

Govt. of India
Ministry of Finance
Department of Financial Services

LOK SABHA
UNSTARRED QUESTION No 1136
TO BE ANSWERED ON THE 04th December, 2015 / Agrahayana 13, 1937 (SAKA)

SHGs

QUESTION

1136. SHRI SUMAN BALKA:
SHRI SUNIL KUMAR MONDAL:

Will the Minister of **FINANCE** be pleased to state:

- a) the number of Self-Help Groups (SHGs) functioning in the country which have been compiled under the SHG-Bank Linkage Programme as on date, State-wise;
- b) the number of SHGs who applied for loan from the nationalised banks for starting/continuing their own business/industries during each of the last three years and the current year, bank and State-wise including West Bengal; and
- c) the amount of loan sanctioned/pending and disbursed by the said banks and the time by which the pending applications are likely to be cleared?

ANSWER

(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI JAYANT SINHA)

- (a) The number of Self Help Groups functioning under NABARD implemented SHG Bank Linkage Programme as on 31st March 2015 is 76.97 lakh. The State-wise details are given in **Annexure I**.
- (b) The number of Self Help Groups who applied for loan from the nationalized banks for starting / continue their own business/industries is not available with NABARD. However State-wise loan disbursed by the Commercial Banks (both PSBs and Pvt. Commercial Banks) during the last 3 years and the current year to SHGs are given in **Annexure II**.

Annexure I

State-wise detail of Self Help Group under SHG-Bank Linkage Programme as on 31.03.2015 for LSUSQ No 1136 for answer on 04.12.2015.

Progress under Microfinance - Savings of SHGs with Banks

Region-wise/ State-wise/ Agency-wise position as on 31 March 2015

(Amount Rs.
lakh)

| Sr. No. | Region/State | Commercial Banks | | Regional Rural Banks | Cooperative Banks | | | | Total | |
|----------------------|------------------|------------------|----------------|----------------------|-------------------|-------------|----------------|-------------|----------------|--|
| | | No. of SHGs | Savings Amount | No. of SHGs | Savings Amount | No. of SHGs | Savings Amount | No. of SHGs | Savings Amount | |
| NORTHERN REGION | | | | | | | | | | |
| 1 | Chandigarh | 90 | 4.21173 | 0 | 0.00 | | 0.00 | 90 | 4.21 | |
| 2 | Haryana | 20839 | 1694.36 | 17013 | 1646.80 | 3801 | 309.92 | 41653 | 3651.08 | |
| 3 | Himachal Pradesh | 14269 | 943.2459 | 9267 | 746.00 | 14302 | 959.74 | 37838 | 2648.99 | |
| 4 | Jammu & Kashmir | 6214 | 378.44 | 0 | 0.00 | 0 | 0.00 | 6214 | 378.44 | |
| 5 | New Delhi | 3290 | 694.8322 | 0 | 0.00 | 0 | 0.00 | 3290 | 694.83 | |
| 6 | Punjab | 12474 | 1378.506 | 6941 | 457.00 | 6455 | 399.60 | 25870 | 2235.11 | |
| 7 | Rajasthan | 106796 | 5689.5124 | 64602 | 4569.51 | 74505 | 4120.41 | 245903 | 14379.43 | |
| | Total | 163972 | 10783.10823 | 97823 | 7419.31 | 99063 | 5789.67 | 360858 | 23992.09 | |
| NORTH EASTERN REGION | | | | | | | | | | |
| 1 | Assam | 74666 | 5194.2653 | 192215 | 4480.17 | 25190 | 268.63 | 292071 | 9943.07 | |
| 2 | Arunachal | 873 | 76.65 | 1399 | 102.61 | 1079 | 76.40 | 3351 | 255.66 | |

| | | | | | | | | | |
|----------------|-------------------------------|--------|------------|--------|----------|--------|----------|---------|-----------|
| | Pradesh | | | | | | | | |
| 3 | Manipur | 4229 | 119.24 | 6473 | 77.68 | 0 | 0.00 | 10702 | 196.92 |
| 4 | Meghalaya | 1317 | 110.54 | 4035 | 512.40 | 2558 | 239.76 | 7910 | 862.70 |
| 5 | Mizoram | 180 | 6.126 | 6784 | 295.06 | 517 | 11.76 | 7481 | 312.95 |
| 6 | Nagaland | 2880 | 273.0064 | 0 | 0.00 | 0 | 0.00 | 2880 | 273.01 |
| 7 | Sikkim | 1128 | 158.4492 | 0 | 0.00 | 240 | 72.64 | 1368 | 231.09 |
| 8 | Tripura | 8218 | 946.4869 | 0 | 0.00 | 0 | 0.00 | 8218 | 946.49 |
| | Total | 93491 | 6884.7638 | 210906 | 5467.92 | 29584 | 669.19 | 333981 | 13021.87 |
| EASTERN REGION | | | | | | | | | |
| 1 | A & N Islands (UT) | 295 | 20.1 | 0 | 0.00 | 4703 | 105.17 | 4998 | 125.27 |
| 2 | Bihar | 135199 | 14716.41 | 89270 | 14950.57 | 0 | 0.00 | 224469 | 29666.98 |
| 3 | Jharkhand | 49442 | 6252.0875 | 32668 | 2239.40 | 28 | 1.03 | 82138 | 8492.52 |
| 4 | Odisha | 200232 | 25266.929 | 170916 | 17935.87 | 80920 | 6501.00 | 452068 | 49703.80 |
| 5 | West Bengal | 249234 | 33100.3998 | 182110 | 35599.93 | 329597 | 58647.60 | 760941 | 127347.93 |
| | Total | 634402 | 79355.9263 | 474964 | 70725.77 | 415248 | 65254.80 | 1524614 | 215336.50 |
| CENTRAL REGION | | | | | | | | | |
| 1 | Chattisgarh | 31113 | 4199.8471 | 92794 | 12814.00 | 24386 | 940.29 | 148293 | 17954.14 |
| 2 | Madhya Pradesh | 82874 | 7108.7871 | 135030 | 16511.20 | 7711 | 281.56 | 225615 | 23901.55 |
| 3 | Uttar Pradesh | 126895 | 22702.1823 | 264348 | 12737.61 | 1033 | 35.87 | 392276 | 35475.66 |

| | | | | | | | | | |
|-----------------|-----------------------|----------------|--------------------|----------------|------------------|----------------|------------------|----------------|-------------------|
| 4 | Uttarakhand | 11440 | 2149.048661 | 20415 | 1533.85 | 19212 | 1355.51 | 51067 | 5038.41 |
| | Total | 252322 | 36159.86516 | 512587 | 43596.66 | 52342 | 2613.23 | 817251 | 82369.76 |
| WESTERN REGION | | | | | | | | | |
| 1 | Goa | 3880 | 405.88 | | | 3565 | 793.27 | 7445 | 1199.15 |
| 2 | Gujarat | 130698 | 10952.8631 | 51454 | 4509.06 | 33687 | 2081.09 | 215839 | 17543.01 |
| 3 | Maharashtra | 308852 | 29363.5134 | 115329 | 15664.43 | 293679 | 45352.88 | 717860 | 90380.82 |
| | Total | 443430 | 40722.2565 | 166783 | 20173.49 | 330931 | 48227.24 | 941144 | 109122.99 |
| SOUTHERN REGION | | | | | | | | | |
| 1 | Andhra Pradesh | 610750 | 216735.66 | 256758 | 40487.61 | 17000 | 5726.68 | 884508 | 262949.95 |
| 2 | Karnataka | 392685 | 69488.5075 | 129690 | 12978.06 | 211929 | 47774.53 | 734304 | 130241.10 |
| 3 | Kerala | 471144 | 51056.9154 | 51332 | 7297.00 | 62995 | 6170.66 | 585471 | 64524.57 |
| 4 | Lakshadweep | 231 | 648.9 | 0 | 0.00 | 0 | 0.00 | 231 | 648.90 |
| 5 | Puducherry | 9554 | 870.8854 | 3717 | 439.75 | 3370 | 247.88 | 16641 | 1558.52 |
| 6 | Tamil Nadu | 744701 | 78449.0913 | 74848 | 5338.92 | 167733 | 19668.82 | 987282 | 103456.83 |
| 7 | Telangana | 319139 | 71911.59 | 181907 | 20732.88 | 10138 | 6116.53 | 511184 | 98761.00 |
| | Total | 2548204 | 489161.5496 | 698252 | 87274.22 | 473165 | 85705.10 | 3719621 | 662140.87 |
| | Grant Total | 4135821 | 663067.4696 | 2161315 | 234657.37 | 1400333 | 208259.23 | 7697469 | 1105984.07 |

Source : NABARD

Annexure II

State-wise detail of Loan Disbursed to Self Help Group under SHG-Bank Linkage Programme for LSUSQ No 1136 for answer on 04.12.2015.

| | | Loan disbursed by Commercial Banks(PSB& Private Bank) during | | | | | | (Rs. in lakh) | |
|-----------------------------|--------------------|--|------------------------|--------------|------------------------|--------------|------------------------|---|------------------------|
| Sr. No. | Region/State | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 (upto October 2015)(provisional)@ | |
| | | No. of SHGs | Loans Disbursed Amount | No. of SHGs | Loans Disbursed Amount | No. of SHGs | Loans Disbursed Amount | No. of SHGs | Loans Disbursed Amount |
| NORTHERN REGION | | | | | | | | | |
| 1 | Chandigarh | 47 | 69.07 | 76 | 85.20 | 7 | 11.78 | 0 | 0.00 |
| 2 | Haryana | 1243 | 1956.11 | 1012 | 1445.71 | 1845 | 3420.69 | 473 | 354.14 |
| 3 | Himachal Pradesh | 927 | 1444.25 | 840 | 1233.87 | 1227 | 1924.47 | 1450 | 1177.55 |
| 4 | Jammu & Kashmir | 880 | 587.74 | 94 | 83.32 | 1907 | 1197.77 | 0 | 0.00 |
| 5 | New Delhi | 455 | 640.17 | 143 | 144.17 | 90 | 142.84 | 0 | 0.00 |
| 6 | Punjab | 928 | 1401.73 | 542 | 668.58 | 1528 | 2479.85 | 768 | 7.70 |
| 7 | Rajasthan | 8634 | 11017.04 | 8737 | 11701.00 | 11538 | 19887.52 | 4385 | 2806.77 |
| | Total | 13114 | 17116.11 | 11444 | 15361.85 | 18142 | 29064.92 | 7076 | 4346.16 |
| NORTH EASTERN REGION | | | | | | | | | |
| 1 | Assam | 7427 | 5654.34 | 4444 | 3510.21 | 5446 | 6603.79 | 6797 | 4632.09 |
| 2 | Arunachal Pradesh | 36 | 74 | 43 | 72.67 | 13 | 24.20 | 0 | 0.00 |
| 3 | Manipur | 382 | 209.24 | 148 | 76.69 | 52 | 40.49 | 0 | 0.00 |
| 4 | Meghalaya | 103 | 109.51 | 68 | 59.36 | 15 | 15.00 | 100 | 57.60 |
| 5 | Mizoram | 1 | 2 | 7 | 19.75 | 5 | 9.08 | 93 | 130.17 |
| 6 | Nagaland | 282 | 393.82 | 150 | 271.14 | 69 | 150.63 | 0 | 0.00 |
| 7 | Sikkim | 359 | 212.63 | 67 | 68.35 | 95 | 30.95 | 22 | 8.03 |
| 8 | Tripura | 801 | 1250.67 | 396 | 192.23 | 400 | 271.33 | 308 | 118.55 |
| | Total | 9391 | 7906.21 | 5323 | 4270.40 | 6095 | 7145.47 | 7320 | 4946.44 |
| EASTERN REGION | | | | | | | | | |
| 1 | A & N Islands (UT) | 82 | 109.9 | 57 | 98.14 | 20 | 11.38 | 53 | 24.65 |

| | | | | | | | | | |
|------------------------|--------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|------------------|
| 2 | Bihar | 18694 | 13052.84 | 19991 | 10705.85 | 20168 | 17819.28 | 21998 | 10268.10 |
| 3 | Jharkhand | 7835 | 6443.89 | 5426 | 2606.16 | 2654 | 2861.16 | 1073 | 381.59 |
| 4 | Odisha | 16115 | 22217.02 | 27422 | 22973.35 | 31486 | 40487.89 | 17965 | 19327.33 |
| 5 | West Bengal | 33247 | 22436.91 | 34969 | 23625.97 | 44883 | 26231.25 | 50000 | 27185.00 |
| | Total | 75973 | 64260.56 | 87865 | 60009.47 | 99211 | 87410.95 | 91089 | 57186.67 |
| CENTRAL REGION | | | | | | | | | |
| 1 | Chattisgarh | 2076 | 3690.09 | 3969 | 5162.26 | 4067 | 4346.35 | 2050 | 17.74 |
| 2 | Madhya Pradesh | 7910 | 8226.45 | 12416 | 9739.36 | 23064 | 26994.99 | 2079 | 1575.74 |
| 3 | Uttar Pradesh | 15539 | 19312.52 | 10765 | 19443.38 | 23018 | 50864.85 | 4613 | 1249.22 |
| 4 | Uttarakhand | 1417 | 1630.48 | 924 | 1026.19 | 895 | 1055.80 | 0 | 0.00 |
| | Total | 26942 | 32859.54 | 28074 | 35371.19 | 51044 | 83261.99 | 8742 | 2842.70 |
| WESTERN REGION | | | | | | | | | |
| 1 | Goa | 628 | 1199.4 | 540 | 1077.37 | 529 | 1052.30 | 17 | 0.00 |
| 2 | Gujarat | 9304 | 7353.4 | 9016 | 7620.95 | 16163 | 20677.18 | 314 | 23.62 |
| 3 | Maharashtra | 32388 | 38922.6 | 34127 | 50974.62 | 49819 | 67900.60 | 2363 | 2398.90 |
| | Total | 42320 | 47475.4 | 43683 | 59672.94 | 66511 | 89630.08 | 2694 | 2422.52 |
| SOUTHERN REGION | | | | | | | | | |
| 1 | Andhra Pradesh | 330750 | 745307.35 | 342322 | 909310.05 | 142890 | 360028.68 | 114491 | 338148.40 |
| 2 | Karnataka | 87325 | 130331.44 | 114874 | 187899.61 | 160210 | 356153.32 | 48045 | 123845.92 |
| 3 | Kerala | 43536 | 69319.68 | 36516 | 92967.50 | 49408 | 102266.93 | 0 | 0.00 |
| 4 | Lakshadweep | 1 | 1 | 1 | 0.30 | 0 | 0.00 | 0 | 0.00 |
| 5 | Puducherry | 3455 | 6003.85 | 3196 | 4359.43 | 863 | 2162.85 | 0 | 0.00 |
| 6 | Tamil Nadu | 102770 | 217919.56 | 93955 | 234526.61 | 116787 | 296021.55 | 23386 | 51399.10 |
| 7 | Telangana | | | | | 144563 | 320265.92 | 42030 | 105145.00 |
| | Total | 567837 | 1168882.88 | 590864 | 1429063.50 | 614721 | 1436899.25 | 227952 | 618538.42 |
| | Grand Total | 735577 | 1338500.7 | 767253 | 1603749.35 | 855724 | 1733412.66 | 344873 | 690282.91 |

Note: Data includes SHGs formed and credit linked under WSHG Fund also

Source: NABARD