

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:7852  
ANSWERED ON:17.05.2002  
BANK LOAN TO POOR  
JASKAUR MEENA;Y.G. MAHAJAN

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

:

- (a) whether the Government pay special attention to provide loan facility to the poor and dalits ;
- (b) if so, the details thereof; and
- (c) the number of the poor and dalits in Rajasthan and Maharashtra provided loans by nationalised banks during the last three years indicating the amount of loans provided ?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN)

(a) and (b) Yes, Sir. Government has introduced certain schemes for Employment Generation and Poverty Alleviation under which financial assistance is extended to various sections of the society including the poor and Scheduled Castes and Scheduled Tribes. The list of these schemes is given below :-

1. The Scheme for Liberation and Rehabilitation of Scavengers (SLRS). Under this scheme, projects upto Rs. 50,000/- can be financed. All loans upto Rs. 6500/- will be treated as DRI Loan at concessional rate of interest of 4 percent.
2. Swarna Jayanti Shahari Rozgar Yojana (SJSRY). Under the scheme, SC/ST have to be assisted to the extent of their strength in the local population,
3. Swarna Jayanti Gram Swarozgar Yojana (SGSY). Under the scheme rural poor such as landless labour, small and marginal farmers, rural artisans and educated unemployed enlisted in the below poverty line list up to an age limit of 60 years can be financed. Out of total assistance, 50 percent is reserved for SC/ST.
4. Differential Rate of Interest (DRI) Scheme. This scheme enables the borrowers of weaker sections to avail loans @ 4 percent rate of interest (40 percent of credit under DRI Scheme go to members of SC/ST). They can also avail housing loans upto Rs. 5000/-

(c) As per the information available with the Reserve Bank of India, credit provided under the above schemes including to SC/ST's through the nationalised banks in the States of Rajasthan and Maharashtra during the last three years is given in the statement.