

effective from November 5, 2019. With the latest relaxation, about 78% of the depositors of the bank will be able to withdraw their entire account balance. The withdrawal ceiling is being monitored *vis-a-vis* the bank's evolving depositor and liquidity profile and further action as deemed fit may be taken in the best interest of depositors of the bank.

- Further, the depositors can also withdraw on hardship grounds (medical expenses and non-medical expenses like educational expenses of self or children, marriage expenses of self, other relatives and for livelihood) an amount upto ₹1 lakh (with a sub-ceiling of ₹50,000 for withdrawal on all non-medical grounds). The power to sanction such hardship withdrawals has been delegated to the Administrator of the bank for speedier resolution of such cases.

Meanwhile, based on a complaint filed by the bank against its officials and borrowers associated with the fraud/financial irregularities in the bank and manipulation of its books of accounts, the Economic Offences Wing, Maharashtra Police has started its investigations into the matter. Forensic Auditors have been appointed to look into the related transactions.

#### **Loans and subsidies given to STs and SCs by banks**

†2458. DR. KIRODI LAL MEENA: Will the Minister of FINANCE be pleased to state:

(a) ratio of the poor among Scheduled Castes and Scheduled Tribes, their current status in urban and rural areas;

(b) total amount of loan and subsidy disbursed by nationalized banks with the purpose of supporting Scheduled Castes and Scheduled Tribes during the last three years, scheme-wise and bank-wise; and

(c) the details of the number of accounts of the beneficiaries during the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) The ratios of poor among Scheduled Castes (SCs) and

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†Original notice of the question was received in Hindi.

Scheduled Tribes (STs), latest available for 2011-12, are given below in the table below:

Ratio of poor among Scheduled Castes and Scheduled Tribes (in per cent)

	Rural	Urban
Scheduled Castes	31.5	21.7
Scheduled Tribes	45.3	24.1

*Source:* Estimated by erstwhile Planning Commission based on Tendulkar Committee methodology. Note-The poverty ratios among the social groups are estimated from the percentage distribution of persons of the respective social groups as obtained from the large sample on consumer expenditure survey of the National Statistical Office and the poverty line for all population.

(b) and (c) Number of loan accounts and loan amount disbursed to SCs and STs by Nationalized Banks during the last three years (2017-2019) are given in the Statement (*See* below). Reserve Bank of India informed that they have no information on Scheme-wise loan amount disbursed to SCs/STs and subsidies disbursed by Nationalized Banks to SCs/STs.

### Statement

#### Loans to SC/ST

Sl. No.	Bank	2017		2018		2019	
		No. of Accounts	Amount Disbursed (₹ in Thousand)	No. of Accounts	Amount Disbursed (₹ in Thousand)	No. of Accounts	Amount Disbursed (₹ in Thousand)
1	2	3	4	5	6	7	8
1.	State Bank of India	1110932	104979482	602715	117326262	984057	204008511
2.	Allahabad Bank	135238	17050493	226899	21123246	136803	9860606
3.	Andhra Bank	143778	13698221	209841	19346822	206164	21612115
4.	Bank of Baroda	137615	17949778	189903	28927438	127447	21473821
5.	Bank of India	178256	21387	185283	25073	190170	26052
6.	Bank of Maharashtra	58781	8209446	46583	7896995	49914	8102702

1	2	3	4	5	6	7	8
7.	Canara Bank	294658	35021131	408038	44257273	483914	49431960
8.	Central Bank of India	209156	24313020	225997	25478264	228401	23062199
9.	Corporation Bank	42708	12869173	28208	4025613	28497	4140888
10.	Dena Bank	26241	5692020	31322	7246112	20804	4349361
11.	IDBI Bank Limited	102444	7731799	99664	11147948	96113	13285596
12.	Indian Bank	124117	10948263	126398	11833620	139166	14644838
13.	Indian Overseas Bank	244704	56487927	108956	27817501	117205	26156013
14.	Oriental Bank of Commerce	50807	42684685	32700	8361109	34838	7944975
15.	Punjab and Sind Bank	1969	624212	1729	603282	3120	1201755
16.	Punjab National Bank	178977	32363779	195202	38182272	142559	27954915
17.	Syndicate Bank	134662	67412763	42698	13359386	409021	36054297
18.	UCO Bank	41631	5122529	105725	10308347	133345	13332904
19.	Union Bank of India	100457	12368908	32881	4541615	72942	10096093
20.	United Bank of India	51447	6873455	50683	7218019	40479	6078683
21.	Vijaya Bank	64099	12431116	44225	8585819	38537	60198957
<b>Nationalised Banks</b>		3432677	494853586	2995650	417612017	3683496	563017241

Source: Reserve Bank of India.

#### **Analysis of credit issue with MSMEs**

2459. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government has recently issued any guidelines to public sector banks to analyse credit issues with regard to Micro, small and Medium Enterprises (MSMEs);