

Programme (NMCP), Credit Guarantee Scheme, Credit Linked Capital Subsidy Scheme and Cluster Development Programme. These schemes/programmes help MSMEs growth; increase their competitiveness with the products of multinational companies. Awareness programs/workshops on export Management and packaging of products are conducted across the country through various MSME-DIs and Industrial associations for the benefit of MSMEs.

#### **Loans of MSMEs turning into NPAs**

4583. PROF. M. V. RAJEEV GOWDA: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether Government acknowledges that more than half of the MSMEs which have taken loans have turned into NPAs in the recent years;
- (b) if so, the data on such MSMEs, State-wise for last three years;
- (c) whether Government has taken measures to improve this situation;
- (d) if so, details thereof; and
- (e) if no, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI HARIBHAI PARTHIBHAI CHAUDHARY): (a) and (b) As per information compiled by the Reserve Bank of India, the position of Scheduled Commercial Banks with regard to their outstanding credit to MSME Sector and NPA therein for the year ended as on March 31, 2014, 2015, and 2016 is mentioned in below table:

(Amount ₹ in crore)			
Year Ended March 31	TOTAL MSE (Amt. Outstanding)	NPA in MSE (Amt. Outstanding)	% of NPA in MSE to Total MSE
2014	851092.48	42428.79	4.99
2015	961174.17	60749.27	6.32
2016	996424.94	83183.40	8.35

Source: Reserve Bank of India

(c) to (e) Ministry of Micro, Small and Medium Enterprises has notified a 'Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises'. The RBI has carried out certain changes in the Framework to make it compatible with existing regulatory

guidelines and has issued the same on March 17, 2016 to all Scheduled Commercial Banks. The Framework aims at reviving and rehabilitating the MSME units which are at incipient sickness stage by targeting their stressed loan assets. This Framework will therefore prevent accumulation of NPAs and will improve the situation.

**Brand ambassador of Khadi Gram Udyog**

4584. SHRI KIRANMAY NANDA: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) whether it is a fact that Chairman, Khadi Gram Udyog has stated that Shri Narendra Modi is a brand ambassador of Khadi Gram Udyog and so his photograph on the calendar and diaries of 2017 have been printed;

(b) if so, the details of his appointment as brand ambassador of Khadi Gram Udyog; and

(c) the details of provisions of Khadi Gram Udyog under which it can appoint Prime Minister of India as its brand ambassador?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) No, Sir. The Hon'ble Prime Minister's photograph was used on the cover page of the KVIC Diary and Calendar for 2017, since he was kind enough to grace the Khadi event held at Ludhiana (Punjab) where he distributed 500 Charkhas to the Khadi artisans and the same photograph was carried on the Diary and Calendar as a source of encouragement to the KVI Sector.

(b) and (c) Questions do not arise.

**Beneficiaries under PMEGP**

4585. SHRI BHUPENDER YADAV: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) the State-wise details of beneficiaries that have been employed under Prime Minister's Employment Generation Programmes (PMEGP) since 2014;

(b) the details of industries wherein employment opportunities have been created; and

(c) how much subsidy has so far been released by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) State-wise detail of the beneficiaries/units