

MSME Samadhaan (Delayed Payment Monitoring System)

Ministry: Ministry of Micro, Small and Medium Enterprises (MSME)

1. Eligibility Criteria

- Applicable to **Micro and Small Enterprises (MSEs)** only
- Must have **valid Udyam Registration**

a) Transaction Requirement:

- Must have supplied:
 - Goods, or
 - Services to a buyer

b) Payment Condition:

- Payment delayed beyond **45 days** from:
 - Date of acceptance, or
 - Deemed acceptance

2. Benefits

a) Legal Protection:

- Covered under the **MSMED Act, 2006**
- Buyer is legally liable to pay:
 - Outstanding dues
 - **Compound interest (3× RBI bank rate)**

b) Dispute Resolution:

- Fast-track resolution via **Micro and Small Enterprise Facilitation Council (MSEFC)**
- Cases targeted for resolution within **90 days**

c) Digital Enablement:

- Fully **online complaint filing system**
- No need for physical submission

d) Transparency & Enforcement:

- Case visibility to:
 - Ministries
 - CPSEs
 - State authorities
- Buyer must deposit **75% of award amount** before filing an appeal

3. How to Apply

- Apply through:
 - MSME Samadhaan Portal

Process:

- File online application against the buyer
- Submit case to **MSEFC** of respective State/UT
- Case is:
 - Reviewed by MSEFC
 - Taken up for dispute resolution
- Resolution process initiated within defined timelines

4. Documents Required

- Invoice copies
- **Udyam Registration Certificate**
- Buyer details

a) Supporting Documents:

- Work orders / purchase orders
- Proof of delivery or service completion

Official Website

<https://samadhaan.msme.gov.in>