

better vintage customers with good credit scores, GST Track record, profitability track record, satisfactory credit parameters as per bank's requirements and internal credit parameters to build a quality MSME portfolio with adequate credit risk mitigation.

#### **MSME applicants for loans**

2110. PROF. M. V. RAJEEV GOWDA: Will the Minister of FINANCE be pleased to state:

- (a) how many applicants have already applied for 59-minute loan scheme launched by the Prime Minister in November, 2018;
- (b) how many of these applicants have submitted the details of their collateral;
- (c) how many of the total loans have been approved for sanctions; and
- (d) the details, sector-wise, of the applicants who have applied for the loan?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As on 25.12.2018, 1,31,028 completed applications have been received on the [psbloansin59minutes.com](http://psbloansin59minutes.com) portal, since launch of the portal.

(b) Applicants are not required to submit details regarding their collateral on the portal.

(c) As on 25.12.2018, 1,12,043 applications for loans have been accorded in principle approval on the portal and sanctions have been made in respect of 40,669 cases.

(d) The top sectors for which applications have been approved so far on the portal are Textiles, Engineering and Capital Goods, Retail and e-commerce, Construction Material, Fast Moving Consumer Goods (FMCG), Food and Beverages, Consumer Durables, Health Care, IT/ITES, Auto and Ancillary sectors.

#### **Harassment in settlement of Vehicle Insurance claims**

2111. DR. V. MAITREYAN: Will the Minister of FINANCE be pleased to state:

- (a) the details of documents required to be submitted for settlement of accidental insurance claims of a commercial vehicle/ taxi;
- (b) whether toll plaza slip is a mandatory document for settlement of accident insurance claims;
- (c) if not, whether the victims of accidents are facing harassment in settlement