

**GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA**

UNSTARRED QUESTION NO:4289

ANSWERED ON:20.02.2014

SWARNJAYANTI GRAM SWAROJGAR YOJANA

Laguri Shri Yashbant Narayan Singh;Mahendrasinh Shri Chauhan ;Rama Devi Smt.

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has inquired into the role of bank officers in the Swarnjayanti Gram SwarojgarYojana (SGSY) and if so, the details thereof;
- (b) whether the SGSY is not being implemented upto the expectations due to the attitude of the banks in providing loans;
- (c) if so, the details thereof along with the reaction of the Government thereto;
- (d) whether any assessment of the said scheme has been made; and
- (e) if so, the details and the outcome thereof, State-wise?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI PRADEEP JAIN 'ADITYA')

(a) to (e):Based on the performance assessment of SGSY through concurrent evaluation, studies and reports of various Committees including the Steering Committee constituted by Planning Commission for the 11th Plan and the Prof. Radhakrishna Committee on credit related issues, the SGSY has been restructured as National Rural Livelihoods Mission (Aajeevika) and was launched on 3rd June, 2011. After a transition period of two years, SGSY has ceased to exist with effect from 1.4.2013.

The NRLM aims at mobilizing all rural poor household into SHGs in a phased manner and provides them long term support to attain appreciable increase in incomes over a period of time to improve their quality of life and come out of abject poverty. NRLM proposes to ensure universal financial inclusion for them by facilitating opening of savings accounts of all SHGs, simultaneously encouraging their thrift and credit activities and facilitating access to credit and other financial services from banks. It also proposes replacing Capital subsidy under SGSY with a CIF (Community Investment Support Fund). Interest subvention has also been introduced as a new intervention under NRLM. State-wise physical/financial performance under NRLM is given in Annexure.