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- (a) Whether the Micro, Small and Medium Enterprises (MSMEs) are facing difficulties in collection of payments amid a slowdown in economic growth and if so, the details thereof;
- (b) whether the banks have served recovery/auction notices to any MSMEs in the recent past and if so, the details thereof, State-wise;
- (c) The number of beneficiaries/amount of credit provided under the credit guarantee scheme, credit linked capital subsidy scheme, State-wise including Andhra Pradesh;
- (d) whether loans to MSMEs are provided at higher interest rates and if so, the details thereof; and
- (e) the steps taken/being taken by the Government/banks to extend easy loans to MSMEs ?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)

- (a) Information in this regard is not centrally maintained.
- (b) In all cases where recoveries are to be made, notices under various provisions of relevant acts are issued by banks/Financial Institutions (FIs). Record of such notices are not maintained centrally.
- (c) State-wise details of number of beneficiaries/amount of credit provided under credit guarantee scheme and credit linked capital subsidy scheme (including Andhra Pradesh), are given in the enclosed Annexure I & II.
- (d) Loans to Micro, Small and Medium Enterprises (MSMEs) are provided as per the interest rate structure of the bank. The interest rate is finalised based on various factors which inter-alia include, cost of funds to the institution, credit rating of the unit, tenure of loan, purpose of loan etc.
- (e) Government has taken several steps to extend easy loans to MSME, which inter-alia include, advise to all Scheduled Commercial Banks (SCBs) to achieve a 20% year-on-year growth in credit to MSEs to ensure enhanced credit flow, allocation of 60% of the MSEs advances to the micro enterprise accounts, a 10% annual growth in number of micro enterprise accounts, adoption of one cluster, operationalising at least one specialised MSME Branch in every district etc. In addition, a target of 7.5% of Adjusted Net Bank Credit (ANBC) has been prescribed for Micro Enterprises. SCBs have been mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector and computation of working capital requirements of MSE units has been simplified to make it minimum 20% of the projected annual turnover of the unit.

Details of State-wise Guarantee Issued upto 31st March 2016

SNo.	State Name	Proposals	Guarantee Issued Amount (in Rs. Lakh)
1	ANDAMAN & NICOBAR	1705	8477.01
2	ANDHRA PRADESH	64920	186022.74
3	ARUNACHAL PRADESH	5468	25469.39
4	ASSAM	74557	251498.28

5	BIHAR	105003	447064.42
6	CHANDIGARH	4489	29230.26
7	CHHATTISGARH	26654	148571.89
8	DADRA & NAGAR HAVELI	376	9347.09
9	DAMAN & DIU	332	8257.46
10	DELHI	22054	246615.17
11	GOA	13815	85136.35
12	GUJARAT	85167	713108.29
13	HARYANA	26486	201708.83
14	HIMACHAL PRADESH	38824	211649.99
15	JAMMU & KASHMIR	46764	107641.15
16	JHARKHAND	82307	486235.97
17	KARNATAKA	186529	937301.44
18	KERALA	201566	485626.07
19	LAKSHA DEEP	266	748.14
20	MADHYA PRADESH	70854	373905.86
21	MAHARASHTRA	150361	1104502.43
22	MANIPUR	5012	15387.5
23	MEGHALAYA	6408	29312.29
24	MIZORAM	2723	10655.07
25	NAGALAND	4710	15737.27
26	ORISSA	99988	415652.91
27	PONDICHERY	3383	12288.05
28	PUNJAB	43822	258303.88
29	RAJASTHAN	67924	347755.35
30	SIKKIM	1602	6746.07
31	TAMILNADU	195540	808544.93
32	TELANGANA	38089	213996.93
33	TRIPURA	8549	29116.43
34	UTTAR PRADESH	230904	987040.4
35	UTTARAKHAND	26952	135542.02
36	W B	128902	598251.04
Total		2073005	9952448.34

Source : CGTMSE

Credit Linked Capital Subsidy Scheme

State-wise break-up of subsidy released since inception under CLCSS through SIDBI till March 31, 2016

State	No. of Units	Term Loan (Rs Lakh)	Subsidy (Rs. Lakh)
Andhra Pradesh	1031	62608.24	7128.02
Assam	1	60.00	8.80
Bihar	2	68.00	7.41
Chandigarh	92	2439.61	463.94
Chhattisgarh	217	11990.45	1377.74
Dadra and Nagar Haveli	44	3890.39	394.75
Daman and Diu	45	2855.81	325.76
Delhi	219	14261.21	1623.04
Goa	38	1955.86	198.69
Gujarat	7570	350068.07	43891.66
Haryana	1398	69440.64	9172.75
Himachal Pradesh	18	3018.00	153.26
Jammu and Kashmir	1	14.00	1.00
Jharkand	78	4335.55	560.84
Karnataka	2231	78819.47	11503.78
Kerala	155	11122.06	1245.87
Madhya Pradesh	197	10505.64	1227.48
Maharashtra	4593	228335.27	28082.89
Odisha	142	10312.03	937.15
Puducherry	24	1233.00	193.58
Punjab	1838	70987.02	10822.22
Rajasthan	933	58034.79	5465.16
Tamil Nadu	2514	84672.47	11510.34
Telangana	86	8570.58	814.99

Tripura	3	39.00	6.65
Uttar Pradesh	485	26016.17	3057.88
Uttarakhand	38	3876.62	337.54
West Bengal	134	12897.95	1202.71
Total	24127	1132427.90	141715.90

Source : SIDBI