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Title: Need to extend more credit facilities to SC & ST people through Nationalised Banks-Laid.

SHRI T. GOVINDAN (KASARGOD) : I would like to draw the attention of the Government towards the reluctance of banking institutions in support of economic activities of Scheduled Castes and Scheduled Tribes population.

The performance of banking institutions towards Scheduled Castes and Scheduled Tribes clients are not upto the expected level. During the financial year 1999-2000, out of the total advance of Rs.2346 crores in Trivandrum district of Kerala, the advance to SC & ST is Rs.58.82 crores only. Except State Bank of India group advances of Rs.2330 crores. Considering the total population of SC & ST, at least 10% of the total advance should go to SC & ST people. But the advance is just 3.6%. In Trivandrum district it is low at 2.5%.

I request the Hon'ble Finance Minister to take necessary action in this matter so that the credit flow to SC & ST people may be increased at least to 10% of the total advances.