

**Loan application of unemployed youth**

2686. SHRI ABHAY KANT PRASAD: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether Government have reviewed the Self Employment to Educated Unemployed Youth (SEEUY) Programme during the last three years;

(b) if so, the outcome thereof;

(c) the number of applications received, number of cases where loans have been sanctioned and number of cases where payment has been made under the programme during the above period, State-wise;

(d) whether a number of cases for sanctioning loans are still pending for clearance;

(e) if so, the reasons for delay;

(f) whether any complaints have been received by banks in this regard; and

(g) if so, the action taken thereon?

THE MINISTER OF FINANCE AND COMPANY AFFAIRS (SHRI JASWANT SINGH): (a) and (b) As per the information furnished by Reserve Bank of India (RBI) the Self Employment Scheme for Unemployed Youth (SEEUY) was operational during 1983-84 to 1993-94 and was subsumed with Prime Minister's Rozgar Yojana (PMRY) w.e.f. 1.4.1994. Government of India and Reserve Bank of India have launched a subsidy linked scheme on 2.10.1993 viz PMRY for creating self-employment opportunities for the educated unemployed youth including graduates by setting up of micro enterprise industries including service sector. The scheme is being implemented in both urban as well as rural areas of the country. Government and RBI constantly review, monitor and evaluate the progress under the PMRY scheme. The performance of the banks in regard to sanction and disbursement under the scheme is also critically reviewed in different fora such as District Level Review Committee (DLRC) and State Level Bankers Committee (SLBC) etc., where besides the

representatives of RBI, implementing banks, representatives from concerned State Government Department participate in the discussion. In addition, the progress of implementation of the scheme is also reviewed by a monitoring cell under the Chairmanship of Deputy Governor, RBI. Banks have been instructed to arrange necessary training programmes for the branch level officials to sensitize them to the needs of this sector. Further, cut-off dates for lapsing of sanction/disbursement has been prescribed and banks have been advised to adhere to the quarterly schedule for sanction and disbursement of PMRY loans. This will ensure reduction the gap between sanction and disbursals under the scheme.

(c) The details of State-wise number of applications received, loans sanctioned and disbursed and applications pending under the PMRY scheme during the last three years *i.e.* 1999-2000, 2000-01 & 2001-02 (provisional) is indicated in the enclosed Statement (See below).

(d) and (e) The major factors leading to delays in sanction/disbursement of loans are as follows:

- (i) Non-sponsoring of viable loan applications;
- (ii) Lack of necessary infrastructure and backward/forward linkage such as marketing of produced goods etc.;
- (iii) Delay in submission of required documents and completion of prescribed formalities by borrowers;
- (iv) Delay in allotment of shed, power connection, water supply etc.; and
- (v) Poor recovery position.

(f) and (g) Complaints have been received regarding various aspects of implementation of the scheme such as rejection, insistence on collateral securities, delay in sanction/disbursement etc. At Central Office as well as Regional offices of RBI. Complaints received at central office are being forwarded to Regional offices for further investigation. All complaints have been resolved/disposed off in terms of extant guidelines after obtaining comments from the concerned implementing banks. Since majority of the complaints

pertain to insistence on collateral security by bank branches, delay in sanction/disbursement of loan proposals etc., RBI has reiterated the extant guidelines to all implementing banks from time to time for strict compliance.

**Statement**

*State-wise number of Applications received, loan sanctioned and disbursed by all implementing banks under PMRY*

*(i) During 1999-2000*

*(Rs. in lakhs)*

Name of the States/UTs	No. of applications received	Loan Sanctioned		Loan disbursed	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
Haryana	13196	7123	4428.39	3854	2253.34
Himachal Pradesh	3776	2144	1428.20	1690	1122.60
Jammu & Kashmir	2407	1157	1021.09	747	618.41
Punjab	18621	9547	6600.35	6749	4254.95
Rajasthan	28571	14867	8364.60	7617	4132.05
Chandigarh	128	69	52.92	42	31.89
Delhi	4829	899	604.21	510	311.23
Assam	15318	7826	5569.93	2991	1852.53
Manipur	1329	881	689.62	158	921.79
Meghalaya	619	524	516.89	158	180.08
Nagaland	85	66	72.16	42	33.59
Tripura	1540	1029	632.85	162	81.57
Arunachal Pradesh	512	410	324.13	105	68.88
Mizoram	542	220	198.00	31	22.95
Sikkim	119	58	27.74	40	22.76
Bihar	19447	10254	9116.54	5392	142.72
Jharkhand	—	—	—	—	—

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1	2	3	4	5	6
Orissa	16630	7965	6427.96	680	403.03
West Bengal	12024	3314	2177.77	1982	1236.63
Andaman & Nicobar	33	125	102.74	94	69.29
Madhya Pradesh	62410	29209	21953.39	11234	7879.41
Chhattisgarh	—	—	—	—	—
Uttar Pradesh	84150	43769	29229.84	29583	18306.10
Uttaranchal	—	—	—	—	—
Gujarat	17868	10654	5018.78	9620	4490.64
Maharashtra	66232	34207	19731.98	20238	11715.89
Daman & Diu	30	17	8.67	16	8.27
Goa	798	481	452.64	380	356.27
Dadra & Ngr. Haweli	42	36	20.62	25	19.12
Andhra Pradesh	32972	20721	12422.89	10448	6089.89
Karnataka	31273	17762	10498.57	8306	5384.89
Kerala	28730	16325	9182.18	10291	5555.70
Tamil Nadu	28126	13426	7580.80	9183	4899.57
Lakshadweep	88	31	27.06	19	18.88
Pondicherry	699	402	186.85	207	104.87
Not Specified	—	—	—	—	—
All India	493444	254408	164670.36	142723	85759.79

(ii) During 2000-2001

(Rs. in lakhs)

Name of the States/UTs	No. of applications received	Loan Sanctioned		Loan disbursed	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
Haryana	4437	8125	5256.89	4960	2975.09
Himachal Pradesh	3516	2781	1490.04	1918	1261.31

1	2	3	4	5	6
Jammu & Kashmir	2191	957	824.00	656	509.75
Punjab	16889	9488	6309.80	6788	4359.44
Rajasthan	28877	15063	8797.80	8905	4869.04
Chandigarh	170	63	49.17	46	35.45
Delhi	5174	963	665.92	684	470.20
Assam	9825	3890	3345.62	1555	1167.96
Manipur	780	370	281.90	357	247.13
Meghalaya	573	442	316.66	401	266.95
Nagaland	28	27	35.85	21	25.65
Tripura	1527	391	314.04	35	22.86
Arunachal Pradesh	491	407	601.77	118	107.52
Mizoram	466	251	326.70	245	274.00
Sikkim	110	50	25.34	33	17.25
Bihar	21165	10739	9567.85	6993	5813.36
Jharkhand	—	—	—	—	—
Orissa	18529	8907	6551.11	1299	827.12
West Bengal	9292	2805	1872.61	1761	1208.77
Andaman & Nicobar	281	138	120.06	109	87.53
Madhya Pradesh	66856	28021	19541.19	11250	7255.93
Chhattisgarh	—	—	—	—	—
Uttar Pradesh	80090	44387	30458.82	29933	19119.20
Uttaranchal	—	—	—	—	—
Gujarat	15542	9131	4793.40	8347	4208.73
Maharashtra	63262	31111	17155.19	17888	10257.20
Daman & Diu	30	22	14.22	22	14.22
Goa	463	283	233.65	256	206.35
Dadra & Ngr. Haweli	58	22	17.60	22	17.60
Andhra Pradesh	24334	14246	8022.03	7053	4271.92
Karnataka	26872	12366	7482.77	5993	3901.22
Kerala	24867	13840	8036.88	9607	5468.89
Tamil Nadu	26952	13985	6715.42	9337	4598.21

1	2	3	4	5	6
Lakshadweep	60	15	11.80	14	11.10
Pondicherry	544	303	122.92	165	63.73
Not specified	2780	1143	1072.03	690	598.59
All India	467031	234232	150431.03	137461	84546.26

(iii) During 2001-2002 (Provisional)

(Rs. in lakhs)

Name of the States/UTs	No. of applications received	Loan Sanctioned		Loan disbursed		Pending applications
		No.	Amt.	No.	Amt.	
1	2	3	4	5	6	7
Haryana	14001	7922	4954.51	4956	2896.59	875
Himachal Pradesh	3876	2770	1894.85	2153	1403.59	346
Jammu & Kashmir	2090	1059	966.75	790	678.39	208
Punjab	15824	9165	6187.20	6645	4184.13	1990
Rajasthan	29389	15809	9043.50	9235	5094.04	5940
Chandigarh	355	160	109.89	87	63.08	102
Delhi	4073	747	547.13	575	427.37	1127
Assam	8519	3872	3049.83	1592	1105.04	1539
Manipur	593	263	211.60	76	37.80	251
Meghalaya	1629	548	505.19	113	79.83	978
Nagaland	42	29	32.13	28	32.13	5
Tripura	2485	1670	1094.20	487	283.95	180
Arunachal Pradesh	522	434	386.13	176	141.65	32
Mizoram	640	48	43.70	24	13.82	318
Sikkim	80	40	21.16	37	18.37	21
Bihar	18651	10757	9638.37	5391	4192.62	1281
Jharkhand	7448	4309	3661.8	2230	1737.02	594

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1	2	3	4	5	6	7
Orissa	13966	7824	5714.20	1655	1014.48	1670
West Bengal	8516	2537	1847.26	1671	1127.91	3097
Andaman & Nicobar	288	141	109.76	93	71.37	99
Madhya Pradesh	45081	24301	16601.09	8933	5381.45	3425
Chhattisgarh	5469	3068	1950.15	1453	793.58	184
Uttar Pradesh	75663	41783	28909.00	29751	19294.68	6716
Uttaranchal	8471	4979	3029.67	3856	2272.61	278
Gujarat	14080	7946	4175.09	7069	3599.39	880
Maharashtra	50831	23029	13262.43	15103	8471.21	6023
Daman & Diu	22	8	5.88	8	5.88	9
Goa	302	185	143.26	165	116.68	17
Dadra & Ngr. Haweli	30	14	10.98	10	8.55	6
Andhra Pradesh	26877	14484	8603.24	7391	4389.14	9052
Karnataka	21692	12329	7852.38	6400	4056.10	3545
Kerala	23018	12569	6876.42	8303	4368.49	4421
Tamil Nadu	32219	15658	7396.32	9083	3789.59	5322
Lakshadweep	29	14	9.03	13	7.83	14
Pondicherry	515	301	127.31	161	66.50	60
Not specified	2596	1164	1098.27	796	733.47	526
All India	439876	231935	150069.68	136509	81952.35	61131

#### Fund for disinvestment proceeds

2687. SHRI DIPANKAR MUKHERJEE: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to refer to Unstarred Question 1290 given in the Rajya Sabha on 4th March, 2003 and state:

(a) whether a separate fund for disinvestment proceeds has been formed;

(b) if not, the reasons therefor; and