

Bank Loans to SCs/STs

1625. COL. SONA RAM CHOUDHARY : Will the Minister of FINANCE be pleased to state:

(a) the details of the schemes/programmes under which SCs/STs of rural areas may avail the benefits of loan facilities of Central Government and the limits of such loans if any;

(b) the number of SCs/STs beneficiaries under different schemes during the last three years, State-wise; and

(c) the target fixed for providing bank loans to SCs/STs during the current financial year, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE

(BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : (a) There are schemes for poverty alleviation and employment generation administered by different administrative Ministries of the Central Government. These Ministries are responsible for administering the schemes by providing various inputs that are needed including inter-alia, training, market linkage and subsidy. Banks are required to provide the credit component in these credit linked schemes. The essential details of a few important schemes are given in the enclosed Statement-I.

(b) State-Union Territory-wise information of number of Scheduled Castes and Scheduled Tribes beneficiaries under these schemes for the last three years as furnished by Reserve Bank of India is given in the enclosed Statement II, III, IV and V.

(c) According to RBI the targets for the current year have not been indicated the banks by the Ministries administering the Schemes.

Statement-I*Details of Schemes*

S. No.	Name of the Scheme	Administrative Ministry/implementing agencies
1	2	3
1.	Prime Minister Rozgar Yojana (PMRY) : The objective of the scheme is to provide sustained employment to educated unemployed youth in Micro Enterprises in the age group of 18 to 35 years, whose family income does not exceed 24,000/- and upto Rs. 24,000/- per annum of parents of beneficiary and the resident of the area for more than three years are eligible for assistance. While the beneficiary would be required to bring in 5 per cent as margin money, Government would provide a subsidy at 15 per cent of the project cost subject to a maximum of Rs. 7,500/- and project upto Rs. 1 lakh will be eligible for finance by banks. A reservation of 22.5 per cent for SC/ST and 27 per cent for other Backward Class (OBCs) has been provided, in the Scheme.	Department of Small Scale Industries & Agro Rural Industries, Ministry of Industry
2.	Integrated Rural Development Programme (IRDP) : The objective of the programme is to assist target group consisting of families of small and marginal farmers, agricultural labourers, rural artisans etc. whose family income is below Rs. 11,000/- per annum. The present pattern of subsidy under the Scheme is as given below :	Ministry of Agriculture, Deptt. of Rural Areas and Poverty Alleviation
3.	Scheme for Liberation and Rehabilitation of Scavengers (SLRS) : The scheme is to liberate and rehabilitate scavengers and dependants from their existing hereditary and obnoxious occupation of manually removing night soil and filth and to provide them with alternative and dignified occupation. Subsidy under the scheme is upto 50 per cent of the project cost subject to a maximum of Rs. 10,000/-. Projects costing upto Rs. 50,000/- will be financed under the scheme.	Ministry of Welfare

1	2	3
4.	Differential Rate of Interest (DRI) Scheme : The scheme is to provide bank finance at a concessional rate of interest of 4.0 per cent per annum to the weaker sections of the community for engaging in productive and gainful activities so that they could improve their economic conditions. The maximum assistance per beneficiary has been fixed at Rs. 6500/-. Banks are required to ensure that atleast 40 per cent of their DRI advance flows to SCs/STs.	Commercial banks

Present Rate of Subsidy			1	2	3	4	
Category	Percentage	Monetary Ceiling					
Small Farmers	25 percent	Rs. 1000 in normal area and Rs. 5000 in Drought Prone areas	3.	Assam	1304	1212	58
		Programme and Desert Development Programme Areas.	4.	Bihar	2095	1506	95
			5.	Goa	19	5	1
			6.	Gujarat	1132	1027	260
			7.	Haryana	581	491	66
			8.	Himachal Pradesh	370	243	28
			9.	Jammu & Kashmir	54	74	7
Marginal Farmers	33.33 percent		10.	Karnataka	1647	1450	143
Agricultural Labourers			11.	Kerala	1230	1228	149
Non-agricultural Labourers and Rural Artisans			12.	Madhya Pradesh	3232	2827	88
Of these-			13.	Maharashtra	4695	3887	543
1. Scheduled Castes	50 percent	Rs. 6000	14.	Manipur	184	257	
2. Scheduled Tribes			15.	Meghalaya	174	329	1
3. Physically Handicapped			16.	Mizoram	106	197	
Educated Unemployment Youth upto Class-VIII(pass or fail)	50 per cent	Rs. 7500 or 50 Percent of the project cost whichever is less.	17.	Nagaland	172	189	

Statement-II

State/Union Territory-wise number of Scheduled Castes and Scheduled Tribes beneficiaries under the scheme of Prime Minister Rojgar Yojana

Name of the States/ Union Territories	Loan disbursed to SC/ST (No.)		
	1995-96	1996-97	1997-98 (Provisional)
1	2	3	4
1. Andhra Pradesh	3048	1737	333
2. Arunachal Pradesh	48	267	

1	2	3	4	
3.	Assam	1304	1212	58
4.	Bihar	2095	1506	95
5.	Goa	19	5	1
6.	Gujarat	1132	1027	260
7.	Haryana	581	491	66
8.	Himachal Pradesh	370	243	28
9.	Jammu & Kashmir	54	74	7
10.	Karnataka	1647	1450	143
11.	Kerala	1230	1228	149
12.	Madhya Pradesh	3232	2827	88
13.	Maharashtra	4695	3887	543
14.	Manipur	184	257	
15.	Meghalaya	174	329	1
16.	Mizoram	106	197	
17.	Nagaland	172	189	
18.	National Capital Territory of Delhi	253	86	22
19.	Orissa	853	504	17
20.	Punjab	1626	965	94
21.	Rajasthan	1086	817	325
22.	Sikkim	22	88	
23.	Tamilnadu	1808	1084	265
24.	Tripura	150	312	8

1	2	3	4
25. Uttar Pradesh	3341	2766	445
26. West Bengal	1066	734	94
27. Andaman & Nicobar Island	10	38	
28. Chandigarh	15	6	

1	2	3	4
29. Dadra & Nagar Haveli	79	35	1
30. Daman & Diu	6	—	
31. Lakshadweep	35	36	13
32. Pondicherry	37	24	6

Statement-III

Number of Scheduled Castes and Scheduled Tribes families assisted under Integrated Rural Development Programme

(In number)

State/Union Territory	1995 -96		1996-97		1997-98*	
	No. of SC families assisted	No. of ST families assisted	No. of SC families assisted	No. of ST families assisted	No. of SC families assisted	No. of ST families assisted
1	2	3	4	5	6	7
1. Andhra Pradesh	43594	12827	70861	20624	41423	10513
2. Arunachal Pradesh		14381		10695		5018
3. Assam	8894	14201	3196	5383	4006	6536
4. Bihar	82045	47113	74640	36310	42902	25663
5. Goa	18		6		11	
6. Gujarat	9894	15188	7394	12047	5759	8664
7. Haryana	14560		8424		3332	
8. Himachal Pradesh	2705	585	2930	870	1973	448
9. Jammu & Kashmir	1769	1361	95	122	199	150
10. Karnataka	36157	9021	33115	9036	24133	7598
11. Kerala	17498	1262	18068	1225	11898	829
12. Madhya Pradesh	52025	69801	33095	51243	18863	28312
13. Maharashtra	43786	28205	36362	25124	28321	18148
14. Manipur	77	4222	122	5191	42	839
15. Meghalaya	15	4519	7	6815	8	3734
16. Mizoram		5085		3059		1514
17. Nagaland		2531		1997		835

1	2	3	4	5	6	7
18. National Capital Territory of Delhi						
19. Orissa	30814	35843	23499	24474	11062	12581
20. Punjab	6287		3702		2648	
21. Rajasthan	30326	18748	21862	14515	12505	9096
22. Sikkim	153	1090	87	637	57	249
23. Tamilnadu	82792	3800	68807	2098	71355	2580
24. Tripura	2351	5327	2139	5047	924	1522
25. Uttar Pradesh	180165	3300	196326	3404	161093	1817
26. West Bengal	55591	9804	36656	8287	23725	3718
27. Andaman & Nicobar Islands		57		36		82
28. Chandigarh						
29. Dadra & Nagar Haveli	5	265	7	161	1	92
30. Daman & Diu	58	102	33	51	18	66
31. Lakshadweep		18		30		26
32. Pondicherry	555	40	425	2	262	
All India	705132	308696	635860	246543	466520	150630

* Upto Feb. 1998.

Statement-IV

State/Union Territory-wise number of Scheduled Castes and Scheduled Tribes beneficiaries under the scheme for Liberation and Rehabilitation of Scavengers

State/Union Territory	Year Ending	
	March 1996	March 1997
1	2	3
1. Andhra Pradesh	252	477
2. Arunachal Pradesh		
3. Assam	140	56
4. Bihar	90	126
5. Goa	2	
6. Gujarat	521	1174

	1	2	3
7. Haryana		1253	583
8. Himachal Pradesh		212	126
9. Jammu & Kashmir		27	48
10. Karnataka		1148	1121
11. Kerala		10	1
12. Madhya Pradesh		7137	2501
13. Maharashtra		1469	985
14. Manipur			
15. Meghalaya			
16. Mizoram			
17. Nagaland			

1	2	3
18. National Capital Territory of Delhi	303	
19. Orissa	512	695
20. Punjab	471	302
21. Rajasthan	1351	1919
22. Sikkim		
23. Tamilnadu	3155	2596
24. Tripura	2	
25. Uttar Pradesh	19495	17030
26. West Bengal	81	81
27. Andaman & Nicobar Islands		
28. Chandigarh	19	
29. Dadra & Nagar Haveli		
30. Daman & Diu		
31. Lakshadweep		
32. Pondicherry	2	

Statement-V

Statement showing advances to SCs/STs under differential rate of interest (DRI) by all Indian Scheduled Commercial Banks

Name of States/ Union Territories	(No. of Accounts)		
	March 1993	March 1994	March 1995
1	2	3	4
1. Andhra Pradesh	25998	119585	31218
2. Arunachal Pradesh	18	163	6
3. Assam	349	695	429
4. Bihar	12597	9061	5002
5. Goa	50	230	186
6. Gujarat	5886	5367	962
7. Haryana	1118	1104	544
8. Himachal Pradesh	1600	1439	823

1	2	3	4
9. Jammu & Kashmir	25	47	124
10. Karnataka	9501	6698	7362
11. Kerala	36034	9173	7811
12. Madhya Pradesh	2581	1497	2729
13. Maharashtra	11497	12616	7684
14. Manipur	261	203	22
15. Meghalaya	155	371	42
16. Mizoram	—	25	—
17. Nagaland	315	59	12
18. National Capital Territory of Delhi	315	702	191
19. Orissa	39939	1876	2098
20. Punjab	3572	3389	1818
21. Rajasthan	3073	1699	956
22. Sikkim	29	20	19
23. Tamilnadu	18498	21395	6819
24. Tripura	275	62	24
25. Uttar Pradesh	15647	19055	4750
26. West Bengal	5144	1827	910
27. Andaman & Nicobar Islands	776	40	20
28. Chandigarh	120	89	64
29. Dadra & Nagar Haveli	—	—	—
30. Daman & Diu	13	45	—
31. Lakshadweep	11	10	34
32. Pondicherry	200	130	48

Vittal Committee on PSUs

1626. SHRI MOHAN RAWALE : Will the Minister of INDUSTRY be pleased to state:

(a) whether the Government have received the report of the Vittal Committee which was set up to review public sector guidelines;

(b) if so, the details thereof;