

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1685
ANSWERED ON:10.12.2004
RECOVERY OF LOAN UNDER SELF EMPLOYMENT SCHEME
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Will the Minister of FINANCE be pleased to state:

- (a) whether the recovery of loans distributed under the Self-employment Scheme for providing self-employment to educated unemployed are going as per expectations;
- (b) if not, whether the Government has reviewed this scheme and the details thereof in this regard; and
- (c) the actual number of people employed on the basis of loans provided under Pradhan Mantri Rojgar Yojana?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANMANICKAM)

(a): As per the information furnished by Reserve Bank of India (RBI), the percentage recovery of loans sanctioned by scheduled commercial banks under Swarna Jayanti Swarozgar Yojana (SJSRY) and Prime Minister Rozgar Yojana (PMRY) during the last three years is as under:

Year ended Percentage Recovery of Loan Under Scheme

March	SJSRY	PMRY
2001-02	40.20	34.90
2002-03	41.46	35.20
2003-04	38.43	34.96

(b): The Ministry of Urban Employment & Poverty Alleviation i.e. the Administrative Ministry for SJSRY Scheme has advised RBI recently to furnish suggestions/comments/modifications of the scheme. RBI's suggestions/comments are awaited.

(c): The details of the applications received, number of applications sanctioned and disbursed under PMRY Scheme for the last three years are as under:

Year	No. of Applications Received	No. Sanctioned	No. Disbursed
2002-03	414001	228031	190521
2003-04	427926	256403	177100
2004-05	110417	44928	23788