(b) In accordance with the practices and usages customary amongst banks and in conformity with provisions of statutes governing public sector banks and financial institutions as also the provisions of Public Financial Institutions (Obligation as to Fidelity and Secrecy) Act, 1983, details relating to individual constituents cannot be divulged. IFCI has reported that the reasons for write off included reliefs and concessions due to refiabilitation packages under the aegis of the Board for Industrial and Financial Reconstruction (BIFR), reliefs and concessions granted as per one time settlement agreements and reliefs and concessions granted as per institutional packages.

(c) The write off was done with the approval of the competent authority as per the powers delegated by the Board of Directors of IFCI.

[Translation]

Financial Service Scheme for SSIs

*269. SHRI JAYSINHJI CHAUHAN : SHRI NRIPEN GOSWAMI :

Will the Minister of INDUSTRY be pleased to state :

(a) the details of the Financial Service Scheme formulated for small scale industries (SSIs) in the country;

(b) the criteria adopted for extending financial assistance to the SSI entrepreneurs; and

(c) the details of financial assistance/services provided to the entrepreneurs during each of the last three years, State-wise?

THE MINISTER OF INDUSTRY (SHRI SIKANDER BAKHT): (a) There is no scheme by the name of Financial Service for Small Scale Industries (SSIs) in the country. However, Small Industries Development Bank of India (SIDBI) provides several financial services to meet various needs of entrepreneurs of small scale industries in the country. These cover assistance for setting up new projects and for activities like expansion, modernisation, technology upgradation, marketing, export promotion, infrastructure development etc.

(b) The criteria for providing assistance to entrepreneurs relate to managerial capabilities of the promoter, technical, marketing & commercial aspects and overall viability of the project. The major parameters governing assistance from SIDBI are promoters contribution, debt-equity ratio & debt service coverage ratio. The objective is to ensure that no viable proposal is denied credit by SIDBI for want of funds. First generation technocrats, women entrepreneurs and those in tiny sectors are encouraged to set up their units with reduced promoters contribution and more favourable debt-equity ratio.

(c) The State-wise assistance sanctioned and disbursed by SIDBI in the country during each of the last three years is given in the enclosed statement.

Statement

State-wise assistance sanctioned & disbursed by SIDBI during the last three years

(Rs. Crores)

| | Assistance under All Schemes | | | | | | | | |
|---------------------|------------------------------|----------------|-----------------|----------------|-----------------|----------------|--|--|--|
| | 1995-96 | | 1996-97 | | 1997-98 | | | | |
| | Sanc- tioned | Disbu- rsed | Sanc- tioned | Disbu- rsed | Sanc- tioned | Disbu- rsed | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | | |
| Eastern | Region | | | | | | | | |
| Bihar | 57.90 | 51.95 | 92.93 | 78. 38 | 105.69 | 97.69 | | | |
| Orissa | 71.75 | 53.35 | 100.29 | 67.08 | 159.78 | 124.06 | | | |
| Sikkim | 3.97 | 1.86 | 2.57 | 2.55 | 2.04 | 2.01 | | | |
| West Bengal | 176.38 | 157.84 | 196.47 | 165.29 | 309.22 | 219.09 | | | |
| A & N Island | 0.00 | 0.00 | 0.00 | 0. 00 | 0.00 | 0.00 | | | |
| North Eas | tern Reg | lion | | | | | | | |
| Arunacha Pradesh | 1.82 | 1.05 | 0.83 | 0.91 | 1.48 | 1. 67 | | | |
| Assam | 18.74 | 17.85 | 10.10 | 6.86 | 17.34 | 10. 06 | | | |
| Manipur | 2.33 | 2.30 | 2.12 | 2.09 | 2.53 | 2.42 | | | |
| Meghalay | a 2.12 | 1. 9 7 | 8.64 | 4.36 | 5.00 | 6.56 | | | |
| Mizoram | 0.45 | 0.43 | 0. 94 | 0.93 | 0.70 | 0.70 | | | |
| Nagaland | 1.13 | 1.13 | 1.42 | 1.24 | 1.54 | 1.52 | | | |
| Tripura | 3.96 | 3.40 | 4.82 | 4.78 | 4.07 | 3.83 | | | |
| Northern | Region | | | | | | | | |
| Ha ryan a | 372.24 | 280.85 | 452.88 | 302.89 | 472.05 | 288.39 | | | |
| Himachal Pradesh | 45.08 | 32.51 | 36.10 | 29.55 | 54.48 | 34.05 | | | |
| J&K | 11.47 | 9. 8 5 | 10.88 | 9.92 | 16.83 | 12. 90 | | | |
| Punjab | 241.94 | 218.70 | 190.08 | 129.95 | 218.84 | 176.74 | | | |
| Raj. | 259.52 | 195.52 | 190.15 | 146.58 | 315.62 | 225.49 | | | |
| Uttar Pradesh | 450.93 | 434.14 | 445.41 | 319.75 | 525.43 | 375.18 | | | |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | | | | |
|---|-----------------|----------------|--------------|--------------|---------|----------------|--|--|--|--|--|
| Chandiga | urh 13.51 | 7.64 | 9.18 | 5.35 | 8.81 | 5.12 | | | | | |
| Delhi | 305.40 | 211.17 | 395.27 | 253.23 | 526.37 | 289.86 | | | | | |
| Western Region | | | | | | | | | | | |
| Goa | 45.05 | 31.82 | 85.33 | 41.62 | 107.51 | 89.64 | | | | | |
| Gujarat | 7 2 8.21 | 514.76 | 624.52 | 372.71 | 816.82 | 589 .75 | | | | | |
| Madhya Pradesh | 198.03 | 153.03 | 169.53 | 136.86 | 193.90 | 154.24 | | | | | |
| Ma ha- rashtra | 1039.73 | 750.71 | 1144.08 | 708.49 | 1176.82 | 835.71 | | | | | |
| D & N Haveli | 5.29 | 1.77 | 6.43 | 2.03 | 28.73 | 20.82 | | | | | |
| Daman & Diu | 8.99 | 2.53 | 6.33 | 1.69 | 4.04 | 3.80 | | | | | |
| Southern Region | | | | | | | | | | | |
| Andhra Pradesh | 301.75 | 258.41 | 316.82 | 228.98 | 362.70 | 252.63 | | | | | |
| Karnatak | a 574.78 | 488.29 | 673.26 | 552.82 | 567.11 | 38 8.03 | | | | | |
| Kerala | 233.09 | 187.5 2 | 320.99 | 258.22 | 391.53 | 291.10 | | | | | |
| Tamil Nadu | 792.97 | 694.63 | 894.35 | 689.09 | 935.81 | 65 7.70 | | | | | |
| Laksha- dweep | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0. 0 0 | | | | | |
| Pondi- cherry | 8.13 | 3.31 | 12.00 | 6.12 | 8.13 | 7.33 | | | | | |
| Total 5976.66 4770.29 6404.71 4530.31 7340.92 5168.09 | | | | | | | | | | | |
| Factoring | 50.00 | 21.00 | 60.00 | 44.00 | 70.00 | 56.00 | | | | | |
| LOC for OTCEI Operation | 4.00 ns | 2.95 | 0. 00 | 0. 25 | 0.00 | 0.00 | | | | | |
| NSIC | 15.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | |
| Venture Capital to Institutio | | 1.88 | 7.00 | 3.34 | 58.00 | 7. 42 | | | | | |
| Assistan Under Pi | 0.00 | 4.71 | 13.61 | 6.79 | 15.24 | 6.19 | | | | | |
| Grand Total | 6065.56 | 4800.83 | 6485.32 | 4584.69 | 7484.16 | 5240.7 | | | | | |

Promotion of Powerloom Industries

*270. SHRI THAWAR CHAND GEHLOT : Will the Minister of TEXTILES be pleased to state :

(a) the measures being taken by the Government for the promotion of Powerloom Industries in the country;

(b) whether the Government are aware of deteriorating condition of Powerloom Industries and decrease in the number of Powerloom Units during the last three years; and

(c) if so, whether the Government propose to take any special measures to check the decrease in the number of Powerloom Industries?

THE MINISTER OF TEXTILES (SHRI KASHIRAM RANA) : (a) The following measures have been taken by the Government for the promotion of Powerloom Industry in the country :

- Powerloom Service Centres (Total 44 in number) have been set up in major powerloom concentrated areas with the objective of providing training to Powerloom Weavers on various aspects of loom maintenance, modernisation etc., to upgrade their skill and marketability. Besides, these centres also provide design support services, consultancy services and testing facilities to the powerloom Industry.
- 2. In order to upgrade the quality and design of powerloom fabrics and to enable the powerloom fabric to compete in the international market the Government has started setting up Computer Aided Design Centres from the year 1993-94. So far fourteen CAD Centres have been sanctioned by the Ministry of Textile. These centres are run by the Textiles Research Associations, Textile Commissioner's Office, and State Government Organisations.
- 3. The Government of India also introduced Indusrance Scheme for Powerloom Workers in association with the Life Insurance Corporation of India which provides Rs. 10,000 on death and Rs. 20,000 in case of death due to accident of the powerloom worker. The annual premium is Rs. 120 which is shared equally by the Central Government, the State Government concerned and the Powerloom Worker.
- 4. In order to give thrust to the development of powerloom sector and promotion of export of Powerloom fabrics, the Government had set up a separate Powerloom Development and Export Promotion Council (PDEXCIL).
- 5. Further in order to give boost to the exports from the powerloom sector, the Government has earmarked specific export quota of fabric and made-ups to quota countries covered by MFA for powerloom manufacturers. This scheme was introduced in 1992