

Persons Benefited under Loan Mela Scheme in Tamil Nadu

4112. SHRI R. JEEVARATHINAM : Will the Minister of FINANCE be pleased to state :

(a) the number of persons benefited in Tamil Nadu under the scheme Loan 'Melas' till date;

(b) the amount distributed under this scheme so far; and

(c) the number of villages covered ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). Banks organise credit camps as part of the overall measures undertaken by them to bring about accelerated credit assistance to weaker sections. No central monitoring of credit camps is considered feasible or necessary and the present data reporting system does not yield information in respect of the number of the credit camps held, amount disbursed and beneficiaries involved. However, advances to weaker sections by all Scheduled Commercial Banks in the State of Tamil Nadu as at the end of December 1985 were Rs. 525 crores in 2099441 borrowal accounts.

Loans to Rickshaw Pullers in Andhra Pradesh

4113. SHRI C. SAMBU : Will the Minister of FINANCE be pleased to state :

(a) whether the branches of the nationalised banks including Syndicate Bank in Andhra Pradesh are not implementing certain Self Employment Schemes like 'Own Your Rickshaw' Scheme;

(b) whether Government have received any complaints in this regard; and

(c) if so, the action taken thereon ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). The information is being collected and will be laid on the Table of the House to the extent possible.

Loans by Nationalised Banks Under Self Employment Scheme

4114. DR. S. JAGATHRAKSHAKAN : Will the Minister of FINANCE be pleased to state :

(a) the various steps taken to improve the system of giving "Self-Employment Scheme" loans by nationalised banks, bank-wise;

(b) whether there are any complaints of inordinate delay in sanctioning of credits;

(c) whether any directives have been issued by the Reserve Bank of India to keep up the time schedules;

(d) whether post sanction follow-up is done till the complete repayment of loans as per schedule; and

(e) the number of banks which have incurred losses on this account ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) The scheme for providing Self-Employment opportunities to Educated Unemployed Youth is being continued during 1986-87 and the remaining period of 7th Five Year Plan with the following modifications :

(i) 30% of the sanctions will be reserved for Scheduled Caste/Scheduled Tribe beneficiaries.

(ii) The ceiling on loan for industrial ventures has been enhanced from Rs. 25,000 to Rs. 35,000 and for business ventures, it has been reduced to Rs. 15,000.

(iii) A ceiling on family income of Rs. 10,000 per annum supported by an affidavit to be given by the beneficiary has been introduced.

(iv) I.T.I. passed youths are now eligible to set up industrial and service ventures under the scheme.

The Self-Employment Scheme for Urban Poor (SEPUP) was launched from 1st September, 1986 only. The question of