

**GOVERNMENT OF INDIA  
FINANCE AND COMPANY AFFAIRS  
LOK SABHA**

UNSTARRED QUESTION NO:4985

ANSWERED ON:20.12.2002

BANK LOANS TO UNEMPLOYED EDUCATED YOUTH

C.K. JAFFER SHARIEF;MANSINH PATEL;NAWAL KISHORE RAI;RAM TAHAL CHOUDHARY;SUSHIL KUMAR INDORA

**Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:**

(a) the State-wise target fixed by public sector banks for providing loans to educated unemployed youth under Swarnajayanti Gram Swarozgar Yojana, Swarnajayanti Shahri Rozgar Yojana and P.M.R.Y. during each of the last three years;

(b) the loan provided by these banks during above period under these schemes, State-wise; and

(c) the criteria followed by public sector banks for sanctioning of these loans ?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO V. ADSUL)

(a) & (b): As per the information furnished by Reserve Bank of India, the State-wise targets and loans disbursed by the Scheduled Commercial Banks under Swarnajayanti Gram Swarozgar Yojana (SGSY), Swarnajayanti Shahari Rozgar Yojana (SJSRY) & Prime Minister's Rozgar Yojana (PMRY) during the last three years i.e. 1999-2000, 2000-01 & 2001-02 are indicated at Annexure-I.

(c): The criteria prescribed by Government of India for sanctioning of loans under the schemes of SGSY, SJSRY & PMRY are indicated in Annexure-II.

THE STATEMENT SHOWING THE STATE-WISE TARGET AND LOAN PROVIDED BY SCHEDULED COMMERCIAL BANKS UNDER PRIME MINISTER'S ROZGAR YOJANA DURING THE YEARS 1999-2000, 2000-01 & 2001-02

(Rs. in lakhs)

Name of State Loans disbursed

1999-2000 2000-2001 2001-2002#

Target No. Amount Target No. Amount Target No. Amount

Haryana	7500	5856	3466.39	8600	6109	3758.99	8800	5796	3291.79
Himachal Pra.	2500	2011	1361.89	2500	1962	1307.96	3000	2342	1528.51
Jammu & Kashmir	4000	871	734.06	4000	669	511.59	1300	806	695.49
Punjab	9000	8519	5507.67	9000	7811	5103.45	9000	7489	4699.19
Rajasthan	16100	11089	6003.06	16600	11884	6692.93	16400	10094	5484.52
Chandigarh	100	51	39.87	100	49	36.13	100	124	86.40
Delhi	4800	614	389.57	5000	769	529.12	4600	606	455.36
Assam	12800	5850	4570.46	6600	3510	2764.81	6600	1682	1143.10
Manipur	1350	310	238.01	1100	25	24.00	1100	102	57.63
Meghalaya	550	356	263.63	600	220	154.93	2000	133	95.67
Nagaland	200	73	76.52	200	29	36.21	500	35	41.53
Tripura	1300	244	133.82	1300	350	183.71	3000	487	283.95
Arunachal Pr	500	215	248.89	500	265	222.15	400	275	193.62
Mizoram	350	84	59.88	250	75	57.70	250	27	14.40
Sikkim	150	43	24.88	50	44	22.54	50	37	18.37
Bihar	21800	9159	7598.12	21900	8964	7622.48	18000	6023	4576.90
Jharkhand		9000	2752	2148.46					
Orissa	12150	6731	4680.62	15500	6900	4658.71	12050	1750	1099.46
West Bengal	22800	2910	1852.21	22500	2213	1515.93	22000	1867	1240.33
A & Nicobar	200	128	94.60	150	115	92.34	200	103	79.11
Madhya Pradesh	31600	21207	14865.66	32400	20156	13337.78	28000	10740	6858.71
Chattisgarh		2500	1232	772.78					
Uttar Pradesh	52000	36919	23924.00	52200	36556	24317.74	50200	32320	20996.17
Uttaranchal		5000	3163	1812.61					

Gujarat 14600 10085 4720.54 14700 8051 4071.16 16250 6645 3356.50  
Maharashtra 43600 26202 14892.43 45000 23250 13294.02 27900 15850 8880.89  
Daman & Diu 50 17 9.41 50 19 13.37 50 8 5.88  
Goa 600 382 359.43 625 282 217.70 500 154 109.52  
D & N Haveli 50 25 19.12 50 22 17.60 50 10 8.55  
Andhra Pradesh 33600 13309 7862.76 33800 12270 7381.65 33000 8270 4879.67  
Karnataka 22200 15255 9434.29 22000 11544 7608.48 18700 7823 4786.75  
Kerala 24000 12500 7064.14 23700 10634 6046.98 22000 8419 4295.53  
Tamil Nadu 15000 12154 6301.40 18500 9709 5006.83 20000 8137 3650.18  
Lakshadweep 50 33 22.89 50 16 11.76 50 23 13.85  
Pondicherry 550 252 96.00 625 212 89.46 450 161 68.56  
Not Specified 1327 77 40.23 1356 37 20.93

All India 356050 203454 126916.22 360050 184761 116750.44 343000 145522 87750.87

# Provisional

**THE STATEMENT SHOWING THE STATE-WISE TARGET AND LOAN PROVIDED BY SCHEDULED COMMERCIAL B  
UNDER SWARNA JAYANTI SHAHARI ROZGAR YOJANA(SJSRY) DURING THE YEARS 1999-2000, 2000-01 & 2001-02**

(Rs. in lakhs)

Name of State Loans disbursed

1999-2000 2000-2001 2001-2002

Target No. Amount Target No. Amount Target No. Amount

Haryana 2001 1374 345.2 1751 1337 478.62 1347 1151 394.49  
Himachal Pradesh 476 309 89.46 335 298 96.3 1682 219 77.33  
Jammu & Kashmir 2137 575 230.68 2195 411 148.98 7687 408 200.87  
Punjab 1396 2251 711.67 864 1844 516.82 1054 2191 686.92  
Rajasthan 11531 4349 902.84 13905 3479 688.65 12736 5884 1258.54  
Chandigarh 328 182 50.66 117 51 16.69 101 31 12.73  
Delhi 2962 71 9.26 3745 159 38.94 5474 116 23.91  
Assam 215 156 24.13 2035 972 322.05 2900 1513 1044.89  
Manipur 11 2.2 10 32 10.14 33 9 3.36  
Meghalaya 104 45 8.65 438 300 92.13 476 264 213.36  
Nagaland 15 6 2.85 166 149 69.57 316 319 125.6  
Tripura 46 7.5 725 285 98.79 1048 366 226.27  
Arunachal Pradesh 35  
Mizoram 390 277 231.71 150 110 110.17  
Sikkim 2 21 5.04 25 7.05 87 19 6.03  
Bihar 560 1322 204.39 1693 2791 707.72 2064 1730 532.7  
Jharkhand 65 93 16.61 675 221 55.21  
Orissa 3821 2506 427.70 7200 2114 372.6 6759 3057 493.05  
West Bengal 5156 924 104.18 2980 3504 306.33 2500 1668 235.7  
Andaman & Nicobar 5 0.65 4 6 1.3 31 5 0.87  
Madhya Pradesh 24548 10532 2661.63 20398 6698 1894.41 15429 7495 2477.14  
Chattisgarh 1534 591 166.16 2389 1426 345.88  
Uttar Pradesh 42095 16753 5483.14 34740 14807 5029.5 43578 15369 5462.21  
Uttaranchal 1766 680 210.77 1162 340 122.67  
Gujarat 10990 3672 905.98 13597 2826 703.62 15894 2946 822.15  
Maharashtra 13832 8574 1667.32 15735 4941 1143.16 12675 4997 1372.75  
Daman & Diu 22  
Goa 79 179 52.27 198 147 58.39 111 202 81.18  
Dadra & Nagar Haveli 1 0.2  
Andhra Pradesh 1843 2360 506.56 1778 1635 387.71 1883 2242 545.89  
Karnataka 5459 4004 611.51 6836 4034 836.17 5583 3756 997.61  
Kerala 997 1679 280.74 506 3159 652.35 1176 2954 571.58  
Tamil Nadu 1393 2988 353.3 1252 2746 380.17 1445 1981 355.37  
Lakshadweep  
Pondicherry 32 85 5.98 87 121 14.37 110 91 11.44  
Not Specified 1499 363.19  
All India 131994 64980 15655.69 137045 62011 16060.97 148590 63080 18827.87

Annexure-I)

THE STATEMENT SHOWING THE STATE-WISE TARGET AND LOAN PROVIDED BY SCHEDULED COMMERCIAL BANKS UNDER SWARNJAYANTI GRAM SWAROZGAR YOJANA(SGSY) DURING THE YEARS 1999-2000, 2000-01 & 2001-02

(Rs. in lakhs)

Name of State Total Loans disbursed to individuals

Name of State	1999-2000		2000-2001		2001-2002	
	Annual Target	OutStanding	Annual Target	OutStanding	Annual Target	OutStanding
Haryana	3832.97	882.91	2476.45	3698.78	3035.32	4063.77
Himachal Pradesh	1081.04	413.88	1259.94	2164.32	1274.94	2704.59
Jammu & Kashmir	749.03	0.01	1031.55	228.54	789.92	311.36
Punjab	442.91	1129.62	1966.97	3372.27	778.29	3390.70
Rajasthan	5994.38	2139.25	7781.29	11509.88	6935.20	12395.22
Chandigarh	5.00	138.15	103.67	0.52		
Delhi	14.00	0.36	0.41			
Assam	2662.82	223.73	1860.66	946.43	4997.10	1736.19
Manipur	108.00	26.39	84.24	3.89		
Meghalaya	508.70	2.54	494.8	59.5	4.35	17.22
Nagaland	238.00	238.00	33.97	57.30	20.61	
Tripura	1080.00	393.00	1279.00	1962.19	1865.29	1420.00
Arunachal Pradesh	792.00	792.00	21.00	312.00		
Mizoram	41.00	41.00				
Sikkim	109.00	2.95	201.00	157	203.12	189.63
Bihar	23970.00	1695.94	27014.94	9240.87	21451.88	12537.05
Jharkhand	6824.43	708.57	8607.19	3803.61		
Orissa	8012.25	1464.46	15374.71	13118.89	12548.92	15909.76
West Bengal	6979.40	2377.37	33393.74	5785.03	12851.30	3990.80
Andaman & Nicobar	89.00	2.47	54.00	15.00	24.00	
Madhya Pradesh	14657.09	7366.65	10459.02	7724.19	11489.91	10219.82
Chattisgarh	3312.47	1711.5	4694.11	952.08		
Uttar Pradesh		18191.94	1919.14	26112.54	6195.27	25728.56
Uttaranchal	28.89	491.50	904.03			13071.28
Gujarat	6912.95	10319.51	5506.51	13076.33	11800.28	12522.02
Maharashtra		11018.55	7814.54	17062.89	13497.2	16269.01
Daman & Diu	29.00	4.00	33.00	2.00	1.10	1.73
Goa	277.51	30.78	184.28	1882.84	120.35	167.59
Dadra & Nagar Haveli	28.90	35.00	28.9	87.00	31.00	27.97
Andhra Pradesh		12430.31	3727.71	13762.43	7709.24	13403.51
Karnataka	3606.67	2584.08	3609.93	4009.16	2136.00	6183.09
Kerala	1363.16	1161.32	2147.92	1680.07	1859.05	4757.71
Tamil Nadu	6305.38	1754.41	9652.52	24880.31	5926.76	27575.43
Lakshadweep	125.00	3.35	3.65			
Pondicherry	97.90	38.82	59.88	7911.99	79.00	8005.17
Not Specified		1264.48	621.08			
All India	133014.61	47499.08		175983.58	144230.93	169742.3

Annexure-II

The Criteria prescribed under the Schemes of SGSY, SJSRY & PMRY.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

Swarnjayanti Gram Swarozgar Yojana (SGSY) has replaced IRDP and its allied Schemes.

The Scheme aims at establishing a large number of micro enterprises in the rural areas of the Country.

? Eligibility: Rural poor such as the landless labour, small and marginal farmers, those with marginal land, rural artisans and educated un-employed enlisted in the BPL list up to an age limit of 60 years.

? Reservation: 50% for SC/ST, 40% for women and 3% for handicapped. 50% of SHGs in a block should be for women.

? Activities: Identified key/cluster activities with emphasis on group activities. SHG membership within a range of 10-20; for minor irrigation minimum of 5 members.

? Project cost: No ceiling. Every SHG in existence for at least 6 months and which is viable will receive a revolving fund of Rs. 25000 from banks as cash credit facility of which Rs. 10000 will be given by DRDA. Banks to charge interest only on the sum exceeding Rs. 10000.

? Subsidy: Back end subsidy/General-30% of the project cost-max.7500, SC/ST-50% of the project cost-max.10000, Group-50% of the project cost subject to per capita subsidy of Rs. 10000/- or 1.25 lakhs whichever is less and irrigation-30% or 50% as the case may be without monetary ceiling.

? Security: For individuals-up to Rs. 50000 and for Group up to Rs. 5 lakhs-Assets created out of bank loan. Mortgage of land, if assets are not created as in the case of land based activities or third party guarantee. For individuals loans above Rs. 50000 and group loans above Rs. 5 lakhs, in addition to primary security, suitable margin money/other collateral security may be obtained at banks discretion.

? Repayment: Minimum 5 years, instalments as per approved unit cost of NABARD/Dist. SGSY committee. Subsidy eligible only after completion of lock in period.

? Refinance: Banks are eligible for refinance from NABARD for loans disbursed under SGSY.

#### SWARNA JAYANTI SHAHARI ROZGAR YOJANA (SJSRY)

The SJSRY Scheme is in operation from 1.12.1997 in all Urban and semi Urban Towns of India. Among other components, the scheme has two sub-schemes where bank credit is involved namely Urban Self Employment Programme (USEP) and Development of Women & Children in Urban Areas (DWCUA).

? The beneficiaries are identified by the Urban local bodies on the basis of house-to-house survey.

? Under the scheme, women are to be assisted to the extent of not less than 30%, disabled at 3% and SC/STs at least to the extent of the proportion of their strength in the local population.

? Under USEP, underemployed and unemployed urban youth whose annual family income is below the poverty line and who are educated upto ninth standard and who have been included in ULB list are to be assisted with bank loans.

? Projects costing upto 50,000/- are to be financed by banks.

? Subsidy would be provided by Government at 15% of the project cost subject to a maximum of Rs. 7,500/-.

? 5% of project cost as margin money.

? Interest will be charged as per directives issued by RBI from time to time.

? Under DWCUA, women beneficiaries may take up self employment ventures in group. DWCUA group should consist of at least 10 urban poor women. The group is entitled to a subsidy of Rs. 1,25,000/- or 50% of the project cost whichever is less.

? The repayment schedule may range 3 to 7 years after initial moratorium of 6 to 18 months as decided by the banks.

#### Prime Minister's Rozgar Yojana (PMRY)

Under the Prime Minister's Rozgar Yojana loans are sanctioned to educated unemployed youth satisfying the eligibility criteria. The Scheme is implemented in both urban as well rural areas of the country.

? Age: 18 to 35 years for all educated unemployed, 18 to 40 for all educated unemployed in North-East States and 18 to 45 years for Scheduled Castes/Scheduled Tribes, Ex-servicemen, Physically Disabled and Women.

? Education Qualification: VIII pass. Preference will be given to those who have been trained for any trade in Government recognized/approved institutions for duration of at least six months.

? Family Income: Family income of the beneficiaries shall not exceed Rs. 40,000/- per annum and income of parents of beneficiary also shall not exceed Rs. 40,000/-.

? Activities Covered: All economically viable activities including agricultural and allied activities but excluding direct agricultural operations like raising of crops/purchase of manure etc.

? Residence: Permanent resident of the area for at least 3 years. (Relaxed for married women. In case of married women the residency criteria applies to her husband or in-laws).