

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 4901
TO BE ANSWERED ON 23.07.2019

LOANS UNDER SGSY

4901. SHRIMATI REKHA VERMA:
SHRI SANJAY HARIBHAU JADHAV:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has conducted any study regarding the role of bank officers under Swarna Jayanti Gram Swarojgar Yojana (SGSY);
- (b) if so, the details thereof;
- (c) whether people are not provided loan as per their requirements under SGSY due to apathy of Bank officers and if so, the details thereof;
- (d) whether any efforts have been made to revise/bring changes in the said scheme to ensure its success; and
- (e) if so, the details and the outcome thereof, State-wise?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a): The Radhakrishna Committee was set up by the Ministry of Rural Development to examine the credit related issues under SGSY and bringing out the deficiencies in the delivery system.

(b): Some of the major findings of the study are as follows :

- Delay in sanctioning of loans, non-cooperation of the banks and lack of proper guidance were creating problems
- There was lack of coordination between bank branches and block officials
- No effective monitoring was being made after sanctioning loans

(c): The Radhakrishna Committee noted that the overall credit achievement under SGSY was very low and that there were persistent gaps between credit targets set and the actual mobilization of credit.

The report also states that this is partly due to failure to strengthen the demand side of the credit by improving the capacity of the poor to absorb credit for income generating activities and also due to supply side failures. The report notes that the financial services did not have the systems and procedures suited to the poor. In addition, the credit flow was severely handicapped due to the low number of bank branches and manpower.

(d): The Swarnjayanti Gram Swarozgar Yojana (SGSY) was started in 1999 and restructured in FY 2010-11 as the National Rural Livelihoods Mission (Aajeevika) based on the recommendation of Radhakrishna Committee and was formally launched on 3rd June, 2011. After a transition period of two years, SGSY has ceased to exist with effect from 1.4.2013. National Rural Livelihoods Mission (NRLM), now known as DAY-NRLM, aims to cover all rural poor families in a phased manner by 2023-24. The programme aims at building strong and sustainable grass roots institutions of rural poor women and enabling them to access resources and knowledge for gainful self-employment and skilled wage employment opportunities and thereby achieve appreciable improvement in their incomes on a sustainable basis.

(e): The State-wise details of financial assistance provided under NRLM since inception is annexed at Annexure-1 and credit disbursed to SHG Members is annexed at Annexure -2.

**Annexure-1 referred to in reply to Part (e) of Lok Sabha Unstarred Question No. 4901
due for reply on 23.07.2019**

Sl No	State	No. of SHG	No. of SHG received Revolving Fund(RF)	RF Amount (Rs. in lakh)	No. of SHG received Community Investment Fund (CIF)	CIF Amount (Rs. in lakh)
1	Andhra Pradesh	692845	0	0.00	0	0.00
2	Assam	238503	125776	18997.00	51543	28661.80
3	Bihar	849842	427616	63985.82	302586	81803.21
4	Chhatisgarh	136490	61993	9277.64	29507	18078.63
5	Gujarat	242766	190585	14279.70	23087	10903.16
6	Jharkhand	205944	83054	12420.91	39435	21491.09
7	Karnataka	118651	9864	1461.25	15100	13907.96
8	Kerala	223727	6132	881.50	1981	918.20
9	Madhya Pradesh	262528	105702	13559.32	50333	32230.35
10	Maharashtra	318286	137318	20344.07	32948	19174.75
11	Odisha	261984	100060	13482.56	109187	57491.13
12	Rajasthan	118064	38860	5811.96	25426	22153.43
13	Tamil Nadu	309769	46786	6621.25	55657	25391.35
14	Telangana	408621	0	0.00	0	0.00
15	Uttar Pradesh	179905	106829	15942.76	60956	62782.97
16	West Bengal	689780	240637	33245.74	89730	37312.11
17	Haryana	27194	16370	1751.91	7051	4535.66
18	Himachal Pradesh	8648	4746	634.61	380	231.97
19	Jammu & Kashmir	38413	28063	4209.04	22610	9043.75
20	Punjab	10142	5746	707.47	2271	1140.08
21	Uttarakhand	22473	15757	1615.96	4802	3101.84
22	Arunachal	2318	1641	245.85	38	19.19
23	Manipur	1730	669	100.35	264	294.83
24	Meghalaya	10296	5479	818.07	1678	2377.19
25	Mizoram	4625	4098	614.30	1987	1811.01
26	Nagaland	6927	4134	620.05	1304	680.69
27	Sikim	1806	1531	229.88	1112	617.73
28	Tripura	8875	6743	816.80	2839	4267.71
29	Andaman	662	322	48.30	61	30.50
30	Dadra & Nagar Haveli	305	21	2.10	0	0.00
31	Daman & DIU	170	83	12.45	0	0.00
32	Goa	2617	1351	163.91	0	0.00
33	Lakshadweep	164	138	20.70	0	0.00
34	Puducherry	2536	704	106.00	1312	659.32
	Total:	5407606	1778808	243029.22	935185	461111.62

**Annexure-2 referred to in reply to Part (e) of Lok Sabha Unstarred Question No. 4901
due for reply on 23.07.2019**

Credit disbursed to SHG Members

(Rs. in crore)

S.No	States & UTs	Total Loan Amount
1	ANDHRA PRADESH	70474.13
2	ARUNACHAL PRADESH	2.45
3	ASSAM	758.52
4	BIHAR	8189.38
5	CHATTISGARH	1312.80
6	GOA	88.59
7	GUJARAT	1077.67
8	HARYANA	186.76
9	HIMACHAL PRADESH	234.06
10	JAMMU & KASHMIR	259.05
11	JHARKHAND	729.89
12	KARNATAKA	36701.73
13	KERALA	12239.40
14	MADHYA PRADESH	1232.15
15	MAHARASHTRA	5705.05
16	MANIPUR	8.27
17	MEGHALAYA	17.59
18	MIZORAM	16.63
19	NAGALAND	32.50
20	ODISHA	5678.80
21	PUNJAB	70.23
22	RAJASTHAN	1525.63
23	SIKKIM	23.54
24	TAMIL NADU	25910.64
25	TELANGANA	34962.26
26	TRIPURA	47.91
28	UTTARAKHAND	68.96
27	UTTAR PRADESH	677.23
29	WEST BENGAL	19434.46
30	All UNION TERRITORRIES(UTs)	3874.63
	All India Total (Including UTs)	231540.94