

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1986
TO BE ANSWERED ON: 30.07.2026

LOANS UNDER DIGITAL CREDIT MODEL

1986. SHRI THIRU ARUN NEHRU:

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

- (a) the number and value of loans sanctioned under the digital credit model to Micro, Small and Medium Enterprises (MSMEs) during the last three years, district-wise in Perambalur Lok Sabha Constituency of Tamil Nadu;
- (b) the number of delayed payment cases filed, disposed of and pending on the MSME Samadhaan Portal and the amount involved therein during the last three years;
- (c) whether the Government proposes to strengthen enforcement mechanisms, statutory timelines and digital monitoring systems to ensure timely payments to MSMEs in the said constituency and if so, the details thereof;
- (d) whether any awareness programmes have been conducted in Perambalur Lok Sabha Constituency regarding the MSME Samadhaan Portal and legal remedies available for delayed payments and if so, the details thereof; and
- (e) the steps taken to improve liquidity and ensure timely payments to MSMEs in Perambalur Lok Sabha Constituency?

ANSWER

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

- (a): To evaluate the number and value of loans sanctioned, a New Credit Assessment Model has been launched in March, 2025 and used by all Public Sector Banks (PSBs) for Micro, Small & Medium Enterprises (MSMEs). The model leverages the digitally fetched and verifiable data available in the ecosystem and devise automated journeys for MSME loan appraisal. As on 30.06.2026, PSBs across the country including Tamil Nadu have sanctioned 7,20,429 applications, with a total amount of Rs. 1,04,759.75 crore.

(b): The details of delayed payment cases filed, disposed of and pending on MSME Samadhaan Portal and the amounts involved therein during the last three years (FY 2023-FY2026) are as under:

Applications/cases filed by MSEs across the country in the last three years (FY 2023-FY2026)					
Particulars		Application filed by MSEs	Cases Disposed	Pending	Applications Mutually Settled /Rejected
All India	No. of Cases	1,19,445	15,966	60,117	43,362
	Amount (In Rs. crore)	20,220.48	2,557.11	11,437.87	6,225.50

(c) to (e): Section 15 of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 mandates payment to MSEs within 45 days. Section 20 of the Act provides for setting up of Micro and Small Enterprises Facilitation Council (MSEFC) in the States/UTs to deal with cases of delayed payments of the MSEs. As on date, 161 MSEFCs have been setup including 6 MSEFCs in Tamil Nadu.

Ministry of MSME launched Samadhaan Portal on 30.10.2017 (<http://samadhaan.msme.gov.in/MyMSME/MSEFC/MSEFCWelcomer.aspx>.) for filing of grievances and monitoring of outstanding dues to the Micro and Small Enterprises from the buyers of goods and services.

The Ministry of MSME has launched Online Dispute Resolution (ODR) portal on 27.06.2025 with the objective of ensuring speedy, cost effective and transparent resolutions of delayed payment disputes involving Micro and Small Enterprises. Introduction of a pre-litigation, dialogue-based mechanism under the ODR framework encourages voluntary mediation, conciliation or negotiation between the buyer and the seller before the matter proceeds for formal adjudication by Micro and Small Enterprises Facilitation Councils. All the fresh cases of delayed payment by MSEs are allowed to be filed only on MSME ODR portal w.e.f 15.10.2025.

To increase awareness about the MSME ODR/ Samadhaan Portal and legal remedies available for delayed payment to MSEs in the country including in Tamil Nadu awareness programmes are conducted by the field offices of Ministry of MSME, in coordination with MSME/ Industry Departments of States/UTs concerned and other MSME stakeholders through workshops, social media, print media & electronic media for creating wide publicity for increasing participation from all stakeholders.

To ensure timely payments to MSMEs, the Ministry of MSME vide notification dated 07.11.2024 has mandated CPSEs and all companies with the turnover of ₹250 crore or more to on-board on any one of the Trade Receivables Discounting System (TReDS) platforms authorized by the RBI.

Further, the Ministry of MSME vide notification dated 30.06.2026 has mandated all CPSEs to route the settlement of invoices through any of the TReDS platforms authorized by the RBI.
