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PROGRESS OF SELF HELP GROUPS IN EXTENSION OF MICRO CREDIT IN INDIA: AN OVERVIEW

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ABSTRACT

SHGs were emerged along the lines of "Community Driven Development" with main focus on financial intermediation. Self-Help Groups (SHGs) rose to prominence with National Bank for Agriculture and Rural Development nurturing them in a large scale and Reserve Bank of India allowing them to open a savings account. Women played a prominent role in setting up and managing SHGs. SHGs are perceived as a dais for empowering women through financial inclusion and social development. In this context this paper intends to understand the SHGs, to examine the Evolution of SHGs and to assess the performance of SHGs in India with special reference to Andhra Pradesh and Telangana. The synchronised efforts taken with coordination of all stake-holders, capacity building of bankers and village level meets with SHGs have shown better performance of SHG-Bank Linkage Programme during 2015-16. SHGs having savings linkage increased to 79.03 lakh as on 31 March 2016 from 76.97 lakh. The sphere of SHGs consists of 85.6% exclusively women groups which play a crucial role in empowerment of the poor rural women. The number of SHGs with savings linkage, credit disbursed and bank loans outstanding as well as the quantum of savings, loan disbursed and total loan outstanding had shown positive growth during the past three years.

KEYWORDS

micro credit, SHG-BLP, savings, credit disbursement, credit outstanding, NPAs.

INTRODUCTION

Self Help Groups (SHGs) were started, with the global emergence of micro-finance, as the way out for financial inclusion of rural and urban poor in developing nations. The SHGs were emerged along the lines of "Community Driven Development" with main focus on financial intermediation. Self-Help Groups rose to prominence in 1991 with NABARD encouraging SHGs on wide range and RBI allowing them to open a savings account. Women played a prominent role in setting up and managing SHGs making success. At present, 90% of all the SHGs in India exclusively women SHGs. SHGs are perceived as a best way for empowering women through financial inclusion as well as social development. The empowerment of women through Self Help Groups (SHGs) would benefit not only to the individual woman but also for the family and society through collective action for development. Self Help Groups have linkage with Non-Government Organizations and banks to get finance for development. The Government, NGOs and international agencies seek to improve the existing infrastructure and strong participation of women. To promote this, programs such as Deen Dayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM), DAY-NULM (for Urban areas) and SGSY have been launched which envisage SHGs to be an effective tool in poverty eradication and livelihoods generation. In this context this paper intends to understand the SHGs, to examine the Evolution of SHGs and to assess the progress of Self Help Groups in India with special reference to Telugu states i.e. Andhra Pradesh and Telangana on the basis of the reports of NABARD.

SELF HELP GROUPS

Self-Help Group is a small voluntary association of poor people preferably from the same socio-economic background for improvement of the social and economic status of the members. They come together for the purpose of solving their common problems through self-help and mutual help. The micro-credit given to them makes them entrepreneur activities. It has the experience that women's groups are better in all the important activities of SHGs. SHG Members agree to contribute regularly to a common saving fund. The members agree to use this fund and such other funds (like grants and loans from banks), which they may get as a group to provide small loans to needy members as per the decision taken by the group. The concept of SHGs underlines the principle of Thrift, Credit and Self Help.

EVOLUTION OF SELF HELP GROUPS

The Self Help Groups system is the brain child of Grameena Bank of Bangladesh, which was founded by Prof. Mohammed Yunus, Chittagong University in the year 1975. In 1987, NABARD first put funds into the SHG movement granting one million rupees to MYRADA, an NGO to identify affinity groups, build their capacity and match their savings after a period of 3 - 6 months. As a result of the feedback from this initiative, in 1989 NABARD conducted an action research project and in 1990 RBI accepted the SHG strategy as an alternative credit model (A K Singh *et al*, 2014). Later, NABARD initiated SHG-Bank Linkage Programme (SBLP).

SHG-BANK LINKAGE PROGRAMME

The SHG-Bank Linkage Programme (SBLP) is the bank-led microfinance channel which was initiated by NABARD in 1992. It was indeed the pilot of the SHG-Bank Linkage Programme. The SHG-Bank Linkage Programme was earlier slow, but has been speeding along since 1999. Under the SHG model the members, usually women in villages are encouraged to form groups of 10-15 members. The group members contribute their savings periodically and from these savings small loans are provided to the members. Later, these SHGs are sanctioned with bank loans generally for income generation purpose. This model has been very much successful in the past and became more popular. The SHGs are self-sustaining and once the group becomes stable it starts working on its own with some support from NGOs and institutions like NABARD. The rural poor, who are unbankable prior to the SBLP, now constitute an incredible 4.4 million SHGs having credit outstanding of more than Rs. 51,545 crores with the formal lending institutions. About 1.6 million SHGs had benefitted credit support of Rs. 27,582 crores from various banks during the year 2014-15, at an average of Rs.1.70 lakh per SHG.

PROGRESS OF SHG-BANK LINKAGE PROGRAMME

The synchronised efforts taken with coordination of all stake-holders, capacity building of bankers and village level meets with SHGs have shown better performance of SHG-BLP during 2015-16. The number of SHGs having savings linkage increased to 79.03 lakh as on 31 March 2016 from 76.97 lakh in last year. There was a net addition of 2.06 lakh SHGs during the year. The sphere of SHGs consists of 85.6% exclusively women groups which play a crucial role in empowerment of the poor rural women. Out of the total SHGs, 34.57 lakh SHGs are NRLM linked while 4.46 lakh SHGs are with NULM. During the year 2015-16, the coordination between NABARD and NRLM ensured that SHGs to get more bank loans. The number of SHGs having savings with banks, availing bank loan, total amount of credit disbursed by banks as well as the average credit disbursement to SHGs in Andhra Pradesh and Telangana are shown in Table-1 to Table-5.

Table-1 gives an account of savings, credit disbursement and credit outstanding of total SHGs, women SHGs, SHGs under NRLM and NULM during past three years in India. The total SHGs are 74.3 lakhs in 2013-14 which increased to 76.97 lakh and 79.03 lakh in years 2014-15 and 2015-16 respectively. The percentage of women groups is 84.15, 86.41 and 85.58 in the years 2013-14, 2014-15 and 2015-16 respectively. The SHGs savings amount with banks is Rs. 9897.42 crore, Rs. 11059.84 crore and Rs.13691.39 crore in the years 2013-14, 2014-15 and 2015-16 respectively. The saving amount of SHGs with bank is increased 23.79 percent in 2015-16 compare to previous year. About 43.74 percent of total groups have savings with banks under NRLM and they have 41.16 percent (Rs.6244.97 crore) of total savings. During 2014-15, there was net addition of 2.6 lakh SHGs with savings linkage. The credit disbursement increased by 14.8 per cent over previous

year, whereas, the total outstanding of institutional credit to SHGs increased by 20 per cent and SHGs' savings balance with banks went up to Rs. 11,060 crore. The progress confirms growing strength of SBLP.

During the year 2015-16, 18.32 lakh SHGs were disbursed bank loan of Rs. 37, 287 crores. It is 13.66 lakh groups and Rs.24027.36 crores in 2013-14 while 16.26 groups and Rs.27582.31 crores in 2014-15. There was overall 35% increase in the amount of loan disbursed by banks to SHGs during the 2015-16 compare to previous year. The average loan disbursement per group during 2015-16 was Rs. 2.03 lakh which showed a healthy increase of 20% from Rs. 1.69 lakh during 2014-15. About 44.5% of total SHGs receiving bank credit during the year were covered under NRLM and they availed 45% (Rs. 16,786 crore) of the total amount disbursed. The loan disbursement is increased 40.92 percent (Rs.34411.42 crore) in Women SHGs in 2015-16. The loan outstanding against SHGs in 2015-16 is increased 10.81 percent (Rs.57119.23 crore) to the last year. It is increased 12.04 percent (Rs.51428.91 crore) in women SHGs. About 46.89 percent of total groups covered under NRLM have 46.59 percent (Rs. 26620.16 crore) of total outstanding loans.

The table-2 explains SHGs saving linkage with banks. In Andhra Pradesh, it is found that Public Sector Commercial Banks has major savings linkage with 86.14 percent. In case of Regional Rural Banks, it is 12.02 percent. Private Commercial Banks and Cooperatives have meagre share with 0.04 percent and 1.78 percent respectively. The bank linkage proportion of SHGs with Public Commercial Banks in Telangana is 82.43 percent while it is 14.51 percent with Regional Rural Banks. And the linkage with cooperatives is 3.06 percent while it is negligible (0.003 percent) with Private Commercial Banks. At all India level, it can be perceived that the saving linkage of SHGs with Public Sector Commercial Banks (62.92 percent) is higher than those of other financial institutions i.e. Private Sector Commercial Banks (3.07 percent), Regional Rural Banks (18.14 percent) and Cooperative Banks (15.87 percent). The exclusively women SHGs and SHGs linked with NRLM also have same trend in Andhra Pradesh and Telangana in the similar line as at all India level. It shows that it is public sector and Regional Rural banks that are playing key role in the functioning of SHGs.

Table -3 reveals the progress under Micro Finance – Bank loans disbursed by various banks to SHGs during 2015-16. In Andhra Pradesh, Total 404071 SHGs disbursed loans of Rs. 1150547.7 lakhs to members. Out of total SHGs 379441 exclusively Women SHGs disbursed loans of Rs. 1083405.5 lakh. A total 234666 SHGs covered under NRLM/SGSY scheme disbursed Rs. 659931.33 lakh loans to members. Public Sector Banks disbursed Rs. 830234.36 lakh (72.16 percent) loans to 290875 SHGs. The loan disbursement pattern indicates that 26.51 percent loan disbursement is through Regional Rural Banks while it is 1.31 percent in case of cooperative banks and negligible (0.03 percent) in Private Sector Commercial Banks. In Telangana also the major share in loans disbursement is by Public Sector commercial banks (54.56 percent) and Regional Rural Banks also significant with 43.97 percent disbursement. The same pattern is prevailed in case of exclusively women SHGs and SHGs under NRLM/SGSY.

During 2015-16, Commercial Banks had disbursed Rs. 25185 crores (17334 crores in 2014-15) to 11.32 lakh SHGs (8.56 lakh in 2014-15) with an average of Rs. 2,22,482 (Rs.2,02,567 in 2014-15) per SHG, against national average of Rs. 2,03,495. Commercial banks accounted for 67.5% of bank loans disbursed to 61.8% SHGs during the year. The share of RRBs in credit disbursement to SHGs stood at 24.6%. However, the number of SHGs declined substantially to 25.7% from 32.1%. The average loan disbursement by RRBs during the year was Rs.1,94,833. The share of Cooperatives both in number of SHGs provided bank loan during the year as well as the quantum of loan disbursed declined in 2015-16 as compared to previous year. The average loan per SHG provided by Cooperative banks was Rs.1,27,894.

Table-4 reveals the progress under Micro Finance – Bank loans outstanding against SHGs as on March 31, 2016. The outstanding loans in Andhra Pradesh against SHGs are high with Public Sector Commercial banks (70.74 percent) and Regional Rural Banks (28.13 percent). It is meagre in case of Private Commercial Banks (0.02 percent) and Cooperative Banks (1.11 percent). The same trend is recorded in case of women SHGs and SHGs linked with NRLM. In Telangana also SHGs with Public Sectors Commercial Banks and Regional Rural Banks have more outstanding loans with 59.58 percent and 39.01 percent respectively. There are no outstanding loans with Private Commercial Banks in Telangana while it is very low with Cooperative Banks 1.41 percent. All India figures also stressed that Public Sectors Commercial Banks and Regional Rural Banks have major share in loans outstanding. The number of SHGs having loan outstanding as on 31 March 2016 increased in all categories of banks. The increase was more prominent in case of RRBs from 12.7 lakh a year back to 14.4 lakh. Commercial Banks accounted for about two thirds of the bank loan outstanding under SHG-BLP. The average loan outstanding in case of Commercial banks was Rs.1,41,433 where as it was Rs.1,11,447 in case of RRBs and Rs. 64,321 in case of Cooperatives. Low average lending by Cooperatives was the cause of low credit outstanding in case of Cooperative Banks.

Table 5 gives an overview of the details of the NPAs in Andhra Pradesh. NPAs of Private commercial banks are higher than those of public commercial, RRBs and cooperative banks. In the Telangana State too, the NPAs stand nearly at same rate as those of same category banks. Overall NPAs in AP and Telangana States are 3.22 and 2.59 respectively, which are half of the rates of NPAs At all India level in case of SHGs (6.45) and in case of gross NPAs (6.1) in the same period. It follows from this fact that the performance of the SHGs in minimizing rate NPAs is appreciable.

SUGGESTIONS AND CONCLUSION

SBLP should be taken up for deepening and widening of access to financial services, covering all eligible poor rural households in the country with a focus on resource poor states. Training efforts are needed to support the SHGs and understanding each other's views. The focus should be on encouraging the Private Sector Banks as well as Cooperative Banks to come in to the main stream of assisting SHGs movement and improve their share in savings, disbursement of credit. SHG-BLP is a strong intervention in financial inclusion for the bottom of pyramid and is a proven platform for increasing the outreach of banking services amongst the poor. The SHGs are playing significant role in catering credit needs of poor people and marginalized section people in the society. The performance of SHGs with regard to the bank linkages, disbursement of loans and recovery of loans leads us to conclude that SHGs are functioning well in the direction of the objectives for which they are established. Year 2015-16 was particularly positive for the growth of SHG-BLP. In turn it will promote the economy of the country by its contribution to rural economy.

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TABLES

TABLE 1: OVERALL PROGRESS UNDER SHG-BANK LINKAGE PROGRAMME DURING PAST THREE YEARS (Numbers in lakh/Amount Rs. crore)

Particulars		2013-14		2014-15		2015-16	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG Savings with Banks as on 31st March	Total SHG Nos.	74.30 (1.53%)	9897.42 (20.45%)	76.97 (3.59%)	11059.84 (11.74%)	79.03 (2.68%)	13691.39 (23.79%)
	All women SHGs	62.52 (5.27%)	8012.89 (22.99%)	66.51 (6.38%)	9264.33 (15.61%)	67.63 (1.68%)	12035.78 (29.92%)
	Percentage of Women Groups	84.15	80.96	86.41	83.77	85.58	87.91
	Of which NRLM/SGSY	22.62 (10.46%)	2477.58 (36.01%)	30.52 (34.92%)	4424.03 (78.56%)	34.57 (13.27%)	6244.97 (41.16%)
	% of NRLM/SGSY Groups to Total	30.45	25.03	39.65	40.00	43.74	45.61
	Of which NULM/SJSRY	NA	NA	4.33	1071.81	4.46 (3.00%)	1006.22 (6.12%)
	% of NULM/SJSRY Groups to Total	NA	NA	5.63	9.69	5.64	7.35
Loans Disbursed to SHGs during the year	Total SHG Nos.	13.66 (12.02%)	24017.36 (16.67%)	16.26 (19.03%)	27582.31 (14.84%)	18.32 (12.67%)	37286.90 (35.18%)
	All women SHGs	11.52 (11.02%)	21037.97 (17.83%)	14.48 (25.69%)	24419.75 (16.07%)	16.29 (12.50%)	34411.42 (40.92%)
	Percentage of Women Groups	84.3	87.6	89.05	83.53	88.92	92.29
	Of which NRLM/SGSY	2.26 (24.56%)	3480.60 (57.67%)	6.43 (28.45%)	9487.69 (27.26%)	8.16 (26.91%)	16785.78 (76.92%)
	% of NRLM/SGSY Groups to Total	16.52	14.49	39.54	34.40	44.54	45.02
	Of which NULM/SJSRY	NA	NA	1.05	1871.55	1.11 (5.71%)	2620.22 (40.00%)
	% of NULM/SJSRY Groups to Total	NA	NA	6.46	6.79	6.06	7.03
Loans Outstanding against SHGs as on 31March	Total SHG Nos.	41.97 (-5.71%)	42927.52 (9.02%)	44.68 (6.46%)	51545.46 (20.06%)	46.73 (4.59%)	57119.23 (10.81%)
	All women SHGs	34.06 (-9.34%)	36151.58 (10.08%)	38.58 (13.27%)	45901.95 (26.97%)	40.36 (4.61%)	51428.91 (12.04%)
	Percentage of Women Groups	81.2	84.2	86.35	89.05	86.37	90.04
	Of which NRLM/SGSY	13.07 (9.55%)	10177.42 (18.38%)	18.46 (41.24%)	19752.74 (94.08%)	21.91 (18.69%)	26610.16 (34.72%)
	% of NRLM/SGSY Groups to Total	31.1	23.7	41.32	38.32	46.89	46.59
	Of which NULM/SJSRY	NA	NA	3.18	3462.62	3.13 (-1.57%)	3979.75 (14.93%)
	% of NULM/SJSRY Groups to Total	NA	NA	7.12	6.72	7.00	6.97

Source: Status of micro finance in India, 2015-16, NABARD, Mumbai.

(Figures in parentheses indicate increase/decrease over the previous year)

TABLE 2: PROGRESS UNDER MICROFINANCE - SAVINGS OF SHGS WITH VARIOUS BANKS AS ON 31 MARCH 2016 (Amount Rs. lakh)

State	No. Name of the Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
Andhra Pradesh	Public Sector Commercial Banks	606837 (67.31)	7450779 (70.07)	357118.34 (86.14)	560880 (65.56)	6960993 (68.63)	340891.32 (85.58)	351535 (68.18)	4346870 (71.20)	212694.38 (91.21)
	Private Sector Commercial Banks	6766 (0.75)	98707 (0.92)	176.71 (0.04)	6699 (0.78)	98327 (0.96)	159.49 (0.04)	32 (0.006)	320 (0.005)	0.3 (0.0001)
	Regional Rural Banks	270560 (30.01)	2900374 (27.27)	49869.79 (12.02)	270560 (31.62)	2900374 (28.59)	49869.79 (12.52)	163611 (31.73)	1753683 (28.72)	20368.39 (8.73)
	Cooperative Banks	17354 (1.92)	182857 (1.71)	7397.12 (1.78)	17286 (2.02)	182507 (1.79)	7394.18 (1.85)	358 (0.06)	3942 (0.06)	110.15 (0.04)
	Total	901517 (100.00)	10632717 (100.00)	414561.96 (100.00)	855425 (100.00)	10142201 (100.00)	398314.78 (100.00)	515536 (100.00)	6104815 (100.00)	233173.22 (100.00)
Tel-angana	Public Sector Commercial Banks	332838 (61.38)	3905474 (62.05)	122926.69 (82.43)	315365 (60.10)	3655460 (60.48)	118013.30 (81.83)	221071 (73.52)	2545494 (73.74)	71353.70 (83.69)
	Private Sector Commercial Banks	4738 (0.87)	71060 (1.13)	3.8 (0.003)	4738 (0.90)	71060 (1.18)	3.8 (0.003)	0	0	0
	Regional Rural Banks	194498 (35.87)	2214940 (35.19)	21634.46 (14.51)	194498 (37.07)	2214940 (36.65)	21634.46 (15.00)	75261 (25.03)	862810 (24.99)	9820.6 (11.52)
	Cooperative Banks	10201 (1.88)	102946 (1.64)	4565.14 (3.06)	10125 (1.93)	102139 (1.69)	4557.95 (3.16)	4377 (1.46)	43770 (1.27)	4089.4 (4.80)
	Total	542275 (100.00)	6294420 (100.00)	149130.09 (100.00)	524726 (100.00)	6043599 (100.00)	144209.51 (100.00)	300709 (100.00)	3452074 (100.00)	85263.7 (100.00)
India	Public Sector Commercial Banks	3569590 (45.17)	41261523 (44.29)	861401.54 (62.92)	3023145 (44.70)	34893111 (43.89)	768521.79 (63.85)	1812846 (52.44)	20753977 (55.77)	464494.74 (74.38)
	Private Sector Commercial Banks	570521 (7.22)	7659085 (8.22)	41987.23 (3.07)	545833 (8.07)	7385895 (9.29)	39548.26 (3.29)	3817 (0.11)	42234 (0.11)	1125.02 (0.18)
	Regional Rural Banks	2256811 (28.56)	25814700 (27.71)	248428.10 (18.14)	1963790 (29.04)	22617123 (28.45)	224941.90 (18.69)	1340791 (38.79)	12673106 (34.05)	126645.3 (20.28)
	Cooperative Banks	1506080 (19.06)	18431829 (19.78)	217322.10 (15.87)	1230689 (18.20)	14612596 (18.38)	170566.20 (14.17)	299392 (8.66)	3746560 (10.07)	32232.26 (5.16)
	Total	7903002 (100.00)	93167137 (100.00)	1369139.01 (100.00)	6763457 (100.00)	79508725 (100.00)	1203578.19 (100.00)	3456846 (100.00)	37215877 (100.00)	624497.31 (100.00)

Source: Status of micro finance in India, 2015-16, NABARD, Mumbai.

(Figures in parentheses are percentages to total)

TABLE 3: PROGRESS UNDER MICROFINANCE - BANK LOANS DISBURSED BY VARIOUS BANKS TO SHGS DURING 2015-16 (Amount Rs. lakh)

State	No. Name of the Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
Andhra Pradesh	Public Sector Commercial Banks	290875 (71.99)	830234.36 (72.16)	266276 (70.18)	763230.47 (70.45)	164893 (70.27)	467498.82 (70.84)
	Private Sector Commercial Banks	108 (0.03)	303.60 (0.03)	92 (0.02)	254.85 (0.02)	0	0.00
	Regional Rural Banks	107761 (26.67)	304992.55 (26.51)	107761 (28.40)	304992.55 (28.15)	69741 (29.72)	192365.06 (29.15)
	Co-operative Banks	5327 (1.32)	15017.15 (1.31)	5312 (1.40)	14927.60 (1.38)	32 (0.01)	67.45 (0.01)
	Total	404071 (100.00)	1150547.7 (100.00)	379441 (100.00)	1083405.5 (100.00)	234666 (100.00)	659931.33 (100.00)
Telangana	Public Sector Commercial Banks	121294 (54.56)	325285.90 (54.39)	113731 (52.96)	306127.59 (52.88)	79467 (67.43)	221482.91 (68.36)
	Private Sector Commercial Banks	0	0.00	0	0.00	0	0.00
	Regional Rural Banks	97757 (43.97)	262008.28 (43.81)	97757 (45.52)	262008.28 (45.26)	36250 (30.76)	94741.60 (29.24)
	Co-operative Banks	3251 (1.46)	10754.89 (1.80)	3251 (1.51)	10754.89 (1.86)	2142 (1.82)	7776.53 (2.40)
	Total	222302 (100.00)	598049.07 (100.00)	214739 (100.00)	578890.76 (100.00)	117859 (100.00)	324001.04 (100.00)
India	Public Sector Commercial Banks	938510 (51.22)	2052045.99 (55.03)	779641 (47.87)	1831311.13 (53.22)	510185 (62.56)	1136197.78 (67.69)
	Private Sector Commercial Banks	193771 (10.58)	466451.24 (12.51)	192883 (11.84)	465380.96 (13.52)	1560 (0.19)	1004.00 (0.06)
	Regional Rural Banks	470399 (25.67)	916492.88 (24.58)	456352 (28.02)	900746.18 (26.18)	271423 (33.28)	482639.00 (28.75)
	Co-operative Banks	229643 (12.53)	293699.98 (7.88)	199795 (12.27)	243703.67 (7.08)	32364 (3.97)	58737.52 (3.50)
	Total	1832323 (100.00)	3728690.1 (100.00)	1628671 (100.00)	3441141.9 (100.00)	815532 (100.00)	1678578.3 (100.00)

Source: Status of micro finance in India, 2015-16, NABARD, Mumbai.

(Figures in parentheses are percentages to total)

TABLE 4: PROGRESS UNDER MICROFINANCE - BANK LOANS OUTSTANDING AGAINST SHGS AS ON 31 MARCH 2016 (Amount Rs. lakh)

State	No. Name of the Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
Andhra Pradesh	Public Sector Commercial Banks	552813 (68.91)	1218187.02 (70.74)	504536 (66.98)	1104617.97 (68.81)	291458 (68.03)	636447.82 (70.38)
	Private Sector Commercial Banks	268 (0.03)	374.76 (0.02)	238 (0.03)	314.81 (0.02)	0	0.00
	Regional Rural Banks	231841 (28.90)	484370.18 (28.13)	231841 (30.78)	481640.18 (30.00)	136709 (31.91)	267487.69 (29.58)
	Co-operative Banks	17305 (2.16)	19150.61 (1.11)	16661 (2.21)	18807.11 (1.17)	282 (0.07)	364.12 (0.04)
	Total	802227 (100.00)	1722082.6 (100.00)	753276 (100.00)	1605380.10 (100.00)	428449 (100.00)	904299.63 (100.00)
Telangana	Public Sector Commercial Banks	300004 (60.86)	587632.96 (59.58)	281614 (59.35)	555127.23 (58.22)	204480 (69.40)	411254.95 (69.06)
	Private Sector Commercial Banks	0	0.00	0	0.00	0	0.00
	Regional Rural Banks	181669 (36.85)	384761.33 (39.01)	181669 (38.29)	384761.33 (40.35)	85783 (29.11)	175543.97 (29.48)
	Co-operative Banks	11274 (2.29)	13929.07 (1.41)	11198 (2.36)	13661.52 (1.43)	4377 (1.49)	8727.12 (1.47)
	Total	492947 (100.00)	986323.36 (100.00)	474481 (100.00)	953550.08 (100.00)	294640 (100.00)	595526.04 (100.00)
India	Public Sector Commercial Banks	2315030 (49.554)	3259898.01 (57.07)	1991095 (49.33)	2867313.03 (55.75)	1272977 (58.10)	1765461.77 (66.35)
	Private Sector Commercial Banks	311334 (6.66)	454664.47 (7.96)	309426 (7.67)	452173.97 (8.79)	2511 (0.11)	1628.16 (0.06)
	Regional Rural Banks	1445476 (30.94)	1610934.50 (31.52)	1272022 (31.52)	1525307.68 (29.66)	802776 (36.64)	804654.04 (30.24)
	Co-operative Banks	600781 (12.86)	386426.49 (6.77)	463683 (11.49)	298095.96 (5.80)	112907 (5.15)	89271.57 (3.35)
	Total	4672621 (100.00)	5711923.50 (100.00)	4036226 (100.00)	5142890.60 (100.00)	2191171 (100.00)	2661015.50 (100.00)

Source: Status of micro finance in India, 2015-16, NABARD, Mumbai.

(Figures in parentheses are percentages to total)

TABLE 5: PROGRESS UNDER MICROFINANCE - NPAS AGAINST BANK LOANS TO SHGs OF VARIOUS BANKS AS ON 31 MARCH 2016 (Amount Rs. lakh)

	No. Name of the Bank	For Total SHGs			For SHGs under NRLM/SGSY		
		Total outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total outstanding against SHGs	Amount of NPAs	NPA as %age to loans O/S against SHGs under SGSY
Andhra Pradesh	Public Sector Commercial Banks	1218187.02 (70.74)	42692.94 (76.86)	3.50	636447.82 (70.38)	19527.69 (69.15)	3.07
	Private Sector Commercial Banks	374.76 (0.02)	21.98 (0.04)	5.87	0.00	0.00	0.00
	Regional Rural Banks	484370.18 (28.13)	12447.16 (22.41)	2.57	267487.69 (29.58)	8712.12 (30.85)	3.26
	Co-operative Banks	19150.61 (1.11)	383.02 (0.69)	2.00	364.12 (0.04)	0.00	0.00
	Total	1722082.60 (100.00)	55545.10 (100.00)	3.22	636811.94 (100.00)	28239.81 (100.00)	4.43
Telangana	Public Sector Commercial Banks	587632.96 (59.58)	20097.28 (78.49)	3.42	411254.95	11820.40	2.87
	Private Sector Commercial Banks	0.00	0.00	0.00	0.00	0.00	0.00
	Regional Rural Banks	384761.33 (39.01)	5080.27 (19.84)	1.32	175543.97 (29.48)	2340.05 (16.30)	1.33
	Co-operative Banks	13929.07 (1.41)	428.87 (1.67)	3.08	8727.12 (1.47)	196.75 (1.37)	2.25
	Total	986323.36 (100.00)	25606.42 (100.00)	2.59	595526.04 (100.00)	14357.20 (100.00)	2.41
India	Public Sector Commercial Banks	3259898.01 (57.07)	225936.64 (61.29)	6.93	1765461.77 (66.37)	108581.42 (65.51)	6.15
	Private Sector Commercial Banks	454664.47 (7.96)	6203.05 (1.68)	1.36	1628.16 (0.06)	309.53 (0.19)	19.01
	Regional Rural Banks	1610934.50 (28.20)	106429.49 (28.87)	6.61	803863.04 (30.22)	47614.88 (28.73)	5.92
	Co-operative Banks	386426.49 (6.77)	30053.72 (8.15)	7.78	89271.57 (3.36)	9247.10 (5.58)	10.36
	Total	5711923.50 (100.00)	368622.90 (100.00)	6.45	2660224.50 (100.00)	165752.93 (100.00)	6.23

Source: Status of micro finance in India, 2015-16, NABARD, Mumbai.

(Figures in parentheses are percentages to total)

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With sincere regards

Thanking you profoundly

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Sd/-
Co-ordinator

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