

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1989**  
**TO BE ANSWERED ON 11.12.2025**  
**LOANS UNDER CGTMSE**

1989. SHRI BRIJENDRA SINGH OLA:

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

- (a) whether the loans sanctioned under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has declined during the last two years;
- (b) if so, the reasons therefor and the steps being taken by the Government to improve this situation;
- (c) the details of loans sanctioned, claims settled and credit disbursed under CGTMSE during the last two years, year and district-wise for Rajasthan, particularly for Jhunjhunu Lok Sabha Constituency;
- (d) whether the Government Departments and Public Sector Undertakings (PSUs) delay payments to MSMEs causing working-capital crisis; and
- (e) if so, the total outstanding amount for the current year and the deadline fixed for settling it, district-wise in the State of Rajasthan?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) and (b): Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has approved credit guarantees worth Rs. 5.08 lakh Crore for Micro and Small Enterprises (MSEs) in the past two years, compared to Rs. 4.26 lakh Crore over the previous twenty-three years, indicating that loans sanctioned under the Credit Guarantee Scheme (CGS) for MSEs have registered a quantum jump in last two years.

(c): The details of credit guarantees approved and claims settled under the CGS in the last two years, district-wise, in the State of Rajasthan, including the districts under the Jhunjhunu Lok Sabha Constituency, are provided at *Annexure-I*.

(d): To ensure timely payment settlements for MSEs across the country, Ministry of MSME launched SAMADHAAN Portal on 30.10.2017 for monitoring of the outstanding dues to the MSEs. Further, under the provisions of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, Micro & Small Enterprises Facilitation Councils (MSEFCs) have been set up in States/UTs to deal with cases of delayed payments of MSEs, 161 MSEFCs have so far been set-up in States/UTs. Ministry of MSME has launched Online Dispute Resolution (ODR) Portal on 27.06.2025 to provide end-to-end digitized resolution of the delayed payment cases.

(e): As per the MSMED Act 2006, when a supplier provides goods or services, the buyer must pay by the mutually agreed written date, or if no such agreement exists, by the appointed day. However, any agreed payment period cannot exceed 45 days from the day of acceptance or deemed acceptance. The details of the total outstanding to MSEs for the current year, district-wise in the State of Rajasthan are provided at *Annexure-II*.

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Annexure referred in part (c) of answer to Lok Sabha Unstarred Question no. 1989 on “Loans under CGTMSE” due for reply on 11.12.2025.

CGS- Guarantees Approved – RAJASTHAN- District-wise					
		FY 2023-24		FY 2024-25	
S No.	District	No. of guarantees approved	Amount of guarantees approved (in Rs. Crore)	No. of guarantees approved	Amount of guarantees approved (in Rs. Crore)
1	Ajmer	8,445	923	9,616	856
2	Alwar	4,602	517	6,836	797
3	Banswara	700	46	942	61
4	Baran	598	58	986	82
5	Barmer	1,535	193	2,006	256
6	Bharatpur	2,515	190	3,430	245
7	Bhilwara	3,036	373	3,413	462
8	Bikaner	3,259	375	3,858	442
9	Bundi	1,011	72	1,554	113
10	Chittorgarh	1,795	162	2,314	222
11	Churu	2,539	197	1,904	184
12	Dausa	1,225	87	2,288	128
13	Dholpur	1,398	83	2,427	95
14	Dungarpur	724	39	961	55
15	Ganganagar	2,948	200	3,122	285
16	Hanumangarh	1,665	184	2,146	182
17	Jaipur	18,482	2,781	31,240	5,627
18	Jaisalmer	642	43	875	56
19	Jalore	637	62	853	75
20	Jhalawar	746	71	1,394	108
21	<b>Jhunjhunu</b>	<b>2,550</b>	<b>173</b>	<b>2,928</b>	<b>177</b>
22	Jodhpur	6,556	770	7,534	1,093
23	Karauli	873	48	965	58
24	Kota	3,537	285	4,392	411
25	Nagaur	1,774	191	3,174	250
26	Pali	1,436	199	2,110	214
27	Pratapgarh	412	21	475	25
28	Rajsamand	779	93	1,395	132
29	Sawai Madhopur	1,425	78	1,600	93
30	<b>Sikar</b>	<b>2,478</b>	<b>173</b>	<b>4,867</b>	<b>297</b>
31	Sirohi	621	47	1,238	81
32	Tonk	1,438	102	2,329	114
33	Udaipur	3,467	345	5,252	589
	<b>TOTAL</b>	<b>85,848</b>	<b>9,180</b>	<b>1,20,424</b>	<b>13,865</b>

CGS - Claims Settled – RAJASTHAN- District-wise					
[Amount in Rs. Crore]					
		FY 2023-24		FY 2024-25	
S No.	District	No. of claims settled	Amount settled	No. of claims settled	Amount settled
1	Ajmer	629	11.06	812	19.63
2	Alwar	288	4.57	401	5.57
3	Banswara	114	0.65	130	0.85
4	Baran	60	1.25	125	0.43
5	Barmer	65	0.69	140	1.62
6	Bharatpur	123	1.72	94	1.48
7	Bhilwara	201	4.17	250	6.20
8	Bikaner	243	2.94	537	5.05
9	Bundi	103	0.57	104	0.93
10	Chittorgarh	146	1.43	372	3.24
11	Churu	130	0.93	251	1.41
12	Dausa	128	1.83	166	1.80
13	Dholpur	49	0.31	23	0.35
14	Dungarpur	59	0.57	61	0.43
15	Ganganagar	247	2.16	378	2.65
16	Hanumangarh	139	0.94	251	1.72
17	Jaipur	881	26.15	2207	31.84
18	Jaisalmer	39	0.49	46	0.43
19	Jalore	46	0.58	62	0.65
20	Jhalawar	71	0.54	81	0.58
21	<b>Jhunjhunu</b>	<b>74</b>	<b>0.53</b>	<b>184</b>	<b>1.20</b>
22	Jodhpur	262	5.63	450	8.92
23	Karauli	54	0.59	80	0.79
24	Kota	225	3.56	523	4.74
25	Nagaur	124	1.48	218	1.98
26	Pali	113	1.23	192	1.81
27	Pratapgarh	53	0.74	43	0.41
28	Rajsamand	106	1.57	137	2.23
29	Sawai Madhopur	166	1.80	126	0.97
30	<b>Sikar</b>	<b>182</b>	<b>1.81</b>	<b>243</b>	<b>1.45</b>
31	Sirohi	60	0.73	106	0.78
32	Tonk	73	1.01	95	0.99
33	Udaipur	224	5.43	348	4.43
	<b>TOTAL</b>	<b>5,477</b>	<b>89.65</b>	<b>9,236</b>	<b>117.57</b>

**Annexure-II**

**Annexure referred in part (e) of answer to Lok Sabha Unstarred Question no. 1989 on “Loans under CGTMSE” due for reply on 11.12.2025.**

<b>Outstanding to MSEs</b>		
<b>S No.</b>	<b>District</b>	<b>Amount Payable (Rs. Crore)</b>
1	Jaipur	69.98
2	Alwar	12.86
3	Jodhpur	15.32
4	Udaipur	10.44
5	Ajmer	5.14
6	Bikaner	12.85
7	Pali	1.19
8	Kota	33.3
9	Barmer	2.43
10	Nagaur	9.03
11	Bhilwara	0.79
12	Hanumangarh	1.03
13	Jhunjhunu	1.07
14	Rajsamand	0.76
15	Jaipur Gramin	1.22
16	Chittorgarh	0.44
17	Ganganagar	0.05
18	Churu	0.04
19	Dausa	0.2
20	Beawar	0.1
21	Bharatpur	0.34
22	Sawai Madhopur	2.24
23	Sikar	1.2
24	Sirohi	0.23
25	Balotra	0.06
26	Banswara	0.07
27	Jalore	0.12
28	Jodhpur Gramin	0.03
29	Tonk	0.07
30	Khairthal-Tijara	0.48
31	Karauli	0.01
32	Kotputli-Behror	0.03
33	Baran	0.09
34	Dholpur	0
35	Didwana Kuchaman	0.07
36	Dudu	0
37	Dungarpur	0
38	Deeg	0
39	Anoopgarh	0
40	Kekri	0
41	Jhalawar	0
42	Jaisalmer	0
43	Gangapurcity	0
44	Bundi	0
45	Shahpura	0
46	Salumbar	0
47	Sanchor	0
48	Neem Ka Thana	0
49	Phalodi	0
50	Pratapgarh	0
	<b>Total</b>	<b>183.28</b>