

- (b) if so, the details thereof; and
- (c) the credit growth to MSMEs in the last three quarters?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Government had launched a "Support and Outreach Programme" for Micro, Small and Medium Enterprises (MSMEs) on 2nd November, 2018. The Programme, *inter-alia*, included initiatives for MSMEs on access to credit, access to market, technology upgradation, ease of doing business, social security for MSME sector employees etc. Further, a Customer Outreach Initiative was conducted in October, 2019 and November, 2019 where loans amounting to ₹ 37,210 crore in October and ₹ 35,775 crore in November were disbursed to MSMEs. Government has also advised Public Sector Banks (PSBs) to designate a Chief General Manager (CGM) / General Manager (GM) level officer to do in-depth analysis of credit issues faced by MSMEs under the supervision of Executive Director (ED) in charge of MSME financing of the bank. Besides, a number of steps have been taken by the Government to enable proper analysis of credit issues of MSME sector, including, *inter-alia*, the following:

- (i) nomination of Nodal Officers at GM level by all PSBs and
 - (ii) periodic monitoring and analysis of performance of the PSBs through video conferencing along with reporting in specified formats.
- (c) As per data reported by Reserve Bank of India (RBI), outstanding credit to MSMEs by Scheduled Commercial Banks (SCBs) as of March, 2019, June, 2019, and September, 2019 was Rs 14.97 lakh crore, Rs 14.84 lakh crore and Rs 15.15 lakh crore respectively.

Loans under Stand-up India Scheme

2460. SHRI OM PRAKASH MATHUR: Will the Minister of FINANCE be pleased to state:

- (a) the limit and eligibility criteria for loans under Stand-up India Scheme;
- (b) the number of people benefited till now and the amount of fund spent, details thereof, State-wise, city-wise and bank-wise;

(c) the number of Green Field Projects being carried out successfully availing this loans and those which could not perform even after receiving loans; and

(d) the manner in which Government plans to avoid turning loans into Non Performing Assets (NPAs)?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) The Stand Up India (SUPI) scheme was launched by the Government on 5th April, 2016 to facilitate bank loans between ₹ 10 lakh and ₹ 1 crore to Scheduled Caste/Scheduled Tribe and women borrowers, for setting up greenfield enterprises in manufacturing, services or trading sectors.

(b) and (c) As on 04.12.2019, a total of 80,126 loans have been sanctioned for greenfield projects under SUPI since its inception, involving a total sanctioned amount of ₹ 17,964.45 crore. Out of these, as per information compiled by Small Industries Development Bank of India (SIDBI) through the standupmitra portal, 330 accounts have turned into non performing assets (NPAs). State-wise and Bank-wise details of loans sanctioned under the scheme, are given in Statement-I and Statement-II (*See below*) respectively. City-wise details are not maintained.

(d) Details of monitoring mechanism adopted by lenders regarding repayment of loans include, *inter-alia*, the following:

- pre-sanction field visits to verify the details as provided in the loan application by the borrower and post-sanction visits for verification of assets created out of the loan amount.
- collection of stock statement and its periodic verification with the stock lying at the unit of the borrower for fixing Drawing Power (DP) for working capital for a particular period.
- periodic monitoring of cash flow data, to analyse how a unit spends its money (cash outflows) and from where a unit receives its money (cash inflows).
- monitoring of early warning signals (EWS) which throw up alerts for SCBs to respond to immediately.

Statement-I

State-wise details of loans sanctioned under SUPI, as on 04.12.2019, since inception of the scheme

(Amount in ₹crore)

Sl. No.	State Name	Total	
		No. of A/cs	Sanctioned Amount
1	2	3	4
1.	Andaman and Nicobar	93	17.03
2.	Andhra Pradesh	4866	1165.95
3.	Arunachal Pradesh	142	36.41
4.	Assam	1278	271.8
5.	Bihar	2645	505.67
6.	Chandigarh	310	62.03
7.	Chhattisgarh	2053	491.24
8.	Dadra and Nagar Haveli	29	6.53
9.	Daman and Diu	28	15.38
10.	Goa	312	61.39
11.	Gujarat	5462	1616.85
12.	Haryana	2718	615.14
13.	Himachal Pradesh	1012	197.44
14.	Jammu and Kashmir	356	69.97
15.	Jharkhand	1576	326.01
16.	Karnataka	4313	1001.02
17.	Kerala	2390	492.36
18.	Lakshadweep	1	0.33

1	2	3	4
19.	Madhya Pradesh	3249	739.73
20.	Maharashtra	5798	1328.3
21.	Manipur	129	25.99
22.	Meghalaya	163	37.78
23.	Mizoram	189	46.15
24.	Nagaland	191	37.97
25.	National Capital Territory of Delhi	2655	637.16
26.	Odisha	2316	463.09
27.	Puducherry	163	38.64
28.	Punjab	2689	559.85
29.	Rajasthan	3975	864.29
30.	Sikkim	186	25.55
31.	Tamil Nadu	7204	1656.9
32.	Telangana	5089	1259.11
33.	Tripura	148	27.48
34.	Uttar Pradesh	10074	2038.79
35.	Uttarakhand	1438	321.16
36.	West Bengal	4886	903.99
TOTAL		80126	17964.45

Source: As reported by Scheduled Commercial Banks on Stand Up Mitra portal (www.standupmitra.in)

Statement-II

Bank-wise details of loans sanctioned under SUPI, as on 04.12.2019, since inception of the scheme

(Amount in ₹ crore)

Sl. No.	Lender	Total	
		No. of A/cs	Sanctioned Amount
1	2	3	4
1	Private Sector Banks		
1.1	Axis Bank	6	1.91
1.2	Federal Bank	111	30.08
1.3	HDFC Bank	739	156.46
1.4	ICICI Bank	1208	290.35
1.5	IndusInd Bank	1281	288.23
1.6	Jammu and Kashmir Bank Ltd.	62	9.36
1.7	Karnataka Bank Ltd.	2	0.29
1.8	RBL Bank Limited	2	0.03
1.9	South Indian Bank	25	11.85
1.10	The Nainital Bank Ltd.	7	2.52
1.11	Yes Bank Ltd.	4	0.75
	TOTAL	3447	791.83
2	Public Sector Banks		
2.1	Allahabad Bank	1600	406.87
2.2	Andhra Bank	6814	1278.73
2.3	Bank of Baroda	7689	1710.26
2.4	Bank of India	6316	1188.05

1	2	3	4
2.5	Bank of Maharashtra	1090	242.86
2.6	Canara Bank	7165	1815.37
2.7	Central Bank of India	2834	704.62
2.8	Corporation Bank	1784	465.66
2.9	IDBI Bank Ltd.*	805	175.4
2.10	Indian Bank	2219	477.07
2.11	Indian Overseas Bank	3090	660.81
2.12	Oriental Bank of Commerce	694	235.39
2.13	Punjab and Sind Bank	1669	336.03
2.14	Punjab National Bank	11912	2585.73
2.15	State Bank of India	9666	2250.02
2.16	Syndicate Bank	2880	844.08
2.17	UCO Bank	2661	720.33
2.18	Union Bank of India	919	218.4
2.19	United Bank of India	2736	461.68
TOTAL		74543	16777.36
3.	Regional Rural Banks		
3.1	RRB Andhra Pradesh GVB	4	0.47
3.2	RRB Andhra Pragathi GB	79	14.26
3.3	RRB Arunachal Pradesh RB	1	0.4
3.4	RRB Aryavart Bank	83	18.39
3.5	RRB Assam GVB	60	13.43
3.6	RRB Bangiya GVB	43	10.05
3.7	RRB Baroda Gujarat GB	109	25.94

1	2	3	4
3.8	RRB Baroda Rajasthan KGB	13	2.56
3.9	RRB Baroda Uttar Pradesh GB	319	49.06
3.10	RRB Chaitanya Godavari GB	1	0.24
3.11	RRB Chhattisgarh GB	14	2.32
3.12	RRB Dakshin Bihar GB	154	29.57
3.13	RRB Himachal Pradesh GB	59	8.62
3.14	RRB Jammu and Kashmir GB	28	6.45
3.15	RRB Jharkhand Rajya GB	9	2.15
3.16	RRB Karnataka GB	41	7.03
3.17	RRB Karnataka Vikas GB	156	34.26
3.18	RRB Kashi Gomti Samyut GB	60	11.41
3.19	RRB Kerala GB	159	26.45
3.20	RRB Madhya Pradesh GB	33	7.72
3.21	RRB Madhyanchal GB	5	1.82
3.22	RRB Maharashtra GB	23	4.47
3.23	RRB Manipur Rural Bank	11	1.48
3.24	RRB Odisha GB	10	2.18
3.25	RRB Paschim Banga GB	9	2
3.26	RRB Prathama UP GB	155	23.29
3.27	RRB Puduvai Bharathiar GB	5	0.5
3.28	RRB Punjab GB	84	11.62
3.29	RRB Saptagiri GB	202	35.47
3.3	RRB Sarva Haryana GB	81	16.15
3.31	RRB Saurashtra GB	1	0.24

1	2	3	4
3.32	RRB Tamil Nadu GB	17	3.05
3.33	RRBTripura Gramin Bank	10	2.43
3.34	RRB Uttar Banga KGB	1	0.25
3.35	RRB Uttar Bihar GB	31	3.49
3.36	RRB Uttarakhand GB	33	9.9
3.37	RRB Vidharbha Konkan GB	33	6.15
TOTAL		2136	395.27
GRAND TOTAL		80126	17964.45

Source: As reported by Scheduled Commercial Banks on Stand Up Mitra portal (www.standupmitra.in)

*IDBI Bank Limited was recategorised as a private sector bank by RBI with effect from 21.01.2019

Investment of investors' money in share market by LIC

†2461. SHRIMATI SAMPATIYA UIKEY:

SHRIMATI CHHAYA VERMA:

CH. SUKHRAM SINGH YADAV:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the money deposited by the investors in Life Insurance Corporation of India and other financial institutions is being invested in the companies running in losses;

(b) names of sectors of share market where the money of investors under savings schemes has been invested by LIC Housing Finance Limited;

(c) the number of the companies out of them are running under loss;

(d) whether there has been a laxity on part of regulatory institutions responsible for safety of savings of investors deposited in financial institutions; and

(e) the steps taken by the Ministry to ensure guaranteed refund of the money of investors deposited in banks and financial institutions?

†Original notice of the question was received in Hindi.