

(e) and (f) In case of loans with floating interest rate, the borrower's specific rate is directly linked to the Base Rate fixed by the banks. The banks review their base rates periodically keeping in view the cost of funds and other applicable costs. As and when the Base Rate is changed by a bank, the rate of interest is automatically effected in all the accounts. In addition, some banks also issue press releases, update their websites and put up the change on notice board of their branches.

In the absence of such reduction, aggrieved borrowers can take recourse to the Grievance Redressal Mechanism available in all the banks. Reserve Bank of India has also set up a Customer Service Department under the aegis of their Department of Banking Operations and Development to resolve the complaints of customers against the banks. Further, RBI has also set up Banking Ombudsman at different locations, where bank customers may seek redressal of their complaints.

#### **Self-employment through PMRY**

†\*269. SHRI MAHENDRA SINGH MAHRA: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) the number of youths in Uttarakhand who have been provided self-employment under the Prime Minister Rojgar Yojana (PMRY) from the financial year 2007 to 2012;

(b) the norms fixed under the Yojana at present;

(c) whether the recommendation of the State Government is necessary for self employment; and

(d) if so, the details and the number of youths in every district for whom recommendation has been sent by the State Government from 2007 to 2012?

THE MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI VAYALAR RAVI): (a) Prime Minister's Rojgar Yojana (PMRY) was being implemented till 2007-08. Since 2008-09, this scheme has been merged into a new credit-linked subsidy scheme named Prime Minister's Employment Generation Programme (PMEGP).

The number of persons in Uttarakhand who have been provided margin money assistance to set up micro-enterprises under PMRY/PMEGP since 2007-08 to 2011-12 is given below:

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† Original notice of the question was received in Hindi.

Year	Number of persons provided margin money assistance under PMRY/PMEGP
2007-08 (PMRY)	7737
2008-09 (PMEGP)	384
2009-10 (PMEGP)	816
2010-11 (PMEGP)	974
2011-12 (PMEGP)	893

(b) Under PMEGP, general category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as scheduled castes, scheduled tribes, OBCs, minorities, women, ex-servicemen, physically handicapped, beneficiaries belonging to NER, hill and border areas, etc., the margin money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of project is Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector. Any individual above 18 years of age irrespective of income is eligible for assistance. For projects costing above Rs. 10 lakh in the manufacturing sector and above Rs. 5 lakh in the service sector, the beneficiaries should have an educational qualification of atleast VIII standard. Units that have already availed government subsidy under any other scheme of Government of India or of State Government are not eligible.

(c) and (d) PMEGP is implemented through Khadi and Village Industries Commission (KVIC), State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs). Individual project proposals for setting up micro-enterprises are screened by District Level Task Force Committees (DLTFCs) headed by District Magistrate-cum-Collector and recommended to Banks for sanction. No specific recommendation as such is necessary from State Government.

#### **Reservation in private sector**

†\*270. SHRI RAM VILAS PASWAN: Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) whether UPA-I Government had promised under the Common Minimum Programme to make provision for reservation in private sector;

† Original notice of the question was received in Hindi.