

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:275  
ANSWERED ON:23.07.2004  
REVIEW OF LOAN POLICY  
Mahtab Shri Bhartruhari

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government proposes to review and simplify its policy in respect of providing loans to poor unemployed youths, labourers, under-privileged, small and marginal farmers, SC/ST and OBCs through banks and financial institutions;
- (b) if so, the details thereof;
- (c) the number of applications for grant of loans pending in each of the nationalised banks under various self-employment schemes, State-wise; and
- (d) the steps taken by these banks for early clearance of these applications ?

**Answer**

FINANCE MINISTER (SHRI P. CHIDAMBARAM)

(a) to (d) : A Statement is placed on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF THE LOK SABHA STARRED QUESTION NO.275 REGARDING REVIEW OF LOAN POLICY FOR ANSWER ON 23RD JULY, 2004 TABLED BY SHRI BHARTRUHARI MAHTAB.

(a) & (b): Review and simplification of guidelines/policies relating to schemes for the poor and weaker sections is an ongoing process.

(c) : The details of pending applications under Prime Minister Rojgar Yojana, state-wise and pending applications under Swarnajayanti Gram Swarojgar Yojana and Swarna Jayanti Shahari Rojgar Yojana, bank-wise as on 31.3.2004, are at Annexure I and II respectively.

(d): The following steps have been taken to ensure early clearance of pending applications:-

(i) Time frames have been laid down for receiving applications from the District Industry Centres (DICs) by banks and thereafter sanction and disbursement of loans by banks.

(ii) Banks have been instructed to dispose of applications for loans upto Rs. 25000 within 2 weeks and upto Rs. 2 lakh within 4 weeks, provided the loan applications are complete in all respects.

(iii) Banks have been asked to issue `No dues certificate whenever required, within 15 days, other-wise it is deemed to have been issued.

(iv) Discussions are held by the concerned nodal Departments with the bank branches in Block Level Bankers` Committee

(BLBC) meetings to ensure early sanction of pending applications.

(v) Regular review meetings are held at District and State Levels to monitor the progress of these schemes.

Annexure-II

The statement showing details of pending applications under SGSY and SJSRY Schemes in the Public Sector Banks as on 31.03.2004

Name of the Bank No. of Pending Applications

SGSY SJSRY

State Bank of India 4396 2787  
 State Bank of Bikaner & Jaipur 4332 1016  
 State Bank of Hyderabad 32 146  
 State Bank of Indore 236 0  
 State Bank of Mysore 0 0  
 State Bank of Patiala 18 350  
 State Bank of Saurashtra 376 0  
 State Bank of Travancore 445 53  
 Allahabad Bank 194 120  
 Andhra Bank 25 0  
 Bank of Baroda 1940 1082  
 Bank of India 0 0  
 Bank of Maharashtra 1096 101  
 Canara Bank 156 518  
 Central Bank of India 133 822  
 Corporation Bank 26 33  
 Dena Bank 31 0  
 Indian Bank 315 1877  
 Indian Overseas Bank 137 0  
 Oriental Bank of Commerce 57 67  
 Punjab National Bank 0 0  
 Punjab & Sind Bank 197 160  
 Syndicate Bank 332 309  
 Union Bank 383 213  
 United Bank of India 0 669  
 UCO Bank 998 0  
 Vijaya Bank 115 70

Total 15970 10393

Annexure-I

The statement showing State-wise details of pending applications under PMRY Scheme as on 31.03.2004

Name of the State/UTs No. of Pending Applications

Andhra Pradesh 6160  
 Assam 2143  
 Bihar 4452  
 Gujrat 736  
 Haryana 1404  
 Himachal Pradesh 178  
 Jammu & Kashmir 395  
 Karnataka 6852  
 Kerala 3432  
 Madhya Pradesh 7546  
 Maharashtra 9960  
 Manipur 134  
 Meghalaya 100  
 Nagaland 23  
 Orissa 7921  
 Punjab 1974  
 Rajasthan 4600  
 Sikkam 19  
 Tamilnadu 2828  
 Tripura 1247  
 Uttar Pradesh 8938  
 West Bengal 3425  
 Andman & Nicobar 49  
 Arunachal Pradesh 536

Chandigarh	50
Dadra & Nagar Haveli	0
Goa	12
Mizoram	0
Pondicherry	47
Lakshadweep	7
Daman & Diu	0
Delhi	862
Jharkhand	1380
Chattisgarh	1997
Uttranchal	787
Not Specified	259

All India 80723