

**GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA**

UNSTARRED QUESTION NO:5036
ANSWERED ON:23.04.2015
NEW GROUPS UNDER NRLM
Verma Shri Rajesh

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the number of new groups formed in the year 2014-15 which have already opened accounts in Banks in Uttar Pradesh under National Rural Livelihood Mission (NRLM) and number of groups still to be formed; and

(b) the reasons for delay in opening the accounts in banks by forming groups and the details of difficulties being faced by poor in getting self-employment due to delay?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SUDARSHAN BHAGAT)

(a) & (b): During the year 2014-15, out of the total target of 6980 Self-Help Groups, 3741 have been formed under National Rural Livelihood Mission (NRLM) in Uttar Pradesh and 2876 SHGs have opened their bank accounts. NRLM is a process intensive program and as such is being implemented in a phased manner. In Uttar Pradesh, NRLM is being implemented in 22 blocks under intensive approach. It has been observed that Self-Help Groups do face difficulties in opening of account in banks. The reasons for the same are varied. These include low ticket – high transaction cost customer, one manned rural bank branches, infrastructure constraints and high non-performing assets (NPAs). The bankers are continuously being sensitized through orientation workshops. Exposure visit to successful sites are also being arranged.