

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1774  
ANSWERED ON:23.03.2012  
CREDIT TO RURAL POOR  
Mahtab Shri Bhartruhari

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

- (a) the category-wise proportion of credit extended to the rural poor households by the public financial institutions and self help groups out of the total rural credit during the last three years and the current year;
- (b) whether there has been any decrease in the amount of the credit extended to rural poor during the said period;
- (c) if so, the details thereof and the reasons therefor; and
- (d) the corrective steps taken/being taken by the Government in this regard?

**Answer**

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

(a)to (d): Under the Central Government Sponsored Scheme, the Swarnajayanti Gram Swarozgar Yojana (SGSY) is applicable for rural poor, which inter-alia includes lending to individuals and Self Help Groups. Data on loans to Self Help Groups include loans to SGSY groups also. Credit loans to SGSY for the year ended March 2009, March 2010 and March 2011 are enclosed at Annex.

The details of the loan disbursed to Self Help Groups (SHGs) by Commercial Banks (Public Sector and Private Sector), Regional Rural Banks and Cooperative Banks during the last three years are as under: