

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UN-STARRED QUESTION NO. 4638
TO BE ANSWERED ON 23rd MARCH, 2018 / CHAITRA 2, 1940 (SAKA)

'Loan to Small Scale Industrial Units'

4638 : SHRIMATI RITI PATHAK :

Will the Minister of FINANCE be pleased to state :

- (a) the guidelines and criteria for providing loans to Small Scale Industrial (SSI) units;
- (b) the amount of loan desired by the SSI units and the loan amount sanctioned during the last three years and the current year;
- (c) whether the Government proposes to waive off the loans or to provide any relief to the SSI of drought affected areas in the country including Madhya Pradesh; and
- (d) if so, the details thereof and the action taken by the Government in this regard?

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ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)

- (a) Loans to Small Scale Industrial units (SSIs) / Micro, Small and Medium Enterprises (MSMEs) as defined under the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 are extended by individual banks on commercial basis as per their Board approved loan policy and extant instructions of Reserve Bank of India (RBI).
- (b) Data relating to quantum of loan desired by SSIs is not compiled centrally. Outstanding credit to the Micro and Small Enterprises (MSE) sector by all Scheduled Commercial Banks (SCBs) during the last three years as well as current year are as under:

(Amount Rs. in crore)

2014-15	2015-16	2016-17	Up to Dec-2017
9,61,174.17	9,96,424.94	10,70,129.48	*11,02,387.86

*Provisional

(c) & (d) :

Extant guidelines of RBI already provide for general reschedulement by the State Level Bankers' Committee (SLBC)/District Consultative Committees(DCC) of loans to MSEs etc. in the event of a calamity including drought.
