

- (b) whether they have been consolidated, classified and prioritized category-wise; and
- (c) if so, the details thereof and the action taken thereon?

THE MINISTER OF STATE OF THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI DINSHA J. PATEL): (a) to (c) Under the Micro, Small and Medium Enterprises Development Act, 2006, a National Board for Micro, Small and Medium Enterprises and an Advisory Committee have been established for examining the factors affecting the promotion, development and competitiveness of micro, small and medium enterprises. Under the same Act, Facilitation Councils have been set up by the State Governments to redress the grievances of micro, small and medium enterprises related to the delayed payments. Most public sector banks have set up regional MSME care centres to facilitate, MSME entrepreneurs for quick disposal of their credit related issues. An MSME Credit Monitoring Cell has been set up recently in the office of Development Commissioner (Micro, Small and Medium Enterprises) to receive specific credit related cases, which remain unresolved.

All officers of the Ministry of Micro, Small and Medium Enterprises (including field offices and autonomous institutions) are mandated to redress grievances of Micro, Small and Medium Enterprises. As part of the above arrangement, various issues raised by Micro, Small and Medium Enterprises pertaining to credit availability, taxation, technology, marketing etc. are taken up with the concerned agencies.

#### **Conflict between banks and khadi department**

2375. DR. K. MALAISAMY: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) when loans are sanctioned by the banks for khadi projects under Rural Employment Generation Programme (R.E.G.P.), what is the role of bank concerned and khadi department;
- (b) whether there is a conflict between the bank concerned and the khadi department in the project appraisal, how the issue is resolved; and
- (c) the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI DINSHA J. PATEL): (a) The Rural Employment Generation Programme (REGP) of the Government (in the Ministry of Micro, Small and Medium Enterprises) was implemented through the Khadi and Village Industries Commission (KVIC) from 01.04.1995 to 31.03.2008 with the involvement of banks and other financial institutions for setting up village industries. REGP has ceased to exist from 01.04.2008 and it has been replaced by a new credit-linked subsidy scheme called 'Prime Minister's Employment Generation Programme, approved in August, 2008. With the cessation of REGP, the banks no longer sanction loans under REGP. Khadi activities were not covered under REGP.

- (b) and (c) Do not arise.