



Introduced Version

**HOUSE
RESOLUTION No. _____**

Introduced by: Macer

1 A HOUSE RESOLUTION urging the legislative council to assign
2 the topic of loans to Indiana small businesses to the appropriate
3 committee.

4 *Whereas, Small businesses are a critical component of*
5 *local economies and a major contributor to their strength;*
6 *and*

7 *Whereas, Small businesses present new employment*
8 *opportunities and serve as the building blocks of the United*
9 *States' largest corporations: Therefore,*

10 *Be it resolved by the House of Representatives of the*
11 *General Assembly of the State of Indiana:*

12 SECTION 1. That the legislative council is urged to assign the topic
13 of loans to Indiana small businesses to the appropriate committee.

14 SECTION 2. That if the topic is assigned to the appropriate

20172748



- 1 committee, the following topics should be included in the study:
- 2 (1) The availability, amounts, and types of loans offered to
- 3 Indiana small businesses by regulated financial institutions and by
- 4 other lenders, including nontraditional lenders and online lenders.
- 5 (2) Whether Indiana law should be amended to address predatory
- 6 lending with respect to Indiana small businesses, including
- 7 appropriate loan amounts, finance charges, and other terms and
- 8 conditions with respect to loans made to Indiana small businesses.
- 9 (3) Other matters concerning lending to Indiana small businesses
- 10 that the study committee considers appropriate.
- 11 SECTION 3. That if the topic is assigned to a study committee, the
- 12 study committee may, in conducting its study, consult with:
- 13 (1) the department of financial institutions or other appropriate
- 14 state agencies;
- 15 (2) lenders, including:
- 16 (A) regulated financial institutions; and
- 17 (B) other lenders, including nontraditional and online lenders;
- 18 (3) Indiana small business owners and advocates for small
- 19 businesses;
- 20 (4) regulators in other states; and
- 21 (5) other interested parties or consultants that the study committee
- 22 considers appropriate.

