GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3162
TO BE ANSWERED ON: 06.08.2026

RECOVERY OF LOANS FROM WORKERS

3162. DR. MANNA LAL RAWAT:

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

(a) whether the Government is aware of the difficulties being faced in recovery of loans in large number in Rajasthan financed through the Ayog Nidhi and Consortium Bank Credit due to the loans provided in previous years to workers becoming extremely old, coupled with migration of workers, deaths, conditions in drought-prone areas and their weak economic condition and if so, the details thereof and the number of such workers;
(b) the details of the principal amount, simple interest, penal interest and the total outstanding amount under the Ayog Nidhi and Consortium Bank Credit in such cases in Rajasthan;
(c) whether the Government proposes to fully or partially waive off the outstanding loans and interest of the said workers; and
(d) if so, the details thereof and the time by which the said loans are likely to be waived off and if not, the reasons therefor?

ANSWER

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

(a) to (d): As informed by Government of Rajasthan, Finance Department, the details of the Principal amount, Simple interest, Penal interest and total Outstanding amount under the Commission Fund (Ayog Nidhi) and Consortium Bank Credit Scheme are as follows:

(Amount in ₹ crore)

Number of Defaulters /Borrowers	**Principal Outstanding loan**	**Simple interest**	**Penal interest**	**Total**
Commission Fund (Ayog Nidhi)				
83,354	18.75	26.79	32.26	77.80
Consortium Bank Credit Scheme				
2,541	3.81	9.96	4.68	18.45

Khadi Village Industries Commission vide circular No. Accounts/II/Waiver of Penal Interest-CBC/2020-21 dated 15.03.2021 has accorded approval for waiver of the penal interest recoverable from the loanees under the Consortium Bank Credit Scheme.

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