

Self-Help Groups in the country

4057. SHRI MANAS RANJAN BHUNIA: Will the Minister of FINANCE be pleased to state:

(a) whether there are a large number of Self-Help Groups (SHGs) in our country in different States;

(b) if so, the number of SHGs and the number of members in those SHGs in the different States as on date; and

(c) the amount of financial help in the form of banking loan and subsidies given by Government, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) As per information compiled by National Bank for Agriculture and Rural Development (NABARD) from Banks, on 31st March, 2017, there are 85.77 lakh Self Help Groups (SHGs) across the States in the country. The State/Union Territory-wise details of SHGs and the number of members in those SHGs are given in the Statement-I (*See below*).

(c) The State/Union Territory-wise details of loans disbursed during the last 3 years by Banks and subsidy in the form of interest subvention under Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) in 250 backward districts (Category I) and remaining districts (Category II) are given in the Statement-II and Statement-III respectively.

Statement-I*State-wise details of SHGs and number of members as on March, 2017*

Sl.No.	Region/State	No. of SHGs	No. of Members
A. Central Region			
1.	Chhattisgarh	179496	2248573
2.	Madhya Pradesh	238496	2745787
3.	Uttarakhand	46930	391964
4.	Uttar Pradesh	383592	4308302
TOTAL		848514	9694626
B. Eastern Region			
1.	Andaman and Nicobar Islands	4874	58497
2.	Bihar	441309	4376861

Sl.No.	Region/State	No. of SHGs	No. of Members
3.	Jharkhand	130350	1535370
4.	Odisha	431487	5072709
5.	West Bengal	945056	9793112
TOTAL		1953076	20836549
C. North Eastern Region			
1.	Arunachal Pradesh	5460	57422
2.	Assam	347505	3903872
3.	Manipur	15470	177912
4.	Meghalaya	8442	92282
5.	Mizoram	8737	83224
6.	Nagaland	13019	130696
7.	Sikkim	4211	55679
8.	Tripura	50043	537459
TOTAL		452887	5038546
D. Northern Region			
1.	Chandigarh	1292	13932
2.	Haryana	40615	456904
3.	Himachal Pradesh	45735	477130
4.	Jammu and Kashmir	16862	142744
5.	New Delhi	4480	52916
6.	Punjab	31486	377551
7.	Rajasthan	316729	3515243
TOTAL		457199	5036420
E. Southern Region			
1.	Andhra Pradesh	848721	9909888
2.	Karnataka	1031733	12158024
3.	Kerala	279527	3968659
4.	Lakshadweep	4	67
5.	Puducherry	22340	332546
6.	Tamil Nadu	909492	12820538

Sl.No.	Region/State	No. of SHGs	No. of Members
7.	Telangana	632781	7010328
	TOTAL	3724598	46200050
F. Western Region			
1.	Daman and Diu	103	1225
2.	Dadra and Nagar Haveli	648	7887
3.	Goa	7408	102695
4.	Gujarat	247022	2797143
5.	Maharashtra	885420	11274520
	TOTAL	1140601	14183470
	GRAND TOTAL	8576875	100989661

Source: Based on information compiled by NABARD from Banks.

Statement-II

State-wise details of loan disbursed to SHGs

(₹ in lakh)

Sl.No.	Region/State	2014-15	2015-16	2016-17
A. Northern Region				
1.	Chandigarh	11.78	8.00	24.66
2.	Haryana	4060.03	5398.91	5848.28
3.	Himachal Pradesh	5175.12	4527.28	5014.41
4.	Jammu and Kashmir	1197.77	2182.41	3210.15
5.	New Delhi	142.84	220.58	163.84
6.	Punjab	3364.99	3783.57	2502.09
7.	Rajasthan	28920.80	32177.19	40650.76
	TOTAL	42873.33	48297.94	57414.19
B. North Eastern Region				
1.	Assam	14676.55	15865.56	24901.44
2.	Arunachal Pradesh	55.15	66.79	120.54
3.	Manipur	151.33	360.59	241.80

Sl.No.	Region/State	2014-15	2015-16	2016-17
4.	Meghalaya	77.98	180.25	705.91
5.	Mizoram	372.08	473.05	653.83
6.	Nagaland	150.63	1360.09	1029.11
7.	Sikkim	39.85	90.28	107.50
8.	Tripura	271.33	3572.09	660.54
	TOTAL	15794.90	21968.70	28420.67
C. Eastern Region				
1.	Andaman and Nicobar Islands (UT)	357.32	400.92	811.25
2.	Bihar	47100.54	61056.39	132306.35
3.	Jharkhand	3750.89	6621.17	10374.35
4.	Odisha	127888.29	86031.97	96099.49
5.	West Bengal	150504.66	195378.62	233580.55
	TOTAL	329601.69	349489.07	473171.99
D. Central Region				
1.	Chhattisgarh	11107.29	9636.05	22531.84
2.	Madhya Pradesh	30532.80	59085.49	29623.37
3.	Uttar Pradesh	65820.57	29440.29	13365.18
4.	Uttarakhand	3447.98	20904.90	2438.07
	TOTAL	110908.64	119066.73	67958.46
E. Western Region				
1.	Goa	1818.12	1978.78	1792.31
2.	Gujarat	26209.02	26625.68	21513.07
3.	Maharashtra	89053.23	160027.75	125513.22
	TOTAL	117080.37	188632.21	148818.60
F. Southern Region				
1.	Andhra Pradesh	562314.81	1150547.66	1034708.06
2.	Karnataka	480337.12	625908.13	572200.91
3.	Kerala	144477.29	140688.38	222648.84
4.	Lakshadweep	0.00	0.00	0.00

Sl.No.	Region/State	2014-15	2015-16	2016-17
5.	Puducherry	3708.08	3426.68	8122.58
6.	Tamil Nadu	401673.11	482615.52	462593.29
7.	Telangana	549461.72	598049.07	802058.05
	TOTAL	2141972.13	3001235.44	3102331.73
	GRAND TOTAL	2758231.06	3728690.09	3878115.64

Source: Based on information compiled by NABARD from Banks.

Statement-III

*Disbursal of Interest Subvention to SHGs-Category I Districts
(From 2013-14 to 2016-17)*

(₹ in lakhs)

Sl.No.	State	Interest Subvention
1.	Andhra Pradesh	112119.89
2.	Arunachal Pradesh	10.73
3.	Assam	166.5
4.	Bihar	1576.7
5.	Chhatisgarh	871.24
6.	Goa	146.08
7.	Gujarat	309.82
8.	Haryana	152.28
9.	Himachal Pradesh	209.52
10.	Jammu And Kashmir	161.09
11.	Jharkhand	374.16
12.	Karnataka	16107.52
13.	Kerala	4743.2
14.	Madhya Pradesh	381.54
15.	Maharashtra	1134.25
16.	Manipur	1.45
17.	Meghalaya	2.21
18.	Mizoram	1.74
19.	Nagaland	2.02

Sl.No.	State	Interest Subvention
20.	Odisha	6244.72
21.	Puducherry	82.87
22.	Punjab	11
23.	Rajasthan	280.07
24.	Sikkim	8.3
25.	Tamil Nadu	9820.12
26.	Telangana	32489.19
27.	Tripura	16.2
28.	Uttar Pradesh	141.62
29.	Uttarakhand	12.68
30.	West Bengal	7481.24
TOTAL		190785.74

Source: Ministry of Rural Development.

*Disbursal of Interest Subvention to SHGs- Category II Districts
(From 2013-14 to 2016-17)*

(₹ in lakhs)

Sl. No	State	Interest Subvention
1.	Andhra Pradesh and Telangana	17803
2.	Assam	37.99
3.	Bihar	93.37
4.	Chhattisgarh	81.82
5.	Gujarat	126.82
6.	Haryana	0.87
7.	Himachal Pradesh	43.77
8.	Jharkhand	5.82
9.	Jammu and Kashmir	53.25
10.	Karnataka	6458.69
11.	Kerala	985.64
12.	Madhya Pradesh	67.37
13.	Maharashtra	698.73

Sl. No	State	Interest Subvention
14.	Odisha	1412.24
15.	Tamil Nadu	2585
16.	Telangana	10709
17.	Uttar Pradesh	45.45
18.	Uttarakhand	5.26
19.	West Bengal	495.71
TOTAL		41709.8

Problem of banks due to wilful defaulters

4058. SHRI VEER SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether the Nationalised Banks are facing problems due to the wilful defaulters refusing repayments of loans taken by them;

(b) if so, the details thereof, for the last three years, bank-wise; and

(c) the steps taken by Government to realise the repayment from these wilful defaulters?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) As per the instructions of the Reserve Bank of India (RBI), a borrower is declared as wilful defaulter by the banks if he/she defaults in making payment even when he/she has the capacity to pay, and in cases where he/she diverts the fund for other purposes or siphons it off or disposes of assets without bank's knowledge.

With a view to deter wilful defaulters and help realise repayment from them, a number of steps have been taken by banks etc. As per RBI's instructions, wilful defaulters are not sanctioned any additional facilities by banks or financial institutions, their unit is debarred from floating new ventures for five years, and lenders may initiate criminal proceedings against them, wherever necessary. As per data reported by Nationalised Banks, as on 31.12.2017, 1,953 FIRs have been registered against wilful defaulters, 6,722 suits have been filed for recovery from them, and action has been initiated under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, in respect of 5,255 cases of wilful defaulters. Regulations of the Securities and Exchange Board of India have been amended to debar wilful defaulters and companies with wilful defaulters as promoters/directors from accessing capital markets to raise funds. Further, the Insolvency and