

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2441
ANSWERED ON:23.07.2004
BANK LOAN TO POOR AND UNEMPLOYED
Boianapalli Shri Vinod Kumar

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government have issued any directives to the public sector banks to discourage advancing loans below one lakh rupees to needy poor persons/unemployed youths;
- (b) if so, the details thereof; and
- (c) the targets fixed and achieved in respect of loans to the above category of persons in each state during each of the last three years ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S. S. PALANIMANICKAM)

(a)No, Sir.

(b)Does not arise.

(c)According to information furnished by the Reserve Bank of India (RBI), the details of State-wise target and loan disbursed under Swarnajanti Gram Swarozgar Yojana (SGSY), Swarna Jayanti Shahari Rojgar Yojana (SJSRY), Scheme of Liberation and Rehabilitation of Scavengers (SLRS), Prime Minister Rozgar Yojana (PMRY) and Differential Rate of Interest (DRI) during the last three years are given in Annexure - I to V.