

Loans to Self Help Groups

320. SHRIMATI BRINDA KARAT: Will the Minister of FINANCE be pleased to state:

- (a) the number of Self Help Groups (SHGs) in the country, State-wise;
- (b) the number of SHGs those who are sanctioned loan by the banks, State-wise;
- (c) the rate of interest charged against these loans; and
- (d) whether Government is considering to lower the interest rates on such loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) As on 31 March, 2008, 50.09 lakh Self Help Groups (SHGs) were having Saving Bank accounts with various banks with total Savings of Rs. 3,785.39 crore. Of these, 36,25 lakh SHGs were having outstanding bank loans amounting to Rs 16,999.91 crore from various banks. The details are given in the Statement (See below).

(c) and (d) Banks, viz., Public Sector Banks, Cooperative Banks and Regional rural Banks are reportedly charging interest rates in the range of 9.5% to 14% on loans to SHGs, based on their cost of funds, transaction costs, provisioning for Non-Performing Assets [risk costs] and a small margin.

Statement

Details of Savings and Loans Outstanding of SHGs with Banks

Statewise - position as on 31 March 2008

(Amt. in Rs. Lakhs)

Sl.No.	Region/States	Savings		Loans Outstanding	
		No. of SHGs	Amount	No. of SHGs	Amount
1	2	3	4	5	6
A. Northern Region					
1	Haryana	23570	1365.15	10967	10742.07
2	Himachal Pradesh	38591	2822.21	35982	12609.52
3	Punjab	25718	2571.28	7728	5382.98
4	Jammu & Kashmir	2608	189.57	2407	2245.67
5	Rajasthan	111248	5223.02	72599	25004.45
6	New Delhi	6431	596.46	5100	598.13
SUB TOTAL :		208166	12767.69	134783	56582.81
B. North eastern Region					
7	Assam	149719	5800.06	75405	24224.37
8	Meghalaya	14199	309.89	4368	1921.86
9	Nagaland	3405	119.08	1161	634.67

1	2	3	4	5	6
10	Tripura	19904	1129.15	5040	2028.19
11	Arunachal Pradesh	2001	53.33	4395	1664.29
12	Mizoram	4225	792.96	2778	1363.15
13	Manipur	7945	367.95	8305	2556.62
14	Sikkim	1647	60.76	1972	1169.97
SUB TOTAL :		203045	8633.18	103424	35563.11
C Eastern Region					
15	Bihar	95869	4562.89	73750	38555.03
16	Jharkhand	62692	3466.57	57250	16218.19
17	Orissa	391540	25994.44	283202	121707.35
18	West Bengal	522201	46549.19	338425	91282.91
19	A & N Islands (UT)	1742	26.56	421	104.82
SUB TOTAL :		1074043	80599.65	753048	267868.30
D Central Region					
20	Chhattisgarh	133695	3242.31	61467	30861.40
21	Madhya Pradesh	150845	9203.35	53607	19088.23
22	Uttarakhand	30078	1310.88	95736	82381.04
23	Uttar Pradesh	330279	19774.47	115954	61212.55
SUB TOTAL :		644896	33531.01	326763	193543.22
E Western Region					
24	Goa	5306	747.71	4599	2200.96
25	Gujarat	87821	5635.25	32130	12024.79
26	Maharashtra	379607	26680.27	409821	102130.14
SUB TOTAL :		472734	33063.23	446550	116355.90
F Southern Region					
27	Andhra Pradesh	1007071	97125.26	808203	538569.68
28	Karnataka	484376	38849.06	231633	138957.73
29	Kerala	297022	22331.01	341230	80974.31
30	Tamil Nadu & UTP	618441	51638.86	480307	271575.60
SUB TOTAL :		2406910	209944.20	1861373	1030077.32
GRAND TOTAL :		5009794	378538.94	3625941	1699990.66

Unaccounted money to Indian nationals in Liechtenstein

321. SHRI PRAKASH JAVADEKAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that German tax authorities have sent to the Indian Government bank details of Indian nationals who have stashed their unaccounted money in a bank in Liechtenstein;