

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 75**  
**TO BE ANSWERED ON 20.07.2023**

**OUTSTANDING PAYMENTS**

75. SHRI A. RAJA:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state;

- (a) the total outstanding payments to Micro, Small and Medium Enterprises (MSMEs) units during the last three years;
- (b) whether the Government had taken steps to get the dues cleared by the public sector units of State and Union Governments and if so, the details thereof;
- (c) the concessions and schemes extended to this sector; and
- (d) the details of loan disbursed by various banks for various units in the MSME sector without collateral security, for their working capital during the last three years?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a): Ministry of MSME launched a portal viz. Samadhaan Portal ([https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC\\_Welcome.aspx](https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_Welcome.aspx)) for filing of grievances & for monitoring of the outstanding dues to the Micro & Small Enterprises (MSEs) from the buyers of goods and services on 30.10.2017. After the application is admitted by the Micro, Small Enterprise Facilitation Councils (MSEFCs), it becomes a case. As per the information available on the Samadhaan Portal, the total outstanding payments to MSEs from 01.04.2020 to 14.07.2023 are as below:-

Year	Amount outstanding where applications converted into case by MSEFC council (Under various stages of hearing) (a)	Amount outstanding where applications are pending (b)	In Rs. Crore
			Total Outstanding Payments to MSEs (c)=(a+b)
01.04.2020-31.03.2021	3,050.75	1,052.18	4,102.93
01.04.2021-31.03.2022	2,954.43	1,676.77	4,631.2
01.04.2022-31.03.2023	2,544.75	2,601.92	5,146.67
01.04.2023-14.07.2023	279.91	1,497.08	1,776.99
Total	8,829.84	6,827.95	15,657.79

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(b): The Government has taken the following steps to get the dues cleared by the public sector units of State and Union Governments:-

- The Ministry of MSME launched Samadhaan Portal on 30.10.2017 for monitoring of outstanding dues to the MSEs from the buyers of goods and services.
- The Ministry of MSME created a special sub-portal within Samadhaan Portal on 14.06.2020, after the AatmaNirbhar Bharat announcements, for reporting the dues and monthly payments by Central Ministries/Department/Public Sector Enterprises to MSMEs.
- The Ministry of MSME has requested States/UTs to set up more number of MSEFCs for quicker disposal of cases related to delayed payments. So far 152 MSEFCs have been set up with more than one MSEFC set up in states like Delhi, Jammu & Kashmir, Karnataka, Kerala, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh & West Bengal.
- The Government of India has also instructed CPSEs and all companies with a turnover of Rs. 500 Crore or more to get themselves on-boarded on the Trade Receivables Discounting System (TReDS), an electronic platform for facilitating the discounting of trade receivables of MSMEs through multiple financiers.

(c): The Central Government supplements the efforts of the State/UT Governments through various schemes, programmes and policy initiatives for overall development and promotion of MSMEs in the country.

The Ministry of MSMEs implements various schemes/ programmes for the promotion and development of MSMEs sector across the country which inter alia include Prime Minister's Employment Generation Programme (PMEGP), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Credit Guarantee Scheme for MSEs, etc.

(d): As per the information provided by Financial Inclusion & Development Department, Central Office, Reserve Bank of India such information is not maintained. However, details of State-wise credit outstanding to MSME sector by scheduled commercial banks for last 3 years are attached as Annex –I.

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**Credit outstanding to MSME Sector by Scheduled Commercial Banks (State-wise)**

Amount outstanding in ₹ crore

Sr. No	State	As on March 31, 2021	As on March 31, 2022	As on March 31, 2023
		Amt O/s	Amt O/s	Amt O/s
1	Andaman & Nicobar Islands	786.59	769.05	914.82
2	Andhra Pradesh	62,878.79	71,877.26	8,3162.34
3	Arunachal Pradesh	906.96	1,014.15	1,091.71
4	Assam	22,698.71	20,837.48	24,120.24
5	Bihar	33,303.92	34,002.47	40,029.60
6	Chandigarh	9,729.48	11,968.00	12,605.26
7	Chhattisgarh	25,988.89	31,919.39	36,423.07
8	Dadra & Nagar Haveli and Daman & Diu	1,548.44	1,834.92	2,056.72
9	Delhi	1,08,796.40	1,30,604.29	1,39,553.03
10	Goa	5,578.65	5,700.10	6,126.68
11	Gujarat	14,6872.76	1,85,075.74	2,11,808.82
12	Haryana	62,457.67	80,103.24	97,119.95
13	Himachal Pradesh	9,830.08	11,665.19	13,683.43
14	Jammu & Kashmir	16,354.21	16,694.63	16,502.48
15	Jharkhand	23,839.56	26,257.14	29,732.02
16	Karnataka	1,06,007.59	1,26,575.65	1,40,027.83
17	Kerala	60,200.80	67,543.53	76,807.52
18	Lakshadweep	22.65	25.93	32.46
19	Madhya Pradesh	63,009.09	72,347.61	83,396.88
20	Maharashtra	3,52,894.81	3,39,446.16	3,80,301.18
21	Manipur	1,153.81	1,159.81	1,429.85
22	Meghalaya	1,237.84	1,334.84	1,467.25
23	Mizoram	697.14	705.42	735.25
24	Nagaland	863.59	880.93	1,059.01
25	Odisha	36,311.11	39,905.15	45,128.43
26	Puducherry	3,192.45	3,456.85	3,986.93
27	Punjab	59,272.69	7,0967.23	80,893.45
28	Rajasthan	76,129.31	95,615.51	1,04,760.37
29	Sikkim	813.04	808.66	970.95
30	Tamil Nadu	1,91,350.67	2,19,118.87	2,39,879.93
31	Telangana	66,334.66	83,155.95	96,028.26
32	Tripura	3,116.69	2,168.20	2,340.35
33	Uttarakhand	28,751.41	17,591.92	47,319.83
34	Uttar Pradesh	1,05,215.15	1,36,723.44	1,32,130.25
35	West Bengal	95,779.19	1,01,202.28	1,06,509.13
<b>Total</b>		<b>17,83,924.80</b>	<b>20,11,056.98</b>	<b>22,60,135.28</b>

Source : Reserve Bank of India