

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3887
ANSWERED ON:31.07.2009
LOANS FOR SELF EMPLOYMENT SCHEMES
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Will the Minister of FINANCE be pleased to state:

- (a) the quantum of loan disbursed to the beneficiaries under self employment schemes through the Public Sector Banks during each of the last three years and the current year, State-wise and bank-wise;
- (b) whether the Government has received any complaints regarding disbursement of loans under the said schemes;
- (c) if so, the details thereof; and
- (d) the steps taken/proposed to be taken by the Government in this regard?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

- (a): Bank-wise total loans disbursed by Public Sector Banks (PSBs) under centrally sponsored schemes for self-employment such as Prime Minister's Rozgar Yojana (PMRY), a scheme of self-employment of educated unemployed youth, Swarnajayanti Gram Swarozgar Yojana (SGSY), a scheme to provide gainful employment to rural poor and Swarna Jayanti Shahari Rozgar Yojana (SJSRY) for self-employment in urban areas, during the years 2005-06, 2006-07, 2007-08 & 2008-09 (upto September, 2008, latest available) is at Annexure-L State-wise figures of amount disbursed by all Scheduled Commercial Banks, including Public Sector Banks (PSBs), under the above schemes is at Annexure-II.
- (b) & (c): General complaints are received regarding various aspects of implementation of the schemes such as rejection, delay in sanction/disbursement, etc, which are taken up with the concerned banks for remedial action from time to time.
- (d): The performance under the schemes is periodically evaluated/reviewed through the concerned Government departments. The schemes are periodically reviewed at Block Level Bankers` Committee (BLBC), District Level Consultative Committee (DLCC)/ District Level Review Committee (DLRC) and State Level Bankers` Committee (SLBC) meetings and corrective measures are taken for proper implementation.