

(c) (i) The status of proposal received, sanctioned/disbursed and rejected under Small and Micro categories in Uttar Pradesh during the last two years as compiled by SLBC UP are as under:

Financial Year	No. of Applications received	No. of Applications disbursed	Under Process	No. of Applications rejected
2014-15	317046	316745	182	119
2015-16	561787	557976	3451	360
(Upto Dec. 2015)				

(ii) The status of proposal received, sanctioned/disbursed and rejected under Micro, Small and Medium categories in Assam during the last two years as compiled by SLBC Assam are as under:

Year	No. of proposals received by all banks	No. of proposals accepted by all banks	No. of proposals rejected by all banks
2014-15	45835	41153	4682
2015-16	50757	47056	3701

(d) Banks have informed that the applications have been rejected broadly on the following grounds:

- (i) The projects are not viable.
- (ii) Applicant(s) are defaulters of a bank/other financial institutions.
- (iii) Lack of basic infrastructure and absence of marketing facilities in the area do not permit the success of the projects.
- (iv) Applicant has not obtained regulatory approvals or license in the cases where these are applicable.
- (v) Applicant does not meet bank's eligibility criteria etc.

**Waiver of tax and interest on loans to flood
affected in Uttarakhand**

1991. SHRI RAJ BABBAR: Will the Minister of FINANCE be pleased to state:

(a) whether there was widespread destruction in many districts in Uttarakhand due to heavy rains, flood and landslide in the year 2013 resulting in loss of lives, business and agriculture;

(b) if so, details thereof;

(c) whether the Government of Uttarakhand has requested the Union Government to waive off tax and interest on loans to provide relief to the people of the districts affected by the 2013 disaster;

(d) if so, the details thereof; and

(e) the reaction of Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Yes, Sir. As per information received from State Government of Uttarakhand, 3547 human lives were lost, 9470 number of cattle lost. About 10625 number of houses and huts and 0.36 lakh hectares of cropped areas were reported to be damaged due to flood/landslides of 2013. Information on business is not maintained Centrally.

(c) and (d) Yes, Sir. Government of Uttarakhand had requested the Government of India for 3 year extension to the service tax exemption granted in the year 2013 in the wake of natural disaster in Uttarakhand. Further, no proposal for waiver of direct taxes has been received.

(e) Central Board of Excise and Customs (CBEC), Department of Revenue examined the request and did not find it feasible to accede to the same. A reply in the matter was accordingly sent to the Government of Uttarakhand.

Further, Reserve Bank of India (RBI) has issued guidelines for relief measures by banks in areas affected by natural calamities. The relief measures include rescheduled/restructuring of existing loans, moratorium period for payment of loans, sanctioning of fresh loans on concessional rates as per directives of the respective SLBCs issues from time to time. Banks have been providing relief measures in line with the RBI guidelines in all States including Uttarakhand.

Department of Expenditure had released financial assistance of ₹ 546.31 crore to the State Government of Uttarakhand as per recommendation of Ministry of Home Affairs.

Protection to domestic legal tobacco industry

1992. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that the combination of high taxation and discriminatory regulation, only on legal tobacco industry, has driven it into a significant