

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5438
ANSWERED ON:28.04.2000
LOAN UNDER PMRY TO SCs/ STs
AMAR ROY PRADHAN

Will the Minister of FINANCE be pleased to state:

- (a) the number of SCs/STs amongst the total entrepreneurs of the country, particularly in North Bengal sector of West Bengal, who have been provided loans under the Prime Minister's Rozgar Yojana (PMRY) during each of the last three years, State-wise;
- (b) the extent to which it is lower than the target fixed for this purpose; and
- (c) the reasons therefor?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V. DHANANJAYA KUMAR) :

(a) and (b) The Scheme of Prime Minister's Rozgar Yojana (PMRY) provides for reservation of 22.5% for SC/STs. The details of loans provided to SC/STs during the year 3 1996-97, 1997-98 & 1998-99 (including West Bengal) is given in the enclosed statement. The data reporting system of RBI does not generate the sector-wise break up in the States for loans provided, as sought in the question.

(c) The reasons for short fall in achievement of targets under SC/STs by banks, as revealed by the field study conducted by RBI during 1997 are as under:-

- (i) Concerned agencies were not sponsoring adequate number of applications of borrowers specially belonging to SC/STs.
- (ii) Many of the projects/activities sponsored to banks were not found viable.
- (iii) Lack of coordination between banks & sponsoring agencies. The RBI study further revealed that the percentage of recovery in West Bengal is low probably because of stay granted by the Calcutta High Court for recovery of bank dues in respect of State Government Employment Scheme for educated unemployed youth.

However, RBI at the instance of Government have advised the banks/agencies to make special efforts to sanction cases of applicants belonging to these categories in large numbers to ensure achievement of the sub-targets for them.