

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5037  
ANSWERED ON:02.09.2011  
LOANS TO RURAL POOR  
Lal Shri Kirodi

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

- (a) the ratio of the loan disbursed to the rural poor families to the total loan disbursed in the rural areas by the Government financial institutions and Self Help Groups during the last two years and the current financial year;
- (b) whether the said ratio has declined during the said period; and
- (c) if so, the details thereof and the reasons therefore?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (c): The ratio of the loan disbursed to the Small and Marginal Farmers to the total loan disbursed by the Government financial institutions and Self Help Groups during the last two years and the current financial year is given as under:

(Rs. Crore)

Financial Year	Total Disbursement	% of SF/MF to Disbursement to SF/MF total disbursement
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2009-10	384,514.2	118,277.11 30.76
2010-11 (Provisional)	446,778.98	163,189.65 36.53
2011-12 (Position upto31 May 2011)	60,724.78	23,256.79 38.3

The ratio of loan disbursed to SF/MF to total agricultural loan disbursed is on an increasing trend.

The loan disbursed by the financial institutions to the SHG during last two years and 2010-11 is indicated below:

year	No of SHG credit linked (in lakhs)	Loan Disbursed (Amount Rs. crore)
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2008-09	16.10	12253.51
2009-10	15.87	14453.30
2010-11 (Provisional)	12.23	14492.00

Source: NABARD Publication (2008-09, 2009-10 Status Micro-finance in India)