

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3421
ANSWERED ON:16.04.2010
LOANS TO SMALL AND MEDIUM INDUSTRIES
Singh Shri Ganesh

Will the Minister of FINANCE be pleased to state:

- (a) the names of small and medium scale industries alongwith the amount of loan disbursed to them by the State Bank of India (SBI) during the last three years, State-wise;
- (b) the names of such industries that have repaid and have not repaid their loan in time, State wise;
- (c) whether the Government are disbursing loan to such industries who have not repaid or partially paid their loan; and
- (d) if so, the details thereof and corrective measures taken by the Government?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) & (b): The State-wise details of loans disbursed to MSME units during the last three years along with total outstanding to MSME sector by State Bank of India (SBI) are at Annex - I and Annex - II respectively. The details of State-wise loans declared as Non Performing Assets (NPA) for the last three years which remain unpaid is at Annex - III. Since there are around 14 lakhs accounts in MSME sector, compilation of State-wise and account-wise details of individual accounts being voluminous will not be feasible.

(c) & (d): The lending / disbursement depends on the nature of default and the policy guidelines framed by Reserve Bank of India (RBI) in this regard for such category of borrowers who have not repaid or partly paid their loans.