



GOVERNMENT OF GOA,  
FINANCE DEPARTMENT,  
DEBT MANAGEMENT DIVISION.

SECRETARIAT, PORVORIM, BARDEZ - GOA. 403521

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Dated:- 11/01/2017

No. 5/3/2011-FIN(DMU) P.F. /447

To  
The General Manager & Convener SLBC (Goa),  
Lead Bank Department, Second Floor,  
Local Head office, Plot No. C-6,  
"G" Block Bandra, Kurla Complex,  
Bandra (East) Mumbai,  
400 051.

Sub: - Improving Bank Linkage for Self Help Groups - reg...

Sir,

I am directed to forward herewith the copy of D.O. letter No. 1-12011/20/2016-RL(C) dated 23/12/2016 on the subject cited above along with its enclosures received from Secretary, Ministry of Rural Development, Government of India, New Delhi, with a request to include the said matter in the fourth coming SLBC meeting for discussion.

Yours faithfully,

(Michael M. D'Souza)

Additional Secretary (Finance)

Encl: As above.

Copy to: -

1. The Secretary, Department of Rural Development, Krishi Bhawan, New Delhi, 110 001 for information.

2. Guard file
3. O/c.

भा. स्टे. बैंक / STATE BANK OF INDIA				
ग्रा. व्य. वि. / RURAL BUSINESS UNIT				
मु. स्था. प्र. का. / MUMBAI LHO				
20 JAN 2017				
उ.प्र. (क.व.वि.) D.G.M (ABU)	उ.प्र. (क.व.वि.) AGM (ABU & LHO)	उ.प्र. (क.व.वि.) C.M (ABU)	उ.प्र. (क.व.वि.) C.M (LHO)	उ.प्र. (क.व.वि.) C.M (ABU & NPA)

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अमर जीत सिन्हा  
AMARJEET SINHA



सचिव  
भारत सरकार  
ग्रामीण विकास मंत्रालय  
ग्रामीण विकास विभाग  
कृषि भवन, नई दिल्ली-110001

2017  
SECRETARY  
Government of India  
Ministry of Rural Development  
Department of Rural Development  
Krishi Bhawan, New Delhi-110001  
Tel.: 91-11-23382230, 23384467  
Fax: 011-23382408  
E-mail: secyrd@nic.in

FINANCE (DEBT MANAGEMENT)  
DIVISION

27/12/18  
3297  
140979440  
Toward No: 916  
Date: 2/1/17

DO # I-12011/20/2016-RL(C)

December 23, 2016

Subject: Improving Bank linkage for Self Help Groups - reg.

Dear Shri Hawaldar,

As you are aware, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) works with nearly 3.4 crore women members of Self Help Groups (SHGs) through 29 lakh SHGs. A major thrust of the Mission has been to develop and diversify livelihoods of poor women through better access to Bank credit. Programmes for Skill Development of women and support for individual beneficiary schemes for livelihoods are undertaken to enable a larger demand for economic activity through Bank credit. It is our belief that a loan upto Rs. 1 lakh per family over 4 to 5 years period in multiple doses can actually facilitate a poor household coming out of poverty. That is why Bank linkage of SHG women with multiple doses of credit is critical in reducing rural poverty.

2. Enclosed please find an updated performance statement upto October 2016 regarding progress on Bank Linkage State-wise. While more than 50% has been achieved on the loan amount in Bihar, Goa, Karnataka, Maharashtra, Meghalaya, we still have a very long way to go to achieve the ambitious target of Rs. 41,292 crore loan for a total of nearly 17 lakh SHGs in the current Financial Year. There is a need to speed up the Bank linkage for SHGs through review in the State level Bankers' Committee and through the District Consultative Committee as well. A Bank-wise progress report is also attached to facilitate a more focussed review at your level. Considering the demand for Bank credit for economic activity, the target is actually a very modest one. We had achieved over Rs. 30,000 crore as Bank credit in 2015-16. A review at your level along with the Finance Secretary, the Rural Development Secretary and the Nodal Representatives of Banks in your State would go a long way in improving access to Bank credit for women in SHGs.

3. I look forward to your active support in pushing the Bank linkage for SHGs.

With regards,

encl: as above

Shri Daulat Hawaldar,  
Secretary,  
Department of Finance,  
Government of Goa,  
Panjim - 403001.

Yours sincerely,

[Amarjeet Sinha]

We may discuss this in next SLB meeting. My understanding SLB

28-12-16  
AS (D)

UP (S)

P.P



2016

**NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE  
SHG Bank Linkage progress report 2016-17**

Amount in Crores

S.No	States & UTs	Target		Achievement (Up to October)		% of Achievement	
		Total SHGs	Total Loan Amount	Total SHGs	Total Loan Amount	Total SHGs	Total Loan Amount
1	ANDHRA PRADESH	362815	12439.58	111690	4126.30	31%	33%
2	ARUNACHAL PRADESH	233	1.69	8	0.07	3%	4%
3	ASSAM	19620	247.48	7334	83.72	37%	34%
4	BIHAR	75616	995.23	59090	612.33	78%	62%
5	CHATTISGARH	22809	342.82	7047	82.51	31%	24%
6	GOA	716	12.73	639	8.94	89%	70%
7	GUJARAT	24545	419.70	7041	80.23	29%	19%
8	HARYANA	3924	48.38	1432	11.42	36%	24%
9	HIMACHAL PRADESH	3404	40.94	647	10.56	19%	26%
10	JAMMU & KASHMIR	4768	56.95	1502	11.26	32%	20%
11	JHARKHAND	9312	124.13	5341	38.03	57%	31%
12	KARNATAKA	228212	4943.96	131201	2625.14	57%	53%
13	KERALA	96203	2400.84	54811	902.09	57%	38%
14	MADHYA PRADESH	26860	486.52	6265	83.53	23%	17%
15	MAHARASHTRA	71358	1086.77	48410	555.71	68%	51%
16	MANIPUR	186	1.78	38	0.63	20%	35%
17	MEGHALAYA	230	2.58	9	5.59	4%	217%
18	MIZORAM	198	2.83	0	0.00	0%	0%
19	NAGALAND	832	12.31	39	0.56	5%	5%
20	ODISHA	61643	1103.72	25722	353.61	42%	32%
21	PUNJAB	1112	14.01	209	2.22	19%	16%
22	RAJASTHAN	29112	366.28	10394	128.18	36%	35%
23	SIKKIM	340	3.58	101	1.28	30%	36%
24	TAMIL NADU	153739	5057.54	87261	1874.09	57%	37%
25	TELANGANA	222476	7449.84	58980	2164.09	27%	29%
26	TRIPURA	1689	16.30	17	0.09	1%	1%
27	UTTAR PRADESH	13801	187.70	4029	39.44	29%	21%
28	UTTARAKHAND	2928	29.89	354	5.24	12%	18%
29	WEST BENGAL	250018	3274.90	108189	1450.85	43%	44%
	<b>Sub Total</b>	<b>1688699</b>	<b>41170.98</b>	<b>737800</b>	<b>15257.71</b>	<b>44%</b>	<b>37%</b>
	<b>All India Total (Including UTs)</b>	<b>1698778</b>	<b>41290.42</b>	<b>752469</b>	<b>15589.26</b>	<b>44%</b>	<b>38%</b>

**SHG Bank Linkage - Bank Wise  
Target Vs Achievement report for the FY 2016-17**

Amount in Crores

Sl.No	Bank	Year Target		Achievement (Up to October)		% of Achievement	
		SHGs	Loan Amount	SHGs	Loan Amount	SHGs	Loan Amount
1	ALLAHABAD BANK	31829	479.75	18,985	242.69	60%	51%
2	ANDHRA BANK	82348	3148.30	21,965	876.78	27%	28%
3	BANK OF BARODA	12219	234.93	3,564	74.14	29%	32%
4	BANK OF INDIA	26123	556.84	12,239	237.86	47%	43%
5	BANK OF MAHARASHTRA	6285	92.64	1,934	29.68	31%	32%
6	CANARA BANK	48009	1495.24	19,240	612.58	40%	41%
7	CENTRAL BANK OF INDIA	55333	1150.23	12,290	246.12	22%	21%
8	CORPORATION BANK	55620	1265.08	16,608	558.57	30%	44%
9	DENA BANK	9692	118.30	2,548	31.04	26%	26%
10	IDBI	9040	192.02	24100	785.12	267%	409%
11	INDIAN BANK	92221	3417.98	21,333	733.40	23%	21%
12	INDIAN OVERSEAS BANK	33645	1055.79	11,938	444.38	35%	42%
13	ORIENTAL BANK OF COMMERCE	1741	20.02	161	2.86	9%	14%
14	PUNJAB AND SIND BANK	751	7.53	21	0.31	3%	4%
15	PUNJAB NATIONAL BANK	18692	273.72	10,873	149.72	58%	55%
16	STATE BANK OF BIKANER AND JAIPUR	2694	30.97	595	4.24	22%	14%
17	STATE BANK OF HYDERABAD	56623	1651.22	3,770	135.74	7%	8%
18	STATE BANK OF INDIA	192058	5015.26	56,391	1308.99	29%	26%
19	STATE BANK OF MYSORE	33872	681.42	3,906	215.66	12%	32%
20	STATE BANK OF PATIALA	334	3.91	23	0.30	7%	8%
21	STATE BANK OF TRAVANCORE	4716	95.36	23	0.94	0%	1%
22	SYNDICATE BANK	74944	2222.65	16,641	425.18	22%	19%
23	UCO BANK	18495	312.46	5,091	60.93	28%	20%
24	UNION BANK OF INDIA	84145	1173.15	36,493	618.30	43%	53%
25	UNITED BANK OF INDIA	31226	348.06	4,784	50.82	15%	15%
26	VIJAYA BANK	19620	759.44	5,167	208.22	26%	27%
	<b>PSBs -SubTotal</b>	<b>1002273</b>	<b>25802.25</b>	<b>310,683</b>	<b>8054.58</b>	<b>31%</b>	<b>31%</b>
	<b>Regional Rural Banks</b>	<b>526933</b>	<b>11735.27</b>	<b>203,304</b>	<b>4808.74</b>	<b>39%</b>	<b>41%</b>
	<b>Private Sector Banks</b>	<b>79332</b>	<b>2029.06</b>	<b>162,624</b>	<b>1592.92</b>	<b>205%</b>	<b>79%</b>
	<b>Co-operative Banks</b>	<b>90240</b>	<b>1723.85</b>	<b>75,858</b>	<b>1133.02</b>	<b>84%</b>	<b>66%</b>
	<b>Grand Total</b>	<b>1698778</b>	<b>41290.43</b>	<b>752469</b>	<b>15589.26</b>	<b>44%</b>	<b>38%</b>