

Institutional credit to MSMEs

1488. SHRI P. BHATTACHARYA:

SHRI N.K. SINGH:

DR. JANARDHAN WAGHMARE:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether it is a fact that there is a steady increase in the number of micro, small and medium enterprise (MSMEs);
- (b) if so, the details thereof;
- (c) whether Government has undertaken any measures to improve the access to institutional credit to enable such MSMEs to operate competitively;
- (d) if so, the details thereof; and
- (e) if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI K.H. MUNIAPPA): (a) and (b) Information on the number of Micro, Small and Medium Enterprises (MSMEs) functioning in the country is collected by conducting All India Census of the sector periodically. As per latest Census (Fourth Census) conducted (with base reference year 2006-07), wherein the data was collected till 2009 and results published in 2011-12, the number of MSMEs in the country, has increased to 361.76 lakh enterprises as compared to 105.21 lakh enterprises in previous census (Third All India Census of Small Scale Industries, 2001-02).

(c) and (d) The Reserve Bank of India (RBI) has issued detailed guidelines to all scheduled commercial banks on lending to the MSMEs sector which, *inter alia*, provide for a time frame for disposal of loan applications, loan limit for dispensing the collateral requirement and sub-targets for micro enterprises within the MSE lending. In terms of the recommendations of the Task Force on MSMEs under the chairmanship of the Principal Secretary to the Prime Minister, the RBI has advised the banks to achieve a 20 percent year-on-year growth in credit to Micro and Small Enterprises and a 10 percent annual growth in the number of micro enterprise accounts. Further, banks have been advised that the allocation of 60 per cent of the MSE advances to the micro enterprises is to be achieved in stages *viz.*,

50 percent in the year 2010-11, 55 per cent in the year 2011-12 and 60 per cent in the year 2012-13. Further, the Government is implementing various schemes namely, Credit Guarantee Scheme, Credit Linked Capital Subsidy Scheme, Performance and Credit Rating Scheme, etc. to facilitate credit flow to the MSE sector.

- (e) Does not arise.

Illegal mining

1489. SHRI SHADI LAL BATRA: Will the Minister of MINES be pleased to state:

- (a) the details of cases of illegal mining detected in the country during the last three years, State-wise;
- (b) the details of officials and companies found involved in illegal mining operations;
- (c) the loss of revenue to the Central and State Governments during the said period;
- (d) whether any mechanism has been evolved to recover such losses; and
- (e) the measures taken by Government to check illegal mining?

THE MINISTER OF MINES (SHRI DINSHA J. PATEL): (a) to (d) As per section 23C of the Mines and Minerals (Development and Regulation) Act, 1957, the State Governments have been empowered to make rules for preventing illegal mining, transportation and storage of minerals. In cases of illegal mining, where there is a loss of revenue to the State Government from royalty, rents or taxes and the actual loss of mineral, the Mines and Minerals (Development and Regulation) Act, 1957, provides a penalty of imprisonment for a term upto two years or a fine extending to Rs. 25,000 or with both. The said Act also provides that the State Governments may recover not only the price of mined out mineral, in case the mineral is disposed off, but also the royalty and rent or taxes, as may be payable for the mineral mined illegally from an area. Since the State Governments deal with cases of illegal mining, specific details are not centrally maintained in the Ministry. However, year-wise details of cases of illegal mining detected and action taken by State Governments till September 2012, as reported by the State Governments are given in the Statement (*See below*).

- (e) The Central Government in co-ordination with State Governments has taken the following steps to curb and check illegal mining in the country: