

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:779
ANSWERED ON:25.11.2011
SHGS
Alagiri Shri S. ;Rama Devi Smt.

Will the Minister of FINANCE be pleased to state:

- (a) whether loans of scheduled commercial banks to near about 48.51 lakh SHGs in the country with an average loan of Rs. 57,795 per Self Help Group (SHG) is outstanding as on date;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the remedial measures taken/being taken to recover such outstanding loans from SHGs?

Answer

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

(a) to (c): The agency-wise progress under SHG-Bank Linkage Programme as on 31 March 2011 is as under:

(Amt. Rs. lakh)

SI.No.	Name of the Agency	Total outstanding Loans to SHG	Bank Average loan per SHG
		No.of Loans	SHGs outstanding

1	Coml. Bank	3053472	2188325.67	0.71
2	RRBs	451798	190785.65	0.42
3	Coop. Bank	1281493	743005.23	0.57
	Total	4786763	3122116.55	0.65

The average loan outstanding per SHG has increased from Rs.57,795/- in March 2010 to Rs.65,224 in March 2011.

Peer pressure plays an important role in SHG mechanism which ensures timely recovery of outstanding loan. As on 31.03.2011 ever 95% SHG loan accounts are regular.