- (b) As per the data compiled by Reserve Bank of India (RBI) from the Scheduled Commercial Banks, the positions regarding number of sick MSMEs in the country at the end of March, 2016 is 4.86 lakh.
- (c) and (d) The Ministry of Micro, Small and Medium Enterprises, Government of India, *vide* their Gazette Notification dated May 29, 2015, has notified a 'Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises'. However, the RBI has carried out certain changes in the framework in order to make it compatible with the existing regulatory guidelines and issued revised framework to all Scheduled Commercial Banks dated March 17, 2016. To operationalise the Framework, the RBI has advised all Scheduled Commercial Banks (excluding Regional Rural Banks) to put in place the board approved policy by June 30, 2016 to address the stress in the accounts of MSMEs.

Under this framework, the branch maintaining the account should consider forwarding the stressed accounts with aggregate loan limits above ₹ 10 lakh to the Committee for a suitable Corrective Action Plan (CAP). The Committee constituted by the banks with representatives from State Governments, experts, regional or zonal head of the bank and the officer in charge of MSMEs credit department of the bank. A Committee may explore various options to resolve the stress in the account. The intention is to arrive at an early and feasible solution to preserve the economic value of the underlying assets as well as the lender's loans and also to allow the enterprise to continue with its business.

The options under Corrective Action Plan (CAP) by Committee may include: (i)Rectification-regularise the account so that the account does not slip into the Non-Performing Asset (NPA) category, (ii) Restructuring-restructuring the account if it is *prima facie* viable and the borrower is not a willful defaulter, and (iii) Recovery-when none of the options at (i) and (ii) above are seen as not feasible.

Government of India has not specifically made any allocation for this framework.

Plan to review policy of MSMEs

3146. SHRI SHWAIT MALIK: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether Government has any plan to review the policy of MSMEs;
- (b) if so, when Government is planning to table the new policy in Parliament;
- (c) the details thereof; and
- (d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI HARIBHAI PARTHIBHAI CHAUDHARY): (a) to (d) The Ministry of MSME, in December 2015, had constituted a One Man Committee to make recommendations towards a national policy for MSMEs. The Committee has submitted its report to the Ministry in January, 2017. The Government has not fixed any time-frame to table a new policy of MSME in the Parliament.

MSME units registered in the country

3147. DR. V. MAITREYAN: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the total number of MSME units registered in the country, State-wise as on date;
- (b) whether Government has taken any efforts to support and develop MSME units in the country:
 - (c) if so, the details thereof and Government's stand on this;
 - (d) the total funds allocated in the last three years in this regard; and
- (e) the various steps taken by Government to provide incentives and other encouragements to best performing MSME units in the country?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI HARIBHAI PARTHIBHAI CHAUDHARY): (a) Total number of registered Micro, Small and Medium Enterprises (MSMEs) in the country are 65,99,707 including 15,63,974 under Small Scale Industry registration, 21,96,902 under Entrepreneur Memorandum-II and 28,38,831 under Udyog Aadhaar Memorandum (UAM). Entrepreneur Memorandum-II has replaced Small Scale Industry Registration from 2006. Udyog Aadhar Memorandum has replaced Entrepreneur Memorandum-II since 18 September, 2015. The details are given in the Statement (*See* below).

(b) and (c) Yes, Sir. This Ministry is implementing a number of schemes for Micro, Small and Medium Enterprises (MSMEs) including National Manufacturing Competitiveness Programme (NMCP), Prime Minister's Employment Generation Programme (PMEGP), Schemes for Khadi and Village Industries and Coir, International Cooperation Scheme, Performance and Credit Rating Scheme (PCRS), Marketing Assistance and Technology Upgradation (MATU) Schemes, Scheme for Credit Guarantee Fund for Micro and Small Enterprises etc. Benefits under these schemes are available to all eligible MSMEs.