

## Annexure No. 10

[Vide Unstarred Question No. 690 (b) answered on 23rd July, 2002]

DETAILS OF CRITERIA FIXED BY EACH BANK FOR GRANTING LOAN UNDER SELF EMPLOYMENT  
SCHEMES IN HIMACHAL PRADESH

Salient Criteria	SJSRY	SGSY	PMRY	KVIC
Coverage	All areas falling under jurisdiction of urban local bodies irrespective of population size	Rural areas all over the Country	Whole of the Country.	Village or an area outside the Municipal limits with population up to 20,000
Borrower	Resident of the area at least for the three years.	Resident of the area	Permanent resident of the area (District)	Eligible borrowers may be:— (i) Individual (ii) Institution (iii) Co-op. Society (iv) Trust
Age	No age limit	No age limit	18 to 35 years (10 Years relaxation for SC-ST/ EXS/PH and Women)	
Minimum qualification	Upto IXth Standard for wage employment component, no restriction on educational qualification	Not specified	VIIIth passed. Preference will be given to those who have undergone Govt. sponsored Technical course of minimum six months duration.	
Family Income	Below Poverty Line	Below Poverty Line	Rs. 40,000/- p.a. of applicant and Rs. 40,000/- of parents separately.	
Project Cost	Rs. 50,000/-	Unit cost as fixed by Regional Committee of NABARD for Farm Sector. In case of ISB Sector District SGSY Committee will fix the unit cost.	Rs. 1.00 lac for Business Sector, Rs. 2.00 lacs for other activities. Rs. 10.00 lacs for partnership.	Rs. 10.00 lacs for individual, Rs. 25.00 Lacs for institution / Co-operative / Trust.
Subsidy	Back-ended Subsidy @15% of the Project Cost max. upto Rs. 7,500/-	*30% of the Project Cost max. Rs. 7,500/-  *50% in case of SC, ST, max. Rs. 10,000/- *Back-ended subsidy	15% of Project cost, max. Rs. 7,5000/- per entrepreneur	25% of Project cost.

Salient Criteria	SJSRY	SGSY	PMRY	KVIC
Margin	5% of the Project Cost.	No Margin	Varies from 5% to 16.25% so as to make the total subsidy and margin equal to 30%.	25% of the Project cost by way of subsidy Borrowers' contributions:—  1. General-10% 2. SC/ST/Weaker Section-5%
Security	No Collateral Security	No Collateral Security	No Collateral Security for project cost:— *Upto Rs. 1.00 lac for Business & Service Sector *Upto Rs. 2.00 lacs for industry sector. *Upto Rs. 5.00 lacs for Industry Sector in case of Partnership.	As per RBI Guidelines.
Rate of Interest	Normal rate of Interest as applicable from time to time.	Normal rate of Interest as applicable from time to time.	Normal rate of Interest as applicable from time to time.	Normal rate of Interest chargeable net of subsidy.
Repayment	3—7 years after initial moratorium of 6—18 months.	5 years moratorium period varies from Scheme to Scheme.	Same as SJSRY	5—7 Years.

## Annexure No. 11

[Vide Unstarred Question No. 690 (c) and (d) answered on 23rd July, 2002]

NUMBER OF APPLICATIONS PENDING WITH THE BANKS UNDER VARIOUS SCHEMES OPERATING IN THE HIMACHAL PRADESH DURING THE YEAR 1999-2000, 2000-2001 &amp; 2001-02.

Name of the Scheme	Year	Commercial Banks	RRBs	Coop. Banks	Total
SGSY	1999-2000	624	10	182	816
	2000-2001	459	25	145	629
	2001-2002	14	146	177	337
PMRY	1999-2000	275	—	—	275
	2000-2001	580	—	—	580
	2001-2002	241	—	—	241
SJSRY	1999-2000	76	—	—	76
	2000-2001	36	—	—	36
	2001-2002	0	—	—	01
KVIC	1999-2000	48	—	03	51
	2000-2001	76	13	05	94
	2001-2002	02	01	—	03