

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:231

ANSWERED ON:06.12.2013

CREDIT FACILITY TO SHGS

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

- (a) the criteria laid down by the Government for availing credit facility by Self Help Groups (SHGs) in the country;
- (b) whether the Government has any details of the registered Self Help Groups who are receiving credit facility from banks under livelihood programme;
- (c) if so, the details thereof during the last three years and the current year, State/ UT-wise including Haryana;
- (d) whether the Government has any plan to make the credit linkage to rural poor through Kisan Credit Cards/ Artisan Credit Cards; and
- (e) if so, the details thereof?

**Answer**

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

(a) to (c): Self Help Groups are unregistered, informal community based organisations which get credit from various banks based on the guidelines of Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD). NABARD has reported that generally the loans are sanctioned to SHGs, either as cash credit or as term loans. Banks are free to decide quantum of credit to be sanctioned to SHGs. Generally, the first tranche of credit sanctioned is upto four times of the corpus maintained by the group. The details of loans disbursed to SHGs by banks in the last three years, State/ UT-wise including Haryana is at Annexure.

(d) & (e): The Kisan Credit Card (KCC) scheme was introduced in 1998-99. The KCC scheme has been redesigned to convert the paper passbook to an ATM enabled card. NABARD has reported that as on 31.03.2013 an amount of Rs.4,72,235.17 crore was outstanding in about 10 crore KCCs.