

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2492  
ANSWERED ON:08.12.2006  
RECOVERY OF LOANS UNDER PMRY  
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**Will the Minister of FINANCE be pleased to state:**

- (a) whether the loans given under Pradhan Mantri Rozgar Yojana (PMRY) by banks during the last three years are being returned back by the debtors in various States;
- (b) whether the number of defaulters, who have not returned the amount of loan given under this scheme, is increasing continuously during the last few years;
- (c) if so, the details thereof; and
- (d) the steps taken by the Union Government for recovery of loan?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a), (b) & (c) : The recovery position under Prime Minister's Rozgar Yojana (PMRY) during the last three years was as under :

As on Recovery - %

March 2004 34.96  
March 2005 35.39  
March 2006 35.25

However, in some of the States, the recovery rate is less than 30 per cent.

(d): The following steps have been taken to improve recovery under PMRY:

1. States/UTs have been requested to notify the PMRY loan overdues as revenue under the Public Debt Recovery Act.
2. Joint recovery drives by the banks along with officers of the concerned District Industries Centres.
3. Filing of First Information Report (FIR) against mis-utilization of loans and willful defaulters under PMRY.
4. To provide, as an incentive, additional targets to States under PMRY whose loan recovery performance is better.
5. Less allocation of targets to States where recovery is below 30 per cent.