

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:278  
ANSWERED ON:18.02.2009  
LOANS TO SELF HELP GROUPS  
Ahir Shri Hansraj Gangaram

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

- (a) whether the Government has been providing loans to Self Help Groups (SHGs) at four per cent rate of interest;
- (b) if so, the details thereof;
- (c) whether the Government has also received complaints from certain SHGs for not being provided loans at the said rate of interest;
- (d) if so, the details thereof alongwith the steps taken by the Government in this regard; and
- (e) the number of SHGs that have been provided loans at the said rate of interest as on date, State-wise?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) : No, Sir. However, under the Differential Rate of Interest (DRI) Scheme of the Government, the borrowers with annual family income of Rs.18,000 in rural areas and Rs. 24,000 in semi-urban and urban areas are eligible to avail loans upto Rs. 15,000 and housing loans upto a limit of Rs. 20,000 per beneficiary at an interest rate of 4% per annum.

(b) to (e): Do not arise.