

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 882
TO BE ANSWERED ON 24.07.2025

REPAYMENT OF LOANS

882. SHRI HARIBHAI PATEL:

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

- (a) whether the Government has received proposals from persons engaged in businesses under Micro, Small and Medium Enterprises (MSMEs) for allowing more than 45 days for repayment of dues, if so, the details thereof;
- (b) whether the Government is considering allowing more than 45 days time for repayment of dues, if so, the details thereof; and
- (c) the time by which it is likely to be done by the Government?

ANSWER

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

(a) to (c): A number of stakeholders, including MSME associations have endorsed the intervention introduced to ensure timely payments as being beneficial to the Micro and Small Enterprises, which were grappling with the issue of delayed payments, cash flow and the risk of business getting closed due to financial constraints.

The Ministry of MSME held stakeholders' consultation on this issue. While most of stakeholders have lauded the initiative, those with payment cycles longer than 45 days sought for consideration of extending the time line for implementation of the amendment.
