

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UNSTARRED QUESTION NO.†420**

TO BE ANSWERED ON THE 3<sup>rd</sup> February 2017/ Magha 14, 1938 (SAKA)

**Disbursal of Loans by Banks**

**QUESTION**

**†420. SHRI ALOK SANJAR:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Public Sector Banks have fixed any target for the disbursement of loans to the unemployment persons in the country during the last three years and the current year; and
- (b) if so, the details thereof, State-wise including Madhya Pradesh?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI SANTOSH KUMAR GANGWAR)

(a) & (b): Reserve Bank of India (RBI) has informed that the Central Government has launched Deendayal Antoyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM) SCHEMES in consultation with RBI to provide financial assistance to target groups through bank credit with the provision of interest subvention / capital subsidy for the entire country including the State of Madhya Pradesh.

(i) **DAY-NRLM:-** NRLM is the flagship program of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women and enabling these institutions to access a range of financial services and livelihoods services. NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks / financial institutions availed by women Self Help Groups (SHGs), for a maximum of Rs. 3,00,000 per SHG. Further there is also provision of additional interest subvention of 3% for all prompt payee SHG accounts in selected 250 districts. No credit targets have been fixed by the Ministry of Rural Development.

(ii) **DAY-NULM:-** This is another centrally Sponsored scheme to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities. NULM has provision of interest subvention over and above 7% for individual, group enterprises and SHG loans. Further an additional 3% interest subvention will be provided to all women SHGs who repay loan in time. The MoHUPA has fixed credit targets State-wise under SEP component of DAY-NULM to be allocated among banks through SLBC convenor banks in their respective states. No credit targets fixed by MoHUPA for the year 2014-15. Credit targets for the year 2015-16 and 2016-17 are Annexed – A & B.

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Lok Sabha USQ No.†420 for 03.02.2017										Annexure - B	
Credit Targets under Self-Employment Program Component (SEP) of National Urban Livelihoods Mission (NULM) FY 2016-17											
Sr. No.	Name of State /Uts	Target for Individuals (SEP-I)		Target for Groups (SEP-G)			Target for SHG Bank Linkages			Total (Target)	
		No	Amount (Rs. in Lakh)	No. of Groups	No. of Beneficiaries	Amount (Rs. in Lakh)	No. of SHGs	No. of Beneficiaries	Amount (Rs. in Lakh)	Total Number	Total Amount (Rs. in Lakh)
1	Andhra Pradesh	8200	16400	240	1200	2400	32500	325000	32500	334400	51300
2	Bihar	2500	5000	500	2500	5000	500	5000	500	10000	10500
3	Chhattisgarh	3500	7000	280	1400	2800	1500	15000	1500	19900	11300
4	Goa	135	270	18	90	180	30	300	30	525	480
5	Gujarat	5000	10000	250	1250	2500	500	5000	500	11250	13000
6	Haryana	3750	7500	176	879	1758	500	5000	500	9629	9758
7	Himachal Pradesh	300	600	20	100	200	200	2000	200	2400	1000
8	Jammu & Kashmir	1000	2000	68	341	682	480	4800	480	6141	3162
9	Jharkhand	4500	9000	100	500	1000	1500	15000	1500	20000	11500
10	Karnataka	4765	9530	70	350	700	2800	28000	2800	33115	13030
11	Kerala	1100	2200	600	3000	6000	4000	40000	4000	44100	12200
12	Madhya Pradesh	12000	24000	200	1000	2000	3000	30000	3000	43000	29000
13	Maharashtra	7578	15156	1010	5052	10104	7500	75000	7500	87630	32760
14	Odisha	3450	6900	160	800	1600	500	5000	500	9250	9000
15	Punjab	1000	2000	50	250	500	50	500	50	1750	2550
16	Rajasthan	10000	20000	200	1000	2000	2500	25000	2500	36000	24500
17	Tamil Nadu	13000	26000	3680	18400	36800	4000	40000	4000	71400	66800
18	Telangana	4854	9708	73	365	730	15000	150000	15000	155219	25438
19	Uttar Pradesh	21000	42000	800	4000	8000	3000	30000	3000	55000	53000
20	Uttarakhand	1000	2000	100	500	1000	43	430	43	1930	3043
21	West Bengal	7000	14000	1632	8160	16320	4110	41100	4110	56260	34430
22	NCT of Delhi	1514	3028	202	1010	2020	1800	18000	1800	20524	6848
23	Puducherry	79	158	10	52	104	110	1100	110	1231	372
24	A & N Islands	12	24	2	8	16	15	150	15	170	55
25	Chandigarh	84	168	11	56	112	135	1350	135	1490	415
26	Dadra & Nagar Haveli	13	26	2	9	18	15	150	15	172	59
27	Daman & Diu	15	30	2	10	20	10	100	10	125	60
28	Arunachal Pradesh	300	600	40	200	400	20	200	20	700	1020
29	Assam	3258	6516	435	2175	4350	1087	10870	1087	16303	11953
30	Manipur	1000	2000	100	500	1000	50	500	50	2000	3050
31	Meghalaya	750	1500	150	750	1500	150	1500	150	3000	3150
32	Mizoram	350	700	100	500	1000	300	3000	300	3850	2000
33	Nagaland	1107	2214	80	400	800	370	3700	370	5207	3384
34	Tripura	1000	2000	272	1360	2720	316	3160	316	5520	5036
35	Sikkim	100	200	15	76	152	10	100	10	276	362
	<b>All India</b>	<b>125214</b>	<b>250428</b>	<b>11648</b>	<b>58243</b>	<b>116486</b>	<b>88601</b>	<b>886010</b>	<b>88601</b>	<b>1069467</b>	<b>455515</b>
	<b>Source: RBI</b>										

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