14th POSITION

GOVERNMENT OF INDIA

MINISTRY OF FINANCE

DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

STARRED QUESTION NO. *14

ANSWERED ON MONDAY, JULY 21, 2025/ 30 ASHADHA, 1947 (SAKA)

CREDIT ACCESS FOR SC BENEFICIARIES IN UTTAR PRADESH

*14. SHRI PUSHPENDRA SAROJ:

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

(a) the number of Scheduled Caste individuals in Uttar Pradesh who have availed loans under MUDRA, PMEGP and Stand-Up India schemes since 2021;
(b) the district-wise share of SC beneficiaries in formal credit access in Uttar Pradesh;
(c) the number of SC loan applications rejected or returned by banks during the last three years in Uttar Pradesh along with the reasons for rejection; and
(d) whether the Government has issued any directives to public and private banks for minimum SC loan disbursal quotas in districts with large SC population, if so, the details thereof along with the action taken against the banks that fail to meet the said quota?

ANSWER

THE FINANCE MINISTER

(Smt. Nirmala Sitharaman)

(a) to (d): A statement is laid on the Table of the House

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO.*14 (14TH POSITION) FOR ANSWER ON 21.07.2025 BY SHRI PUSHPENDRA SAROJ ON CREDIT ACCESS FOR SC BENEFICIARIES IN UTTAR PRADESH

a): The borrowers belonging to Scheduled Castes (SC) in Uttar Pradesh who have availed loans (accounts disbursed) under Pradhan Mantri Mudra Yojana (PMMY), Prime Minister's Employment Generation Programme (PMEGP) and the Stand-Up India Scheme since 2021 are as under:

PMMY	PMEGP	Stand Up India
69,93,069	5,653	1,793

(b): The district-wise share of SC beneficiaries in formal credit access in Uttar Pradesh is placed at Annexure-I.

(c) to (d): The information regarding no. of rejected loan applications, is not being maintained centrally. However, the major reasons for rejection of loan applications are:

- Non-viability of the project;
- Inconsistencies found in pre-sanction stage e.g. Non-compliance of KYC norms, borrower not found at the mentioned address etc.;
- Unsatisfactory credit history of the borrower e.g., poor CIBIL score, NPA account etc.;
- Non-availability of necessary registration/ approvals, wherever required, related to the project etc.;

As per RBI Master directions of Priority Sector Lending (PSL), an overall target of 40% of Adjusted Net Bank Credit (ANBC)/ Credit Equivalent of Off Balance Sheet exposures (CEOBE) whichever is higher has been prescribed for priority sector lending. Within this overall target of 40%, a sub target of 12% has been mandated for lending to weaker sections, which, inter- alia includes Schedule Castes (SCs), Schedule Tribes (STs) and Minority Communities.

If these targets are not met, the shortfall is addressed through contributions to designated funds such as Rural Infrastructure Development Fund (RIDF) and others funds with NABARD/NHB/SIDBI/Mudra Ltd, as decided by RBI from time to time. These funds are primarily intended to support sectors critical for the country's economic growth and social development.

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Annexure I for Part (b) of Lok Sabha Starred Question No. 14 for answer on 21.07.2025		
Sr No	**Name of District**	**% share of SC Category (No. of loan Accounts)**
1	Agra	15.42%
2	Aligarh	6.97%
3	Ambedkar Nagar	7.14%
4	Amethi	18.97%
5	Amroha	2.32%
6	Auraiya	4.79%
7	Ayodhya	4.47%
8	Azamgarh	12.41%
9	Baghpat	3.74%
10	Bahraich	4.43%
11	Ballia	4.30%
12	Balrampur	2.01%
13	Banda	7.39%
14	Barabanki	8.72%
15	Bareilly	16.54%
16	Basti	5.99%
17	Bhadohi	10.49%
18	Bijnor	10.38%
19	Budaun	2.97%
20	Bulandshahr	7.32%
21	Chandauli	9.82%
22	Chitrakoot	13.57%
23	Deoria	5.96%
24	Etah	5.32%
25	Etawah	12.56%
26	Farrukhabad	4.63%
27	Fatehpur	5.02%
28	Firozabad	9.55%
29	Gautam Buddha Nagar	2.62%
30	Ghaziabad	1.85%
31	Ghazipur	11.98%
32	Gonda	2.12%
33	Gorakhpur	12.11%
34	Hamirpur	9.11%
35	Hapur	7.56%
36	Hardoi	8.99%
37	Hathras	10.34%
38	Jalaun	10.77%
39	Jaunpur	10.16%
40	Jhansi	7.25%
41	Kannauj	5.27%
42	Kanpur Dehat	6.06%
43	Kanpur Nagar	5.99%
44	Kasganj	6.03%
45	Kaushambi	10.36%
46	Kushi Nagar	4.41%
47	Lakhimpur Kheri	10.41%

48	Lalitpur	6.27%
49	Lucknow	12.42%
50	Maharajganj	5.03%
51	Mahoba	12.03%
52	Mainpuri	4.41%
53	Mathura	5.03%
54	Mau	6.55%
55	Meerut	6.64%
56	Mirzapur	13.79%
57	Moradabad	33.46%
58	Muzaffarnagar	4.29%
59	Pilibhit	3.98%
60	Pratapgarh	6.50%
61	Prayagraj	7.67%
62	Rae Bareli	5.79%
63	Rampur	3.12%
64	Saharanpur	10.28%
65	Sambhal	2.37%
66	Sant Kabeer Nagar	19.94%
67	Shahjahanpur	5.83%
68	Shamli	3.05%
69	Shravasti	6.99%
70	Siddharth Nagar	3.67%
71	Sitapur	16.31%
72	Sonbhadra	13.94%
73	Sultanpur	5.73%
74	Unnao	8.08%
75	Varanasi	27.65%