

Loans for SHGs in Jharkhand

*359. SHRI DHIRAJ PRASAD SAHU : Will the Minister of FINANCE be pleased to state :

(a) the amount of loans sanctioned and given to Self Help Groups (SHGs) by the banks in Jharkhand in the last three years;

(b) how many women SHGs have been provided these loans; and

(c) what are the steps being taken to encourage women SHGs?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE) : (a) As reported by State Level Bankers' Committee (SLBC), Jharkhand, the details of loans disbursed by banks to Self Help Groups (SHGs) in Jharkhand in the last three years are as under :

(Amt. in crore)

2006-07		2007-08		2008-09		2009-10 (up to Dec.)	
No. of SHG	Amt. Disbursed	No. of SHG	Amt. Disbursed	No. of SHG	Amt. Disbursed	No. of SHG	Amt. Disbursed
11714	61.72	7125	41.65	17776	120.25	12347	103.05

(b) The details of loans disbursed by banks women SHGs in Jharkhand during the same period are as under :

(Amt. in crore)

2006-07		2007-08		2008-09		2009-10 (up to Dec.)	
No. of SHG	Amt. Disbursed	No. of SHG	Amt. Disbursed	No. of SHG	Amt. Disbursed	No. of SHG	Amt. Disbursed
7820	43.79	5486	30.17	12798	83.12	9013	75.22

(c) The following steps are being taken to encourage SHGs including women SHGs :

(i) To give an impetus to microfinance the RBI has categorised microfinance under priority sector lending.

(ii) RBI has permitted banks to use the services of Non-Governmental Organisations (NGOs)/SHGs, Micro Finance Institutions (MFIs) and other Civil Society Organisations as intermediaries in providing financial and banking service through Business Facilitator (BF) and Business Correspondent (BC) models. The authorised functionaries of well run SHGs can be appointed as BCs of banks.

(iii) Reserve Bank of India (RBI) has advised banks to provide adequate incentives to their branches for financing SHGs.

(iv) The National Bank for Agriculture and Rural Development (NABARD) has introduced training and capacity building of SHGs/grading of SHGs, etc.

Besides, the above steps, the State Level Bankers Committee (SLBC), Jharkhand has taken following to encourage women SHGs:-

(i) Capacity building & skill development programme of the members of women SHG is being run in R-Setis of the State set up by various banks. Several NGOs are also entrusted with the job of skill development of women SHGs.

(ii) The Government of Jharkhand is promoting women SHGs and linking them with credit under the Swarnjayanti Gram Swarojgar Yojana (SGSY) Scheme. A Lady Extension Officer is engaged in formation of women SHGs at the Bank level.

(iii) SLBC Jharkhand, decided that rural Branch Managers of various Banks operating in Jharkhand will form 5-10 SHGs, particularly women SHGs and link them with credit.

(iv) There is a regular agenda in the SLBC meetings to review the SHG-Bank linkage programme.

Gaps in primary healthcare needs

*360. SHRIMATI MOHSINA KIDWAI : Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government is aware of the fact that inadequate health infrastructure and shortage of trained personnel have resulted in huge gaps in health coverage particularly in rural areas;

(b) if so, whether there is huge shortage of Sub-centres, Primary Health Centres and Community Health Centres in the country;

(c) if so, the details thereof; and

(d) the corrective steps Government proposes to take to bridge the gaps in the primary healthcare needs?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI GHULAM NABI AZAD) : (a) to (c) The primary health care facilities are available in rural areas to serve the vulnerable section of the society, through a network of 146036 Sub-centres (SC), 23458 Primary Health Centres (PHC) and