

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 4622

ANSWERED ON THE 22ND JULY, 2019 / ASHADHA 31, 1941 (SAKA)

CREDIT FACILITIES TO SHGs

4622. DR. A. CHALLAKUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) the criteria laid down by the Government for availing credit facility by Self Help Groups (SHGs) in the country;
- (b) whether the Government has any details of the registered SHGs who are receiving credit facility from banks under livelihood programme;
- (c) if so, the details thereof during each of the last three years and the current-year, State-wise including Tamil Nadu;
- (d) whether the Government has any plan of credit linkage to rural poor through Kisan Credit Cards; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) The eligibility criteria for accessing credit facility by Self Help Groups (SHG) from banks as per extant Reserve Bank of India (RBI) guidelines, inter alia, include the SHG being in active existence at least since the last 6 months as per the books of account of SHGs and not from the date of opening of savings account, it should be following the 'Panchasutras' i.e. regular meetings, regular savings, regular inter-loaning, timely repayment, and up-to-date books of accounts, it is qualified as per grading norms fixed by National Bank for Agriculture and Rural Development etc.

(b) & (c) State wise details of SHGs accessing credit facility across the country, including in the state of Tamil Nadu under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY - NRLM) and Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) for the Financial Years 2016-17, 2017-18, 2018-19 and current year are placed at Annexure-I and Annexure-II respectively.

(d) & (e) Kisan Credit Card (KCC) scheme enables farmers to meet short term credit requirements for cultivation of crops, post harvest expenses, produce marketing loan, consumption expenditure, working capital for maintenance of farm assets, etc. The scheme is implemented by Commercial Banks, Regional Rural Banks (RRBs) and Cooperative Banks. The issue of ATM enabled RuPay Debit Card has subsequently been included as an additional feature of KCC. Over 6.8 crore KCCs are currently operational/live.

Annexure-I referred to in Lok Sabha Unstarred Question No. 4622 for answer on 22.07.2019

Number of SHGs under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) Bank Linkage

S.No.	States	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20 (till May 2019)
1	ANDHRA PRADESH	340377	573276	622816	101173
2	ARUNACHAL PRADESH	37	33	21	3
3	ASSAM	14401	17933	19793	2184
4	BIHAR	128494	347575	401113	64772
5	CHATTISGARH	23417	30061	44616	6225
6	GOA	382	508	758	107
7	GUJARAT	15796	32452	28001	2299
8	HARYANA	2094	6175	6159	1761
9	HIMACHAL PRADESH	1810	4407	4505	588
10	JAMMU & KASHMIR	3396	5280	7538	1233
11	JHARKHAND	12206	37660	46584	11278
12	KARNATAKA	207052	386117	488277	297998
13	KERALA	71910	82451	87225	6709
14	MADHYA PRADESH	14165	36437	36052	4719
15	MAHARASHTRA	63732	73342	92816	12293
16	MANIPUR	53	181	403	20
17	MEGHALAYA	65	452	1742	319
18	MIZORAM	1	142	1005	51
19	NAGALAND	75	83	757	143
20	ODISHA	64265	117862	163004	58264
21	PUNJAB	446	3365	3535	213
22	RAJASTHAN	27384	34578	42180	7427
23	SIKKIM	181	732	1190	123
24	TAMIL NADU	145036	141009	144345	16863
25	TELANGANA	215107	332967	336212	23974
26	TRIPURA	102	823	4147	558
28	UTTARAKHAND	1140	2020	3167	404
27	UTTAR PRADESH	10587	25120	23497	3919
29	WEST BENGAL	233557	379396	475047	132388
	Total	1597268	2672437	3086505	758008

Source: As per data provided by Ministry of Rural Development.

Annexure-II referred to in Lok Sabha Unstarred Question No. 4622 for answer on 22.07.2019

Number of SHGs under Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) Bank Linkage

S.No.	States/UTs	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20 (as on 18.06.2019)
1	Andhra Pradesh	63538	67918	48285	338
2	Arunachal Pradesh	0	0	1	0
3	Assam	63	366	458	29
4	Bihar	238	103	209	21
5	Chhattisgarh	1440	1867	1820	84
6	Goa	0	0	0	0
7	Gujarat	49	1071	1857	108
8	Haryana	113	0	93	3
9	Himachal Pradesh	46	104	137	10
10	Jammu & Kashmir	72	22	0	0
11	Jharkhand	51	271	256	12
12	Karnataka	1234	2666	153	15
13	Kerala	4774	5972	6375	128
14	Madhya Pradesh	1610	3315	2930	68
15	Maharashtra	1195	2919	7771	395
16	Manipur	70	122	17	0
17	Meghalaya	0	0	1	0
18	Mizoram	21	18	23	0
19	Nagaland	21	0	0	0
20	Odisha	406	1924	2371	51
21	Punjab	1	2	1	0
22	Rajasthan	198	64	773	100
23	Sikkim	0	0	0	0
24	Tamil Nadu	63775	4729	8417	354
25	Telangana	29836	25661	21449	1691
26	Tripura	0	12240	17	5
27	Uttar Pradesh	106	1273	1220	42
28	Uttarakhand	2	4	8	6
29	West Bengal	1747	3518	6178	410
30	A & N Islands	0	0	0	0
31	Chandigarh	4	8	0	0
32	D & N Haveli	0	0	0	0
33	Daman & Diu	0	0	0	0
34	Delhi	0	0	0	0
35	Puducherry	0	0	43	0
	Total	170610	136157	110863	3870

Source: As per data provided by Ministry of Housing and Urban Affairs.

