

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3566  
ANSWERED ON:14.12.2012  
LOANS FOR EMPLOYMENT GENERATION PROGRAMMES  
Botcha Lakshmi Smt. Jhansi

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

- (a) the targets and achievements in regard to the loans disbursed by the Scheduled Commercial Banks (SCBs) including gramian banks to be the beneficiaries under the employment generation programmes in the rural areas during the last three years, State and bank-wise;
- (b) whether the banks have not been able to achieve the targets set for the aforesaid schemes during the said period;
- (c) if so, the details thereof and the reasons therefor;
- (d) the number of loan applications sanctioned by the banks still pending pertaining to the said period, State-wise and bank-wise; and
- (e) the steps taken/being taken by the Government in this regard?

**Answer**

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

(a) to (c): As reported by Reserve Bank of India (RBI) details of targets and achievements of Public Sector Banks in loan disbursement to beneficiaries of Swarnajayanti Gram Swarozgar Yojana (SGSY) during the year 2009-10, 2010-11 and 2011-12 are as under:

(Amt in Rs. lakhs)

During the year	2009-10	2010-11	2011-12#
Annual Financial Target	207596.07	207736.54	234510.05
Loan disbursed to Self Help Groups and individuals	201769.36	212927.22	215267.18
Achievement (%age)	97.19	102.50	91.79

Source` RBI, # Data is provisional

Achievement with respect to State-wise targets of all Scheduled Commercial Banks (SCBs) in loan disbursement under SGSY during the year 2009-10, 2010-11 and 2011-12 (as reported by RBI) is as under:

(Amt. in Rs. lakhs)

During the year	2009-10	2010-11	2011-12#
Annual Financial Target	213432.24	215310.34	238319.79
Loan disbursed to Self Help Groups and individuals	205868.22	217210.01	216500.85
Achievement (%age)	96.46	100.88	90.84

Source: RBI, # Data is provisional

(d) and (e): As per RBI's guidelines on SGSY, loan applications are to be disposed of by banks within the prescribed time limit of 15 days and at any rate not later than one month. Further, the gap between receipts of loan applications, their sanction and disbursement have to be minimized and ensured that documentation process is kept simple to avoid hardship to the beneficiaries and consequent delay in disposal of applications. State-wise and Bank-wise detail of pending applications is not available.