



# STATUS OF **MICROFINANCE IN INDIA** **2021-22**



## **ATMANIRBHAR MAHILA - ATMANIRBHAR BHARAT**

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# OVERVIEW

*NABARD takes pride in the fact that the Self Help Group – Bank Linkage Programme which is the largest microfinance programme in the world, today touches*

**14.2**

*crore households through more than*

**119**

*lakh SHGs with deposits  
of over*

**₹ 47, 240**

*crore and annual loan  
offtake of more than*

**₹ 99,729**

*crore and loan outstanding of over*

**₹ 1,51,051**

*crore*

# FOREWORD



I am delighted to present the *Status of Microfinance in India for the year 2021-22*. This annual publication gives updated and comprehensive data of the SHG Bank Linkage Programme, JLGs and credit linkages across industry players with regional bifurcations. Coverage by various agencies including the Micro Finance Institutions (MFIs), latest developments in the ecosystems, a few success stories along with field level notes on the efficacy of the SHG-BLP from our partner NGOs and SHGs are also included.

The need for economic inclusion of large sections of society bereft of resources and benefits of formal banking system, especially women and also the rural poor formed the background for the introduction of SHG-BLP (Self Help Group – Bank Linkage Programme) in 1992. This programme not only made banking accessible to the most excluded sections of society but also empowered them socially with its innovative approach to financial literacy, group collateral approach and purpose neutrality of loans.

The programme now covers 14 crore families, 119 lakh SHG groups having cumulative savings of ₹ 47240.48 crore as on 31 March 2022. The credit linkage is also impressive insofar that 34 lakh SHGs have been credit linked during FY 2021–22 (as against 29 lakh groups in 2020-21) and loans worth ₹ 99,729.23 crore disbursed. The credit outstanding as on 31 March 2022 is ₹ 1,51,051.30 crore for 67.40 lakh SHGs (an average of ₹ 2.24 lakh per SHG). Though the average ticket size is not big, the impact can be life changing as is reflected in the various success stories in this publication. The EShakti programme, under which financial and non-financial data of over 12.74 lakh SHGs has been digitized to give comfort to banks for credit linkage of SHGs, is hoped to improve credit linkage.

To make better use of credit for income generating activities, it is important to enhance the skill sets of the SHGs. Cumulatively, as on 31 March 2022, 4.7 lakh SHG members have been trained under MEDPs (Micro Enterprise Development Programmes) & 1.20 lakh SHGs given end-to-end training under Livelihood Enterprise Development Programmes (LEDPs) to equip them for setting up their own enterprises. Two innovative projects for providing end-to-end platforms for women entrepreneurs have been sanctioned in FY 2021-22 to FWFB (Friends of Women's World Banking) and Arth Impact Welfare Foundation. The above programmes are supported under the Financial Inclusion Fund (FIF) as well as WSHG Development Fund.

A total of 188 lakh JLGs (Joint Liability Groups) have been formed and credit linked to ensure credit support for the landless and tenant farmers without formal rights to land and cumulative loan disbursed to JLGs stands at an impressive ₹ 3,25,937.63 crore as on 31 March 2022. Support for these programmes comes from the Financial Inclusion Fund (FIF).

With the RBI's policy directive in March 2022 for shift to board approved policies for micro credit loans, it appears that the sector may be poised for a major change. Challenges by way of a credit gap of 43% and regional disparities exist which need to be addressed continuously. I am sure that this comprehensive book will continue to serve as a reliable reference document to all stakeholders. I am also thankful to the Government, Banks, NRLM, MFIs and CSOs for their valuable inputs in bringing out this document.

**DR. G.R. CHINTALA**

CHAIRMAN



# Acknowledgements

We thankfully acknowledge the support of Sa-Dhan for sharing vital data and inputs which readily facilitated analysis of the MFI Sector.

We place on record the valuable contribution made by Banks and Financial Institutions for providing data on time. The efforts of officers and staff of MCID, HO in bringing out this book, ably supported by their counterparts in the NABARD Regional Offices is also appreciated.







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# SHG BLP HIGHLIGHTS 2021-22



Sr. No.	Particulars	Total	
		Physical (No. in lakh)	Financial (₹ in crore)
1	<b>Total number of SHGs saving linked with banks as on 31 March 2022</b>	118.93	47240.48
(i)	Out of total SHGs - exclusive Women SHGs	104.00	42104.77
(ii)	Out of total SHGs- under NRLM/SGSY	71.84	27576.94
(iii)	Out of total SHGs -under NULM/SJSRY	5.81	2600.19
2	<b>Total number of SHGs credit linked during the year 2021-22</b>	<b>33.98</b>	<b>99729.22</b>
(i)	Out of total SHGs - exclusive Women SHGs	31.50	93817.21
(ii)	Out of total SHGs – under NRLM/SGSY	22.91	63100.77
(iii)	Out of total SHGs – under NULM/SJSRY	1.84	5816.10
3	<b>Total number of SHGs having loans outstanding as on 31 March 2022</b>	<b>67.40</b>	<b>151051.30</b>
(i)	Out of total SHGs - exclusive Women SHGs	62.65	142288.61
(ii)	Out of total SHGs - under NRLM/SGSY	44.54	94231.52
(iii)	Out of total SHGs - under NULM/SJSRY	3.27	7608.57



Sr. No.	Particulars	Total	
		Physical (No. in lakh)	Financial (₹ in crore)
4	<b>Average loan amount outstanding/SHG as on as on 31 March 2022 (in ₹)</b>		2.24
5	<b>Average loan amount disbursed/SHG during 2021-22</b>		2.93
6	<b>Estimated number of families covered upto 31 March 2022</b>	1419.44	
7	<b>No of Banks and Financial Institutions submitted MIS (in no. only)</b>	344	
8	<b>Data on Joint Liability Groups</b>		
(i)	Joint Liability Group promoted till 31 Mar 2021	133.83	213164.88
(ii)	Joint Liability Groups (JLGs) promoted during 2021-22	54.09	112772.75
(iii)	Cumulative Joint Liability Groups promoted till 31 March 2022	187.92	325937.63
9	<b>Support from NABARD</b>		
(i)	Capacity building for partner institutions		
	<b>Under SHG-BLP and JLGs</b>		
	Number of programmes conducted during 2021-22 (in no. only)	5383	
	Number of participants covered during 2021-22	2.93	
	Cumulative number of participants trained upto 31 March 2022	45.42	
	<b>Under WSHG Scheme (in LWE affected and backward districts)</b>		
	Number of programmes conducted during 2021-22 (in no. only)	1250	
	Number of participants covered during 2021-22	0.6	
(ii)	<b>Refinance Support</b>		
	Refinance to banks during 2021-22		10197.40
	Cumulative refinance released upto 31 March 2022		101,019.21
(iii)	<b>Revolving Fund Assistance (RFA) and Capital Support to MFIs</b>		
	RFA outstanding as on 31 March 2022		3.61
	Capital support outstanding as on 31 March 2022		3.59
	Refinance disbursed to NBFC-MFIs during 2021-22		16,451.39
(iv)	<b>Grant Assistance to SHPIs for promotion of SHGs under SHG-BLP</b>		
	Grant Assistance sanctioned during 2021-22		10.06
	Cumulative sanctioned upto 31 March 2022		428.28
(v)	Cumulative grant assistance sanctioned to anchor NGOs for promotion of SHGs under WSHG Development Scheme upto 31 March 2022		418.22
(vi)	Cumulative grant assistance sanctioned to JLGPIs for promotion of JLGs upto 31 March 2022		255.81







# 30 YEARS OF SHG-BLP

## MICRO-CREDIT TO MICRO-FINANCE

### INITIATION

1987

- NABARD sanctions Action Research Project to MYRADA

1992

- NABARD launches pilot project - linking 500 SHGs to banks by 1994
- RBI/ NABARD introduce 3 radical innovations in banking
- informal groups accepted as bank clients
- introduction of collateral free lending
- lending to groups without specific activity/ purpose project

1996

- RBI declares SHG-BLP as PSL activity
- RBI suggests 3 models of SHG-BLP
- 4750 SHGs credit linked with bank loan of ₹6.06 crore

1998

- As per Union Budget, NABARD to credit link 2 lakh SHGs in 5 years

1999

- GoI makes special budgetary provision for supporting SHGs
- Introduces SGSY

2000-  
2001

- NABARD institutes a dedicated Micro Finance Development Fund with corpus of ₹100 crore

1991-92 to 2001-02





# 30 Years of SHG-BLP

## MICRO-CREDIT TO MICRO-FINANCE

### CONSOLIDATION

2002-03 to 2011-12

**2005**

- NABARD achieves target of promoting 1 million SHGs - 3 years in advance
- UN designates 2005 as the 'International Year of Micro Credit'

**2006**

- RBI announces use of BC/BF for rural branchless banking
- NABARD renames MFDF to MFDEF incorporating 'equity' component.
- NABARD institutes MEDP for matured SHG members
- NABARD introduces JLG scheme for SF/ MF/ landless farmers.

**2007**

- NABARD's support to MFIs for capital support, RFA, Rating

**2008**

- FIF & FITF setup in NABARD with overall corpus of ₹500 crore
- Centre for Microfinance Research (CMR) set up in BIRD, Lucknow
- NABARD subsidiary in MF sector- NABFINS established

**2009**

- JLG scheme extended for NFS activities with grant support for JLG formation

**2011**

- SGSY restructured as NRLM
- India microFinance Equity Fund created in SIDBI
- GoI issues instruction to banks for sanction of only CC limits to SHGs

**2012**

- NABARD introduces SHG-2
- GoI launches WSHG programme in 150 Backward & LWE districts





# 30 Years of SHG-BLP

## MICRO-CREDIT TO MICRO-FINANCE

### INNOVATION

**2013**

- NABARD discontinues MFDEF. All MF related interventions supported under FIF thereafter.
- GoI officially launches NRLM

**2015**

- NABARD launched LEDP for end-to-end solutions for sustainable livelihoods
- SHG-BLP Strategic Advisory Board constituted in NABARD
- E-Shakti portal for digitisation of SHG records piloted in 2 districts.
- NABFINS registered as NBFC-MFI & commences operations

**2017**

- E-Shakti project extended in phases to cover 4.29 SHGs across 100 districts/ 21 States & 2 UTs
- EShakti spread- 11000 plus bank branches, 60000 plus villages, 46.69 lakh women members.

**2019**

- E-Shakti won the ADFIAP Outstanding Projects Award, 2019 under Financial Inclusion Category

**2020**

- NABARD introduces Business Model Scheme for RRBs/ RCBs for promotion & financing of JLGs
- 12.8 lakh SHGs across 281 districts/ 26 States & 2 UTs digitised under E-Shakti

**2021**

- 'BRICS Digital Financial Inclusion Report, India, 2021' mentions project E-Shakti as one of the interventions by India towards enabling digital financial inclusion amongst the BRICS nations

**2022**

- From 255 SHGs & bank credit of ₹29 lakh in 1992 to 67.40 lakh SHGs & bank credit of ₹1.51 lakh crore in 2022
- From 285 JLGs & bank credit of ₹447 lakh in 2005 to 188 lakh JLGs & bank credit of ₹3.27 lakh crore in 2022

2012-13 to 2021-22





# CHAPTER 1

## MICROFINANCE IN INDIA

*"The key to ending extreme poverty is to enable the poorest of the poor to get their foot on the ladder of development. The ladder of development hovers overhead, and the poorest of the poor are stuck beneath it. They lack the minimum amount of capital necessary to get a foothold, and therefore need a boost up to the first rung. "*

*Jeffrey Sachs, American economist*

- 1.1. Ensuring affordable banking and credit delivery services to the geographically and financially disadvantaged poor was a slow process till the conceptualization of the Self Help Group approach for building social capital to deliver savings and credit products. The group approach was dovetailed with the banking operations which gave birth to the concept of Self Help Group Bank Linkage Programme (SHG-BLP). This savings led group approach to deliver a bouquet of financial services at the doorstep is one of the most prominent and pioneering financial inclusion initiatives till date.
- 1.2. The SHG movement, now in its 30th year, has emerged as a powerful intervention to cover the small and marginalized sections. With active collaboration of NGOs, banks, the Government and of late, the NRLM, the SHG-BLP programme, as on 31 March 2022, covers 14.2 crore families through 119 lakh SHGs (87% of which are women) with savings deposits of ₹47,240.48 crore and 67 lakh groups with collateral-free loan outstanding of ₹1,51,051.30 crore. The average loan outstanding is ₹2.24 lakh/SHG in FY 2021-22 as against ₹1.79 lakh/SHG in FY 2020-21. The credit gap has decreased to 43.33% in FY 2021-22 from 48.5 % in FY 2020-21.
- 1.3. An SHG by definition is a socially and economically homogenous group of upto 20 persons, formed voluntarily for the collective purpose of savings and credit, with no insistence on collateral for loans and end usage of credit. SHGs should have well-defined rules and bye-laws, hold regular meetings, maintain records of meetings, savings and loans, maintain credit discipline and function democratically.

### SHG BANK LINKAGE PROGRAMME

- 1.4. Post nationalization of banks in 1969, there was an expansion of the banking network. But, the physical outreach did not result in an inclusive process and majority of population remained bereft of the benefits of institutional finance. In 1987, an Action Research Programme was launched by NABARD with 'Mysore Resettlement and Development Agency' (MYRADA)

to identify the reasons for this inequality. Based on the findings of the Action Research Programme, a pilot project for linking 500 SHGs with banks was launched by NABARD in 1992. The pilot project surpassed its target of credit linking 500 SHGs when cumulatively, 620 SHGs were credit linked by banks with total loan amount of ₹65 lakh as on 31 March 1994. Within 3 years, i.e. by 31 March 1996, a total of 4,757 SHGs were credit linked with bank loan of ₹6 crore by 28 Commercial Banks, 60 RRBs and 7 Cooperative Banks.

- 1.5 This successful pilot resulted in introduction of three radical innovations by RBI/NABARD. These were:

- (a) Acceptance of informal groups as clients of banks – both for savings and credit linkage.
- (b) Introduction of collateral free lending.
- (c) Permission to lend to groups without specification of purpose/activity/project.

The inclusion of SHG-BLP as a priority sector activity by RBI in 1996 paved the way for NABARD to reach out to a million poor households through formation of 50,000 SHGs by the turn of the millennium and now there are a total of 119 lakh SHGs. The success of the pilot also led to RBI mainstreaming SHG-BLP as normal business activity of banks. In April 1996, RBI declared SHG-BLP as a priority sector lending activity. RBI's advice to banks, that micro-credit should form an integral part of their corporate credit plan and be reviewed at the highest level every quarter, facilitated the growth of this programme.

A separate department named Micro Credit Innovations Department (MCID) was set up in NABARD in June 1998 to focus exclusively on steering the programme. Later, the success of the SHG movement as an outreach programme for financial inclusion and making credit and savings products available to an hitherto excluded population drew the attention of the Govt. of India and resulted in the formulation of 'The Swarnjayanti Gram Swarozgar Yojana' (SGSY), an SHG driven poverty alleviation programme aimed largely at women, which was launched on 1 April 1999. This was later modified as NRLM (National Rural Livelihood Mission) in 2011. NRLM has been further discussed in Chapter 3.

- 1.6 Encouraged by the success of the SHG movement and also by its adoption as a core component under SGSY/NRLM, many state governments also undertook similar initiatives like Podupu Lakshmi scheme in Andhra Pradesh. The main strategy adopted under this programme was to facilitate access for poor women to employment, skill upgradation, training, credit and other support services so that the DWCRA women, as a group, could take up income generating activities for supplementing their incomes. Another programme viz., Indira Kranti Patham programme was launched whose goal was to reduce poverty of BPL households through sustainable community based women organizations by introducing livelihood interventions through institution building and community investment fund. Similarly, Jeevika Project of Bihar, Mahalir Thittam in Tamil Nadu, Kudumbashree in Kerala and TRIPTI/Mission Shakti projects in Odisha took root.



- 1.7 Being the harbinger of the SHG movement in the country, NABARD has been providing policy support, support for training and capacity building of various stakeholders and for SHG formation/ linkage/JLGs, etc. Refinance is also extended to banks on loans taken by SHGs. Policy support included provision of frameworks for opening Savings Bank Accounts in the names of SHGs; relaxation of collateral norms; simple documentation; Bulk Lending Scheme in 1993 for encouraging NGOs which were keen to try group approach, support to banks and NGOs for promotion of SHGs; training, awareness creation, provision of capacity building support for NGOs/SHGs/Banks; promotion of livelihood development of SHG members through training programmes; supporting studies, seminars, workshops, occasional papers and print media for exchange of ideas and experience sharing for growth of the sector.
- 1.8 As on 31 March 2022, the SHG - BLP programme had a total membership of about 119 lakh SHGs covering 14.2 crore households across India. During the year 2021-22 the number of SHGs increased by 6.70 lakh (as opposed to 9.80 lakh in FY 2020-21) with a corresponding increase in the savings to ₹47,240.48 crore from ₹37,477.61 crore during the respective years. This is a Y-o-Y increase of approximately 26%. During the year 2021-22, banks have disbursed total loans of ₹99,729.23 crore to the sector as against ₹58,070.68 crore in the previous financial year showing an increase of 72%.

## JOINT LIABILITY GROUPS (JLGs)

- 1.9 There are small and marginal farmers, tenant farmers, share croppers and oral lessees who remained excluded from institutional credit/formal banking institutions. These mid segment clients had access to productive assets but were unable to access institutional credit due to their inability to offer adequate security. For this segment, NABARD launched a pilot project using joint liability approach which reduces risk and transaction cost for banks, encouraging them to take up lending to these clients. Accordingly, NABARD piloted the project of linking banks with Joint Liability Groups (JLGs) during 2004-05 in 8 states through 13 RRBs. In the first year, these banks promoted 285 JLGs and extended bank loans of ₹4.47 crore. The Union Budget for 2006-07 announced a scheme for financing JLGs of tenant farmers and oral lessees which was formulated by NABARD, for implementation by all Commercial Banks, Cooperative Banks and RRBs. The Union Budget 2014-15 further announced to provide finance to 500,000 joint farming groups of 'Bhumi Heen Kisan' (landless farmers). To popularise the JLG concept with banks, NABARD also offers a tripartite arrangement (called the Business Model for JLG Promotion) between banks, NABARD and Joint Liability Group Promoting Institutions (JLGPIs) by providing grant support to banks for extending credit support to eligible JLGs. Under this scheme, NABARD provides grant assistance to banks for using corporate BC/NGO- as JLGPI and for capacity building to create a pool of trainers out of bank staff for formation, nurturing and financing of new JLGs. Alternately, NGOs can be supported for JLG formation and credit linkage directly. The Business Model for JLG promotion Scheme has been extended to Scheduled Private Sector Banks and Small Finance Banks (SFBs) in 2021-22. NABARD has sanctioned a cumulative grant assistance of ₹255.81 crore to Joint Liability Groups Promoting Institutions (JLGPIs) for promoting

12.77 lakh JLGs as on 31 March 2022 & 91 MoUs have been signed with banks under the Business Model of JLG promotion and financing. As on 31 March 2022, there are 188 lakh JLGs of which 54 lakh were promoted during FY 2021-22 (as against 41 lakh promoted in FY 2020-21). During FY 2021-22, loan disbursed was ₹1,12,772.75 crore as against ₹58,311.78 crore in the previous year. Cumulatively, loan disbursement to JLGs stands at ₹3,25,937.63 crore as on 31 March 2022.



## WSHG's SCHEME

- 1.10 The scheme for promotion of women SHGs in 150 Backward/Left Wing Extremism (LWE) affected districts spread across 29 States is being implemented with support of Govt. of India. Under the scheme, 2.11 lakh women-SHG's have been savings linked and 1.29 lakh of them have been credit-linked till 31 March 2022.

## BANK SAKHI

- 1.11 Women SHG member appointed as a banking agent is called Bank Sakhi. Bank Sakhis are part of the community, and thereby better placed to encourage uptake of the usage of financial services by other community members. The above approach was piloted in the states of Uttar Pradesh and Madhya Pradesh. The experience from both the pilots showed a better performance by Bank Sakhis vis-a-vis the conventional BCs in terms of fewer inactive



accounts and lower attrition rates. To further upscale the Bank Sakhi model, the Advisory Board of Financial Inclusion Fund (FIF) decided to replicate the model in other parts of the country through Commercial Banks and Regional Rural Banks. Support to the scheme is being extended under the Financial Inclusion Fund (FIF).

## **MICRO ENTERPRISE DEVELOPMENT PROGRAMME (MEDP)**

- 1.12 NABARD has been supporting Micro Enterprise Development Programme (MEDPs) since 2006. The programme enables SHG members to be upskilled to take up income generating livelihood activities. The main objective of the programme is to enhance the capacities of participants through appropriate skill up-gradation in existing or new livelihood activities in farm or non-farm activities and enrich knowledge of participants on enterprise management, business dynamics and rural markets. Cumulatively, MEDP programmes (under FIF) have covered over 4.66 lakh SHG members as on 31 March 2022. Under both FIF and WSHG Development Fund, the cumulative number of trainees were 5.47 lakh as on 31 March 2022.



## **1.13 Livelihood and Enterprise Development Programme (LEDP)**

Livelihood and Enterprise Development Programme (LEDP) was initiated on a pilot basis in 2015 with a view to create sustainable livelihoods among matured SHG members and to obtain optimum benefit from skill upgradation. LEDP is a holistic intervention mechanism conceived to take care of the entire ecosystem required for livelihood promotion in both farm and off-farm activities under project mode in clusters within contiguous villages, with a provision for intensive training for skill building, refresher training, backward-forward linkages, handholding and escort support for credit linkage. LEDP also encompasses the

complete value chain and offers end-to-end solutions to SHG members and escort services over two credit cycles. Cumulatively, LEDP programmes have covered 1.06 lakh SHG members (under FIF) till 31 March 2022. Under both FIF and WSHG Development Fund, the cumulative number of trainees were 1.83 lakh as on 31 March 2022.



## MICROFINANCE SECTOR

- 1.14 Microfinance is a financial service provided to low-income individuals or groups who otherwise would have no other access to financial services. Microfinance allows people to take small business loans in a manner that is consistent with ethical lending practices. There are basically two distinct approaches for extending micro finance services in India viz. the Bank led approach called Self Help Group–Bank Linkage Programme (SHG-BLP), and the Micro Finance Institution (MFI) led approach. Microfinance industry in India is diverse with several types of players delivering financial services viz. credit, insurance and pension to the low income households. The various microfinance industry players are broadly categorized into five types: Banks, NBFC-MFIs, Small Finance Banks, NBFCs and Non-profit MFIs. All of these, except the Non-profit MFIs, are regulated by RBI. The Non-profit MFIs are mostly registered as Societies or Trusts, and are regulated by the respective Acts. Voluntary agencies /NGOs were also active in the sector as financial intermediaries and were mostly registered as trusts or societies. Many of them have helped in the growth of the sector by helping SHGs to organize themselves into federations that performed many non-financial but crucial functions like social and capacity building functions, SHG promotion trainings, undertaking internal audit and serving as backward and forward linkages.
- 1.15 NABARD supported MFIs in their formative years (as NGO-MFIs) with grant support and Revolving Fund Assistance (RFA). NABARD had also created the MFDEF in 2006 (Micro Finance Development and Equity Fund) to help a number of MFIs with quasi-equity and subordinated debt instruments. Simultaneously, SIDBI also aided the growth of MFIs through its SIDBI Foundation for Micro Credit (SFMC) in 1999. The India Microfinance Equity Fund (IMEF) of SIDBI later supported MFIs, especially the medium and smaller



ones with equity and quasi-equity. NABARD withdrew its MFDEF Fund in 2013 as SIDBI's IMEF fund was also aimed at the same clientele. In 2015, support to this sector was further scaled up by Govt. of India by setting up the Micro Units Development & Refinance Agency Ltd (MUDRA), an NBFC to focus on microenterprises, extending financial support to MFIs for on-lending to individuals/groups/JLGs/SHGs for creation of qualifying assets as per RBI guidelines towards setting up/running micro-enterprises as per MSMED Act, 2006 and non-farm income generating activities.

- 1.16 In spite of the expansion of the banking sector in the last few decades, the post liberalization years saw a huge surge for loans as the economy sought to expand and the formal sector could not keep pace with this demand. Microfinance sector in India has witnessed a phenomenal growth over last decades especially in view of the expanding medium and micro sectors of the Indian economy.
- 1.17 The MFI expansion brought with it a host of issues e.g. the Andhra crisis in 2010 including many cases of exploitation of loanees. Consequently, RBI felt that there was an urgent need to regulate the functioning of this sector. Accordingly, in 2010, the Board of Directors of RBI formed a Sub-Committee of the Board, under the Chairmanship of Shri Y.H. Malegam, to study issues and concerns in the microfinance sector in so far as they related to the entities regulated by the Bank. Its main brief was to review the definition of 'microfinance' and 'Micro Finance Institutions (MFIs)' for the purpose of regulation of non-banking finance companies (NBFCs) undertaking microfinance and make appropriate recommendations ; to examine the prevalent practices of MFIs in regard to interest rates, lending and recovery practices to identify trends that impinge on borrowers' interests; to delineate the scope of regulation of NBFCs undertaking microfinance by the Reserve Bank and the regulatory framework needed to achieve those objectives; to examine and make appropriate recommendations in regard to applicability of money lending legislation of the States and other relevant laws to NBFCs/ MFIs.
- 1.18 The major recommendations of the Malegam Committee were with regard to creation of a separate category for NBFCs operating in the microfinance sector,(NBFC-MFI) ; Pricing of interest & transparency in interest charges; multiple-lending, over-borrowing and ghost-borrowers; customer protection code, etc. The recommendations brought a modicum of discipline and transparency to the sector. It also recommended the formation of SROs (Self Regulatory Organizations) for the sector for better governance practices.

## IMPACT OF COVID-19 ON NBFC-MFI/MFIs

- 1.19 NBFC-MFIs provide collateral-free, short-term and small-ticket loans to borrowers, especially low-income households and unorganized sector enterprises. The unorganized sector was deeply affected during COVID-19 pandemic and associated lockdowns. The disruptions so caused adversely affected credit deployment by NBFC-MFIs /MFIs and their repayment cycle. As per RBI's report on 'Trend and Progress of Banking in India 2020-21' using quarterly supervisory data on 33 NBFC-MFIs for the period March 2019-June 2021, it has been observed that the incremental credit flow for all NBFC-MFIs declined in the period immediately following the

outbreak (June 2020). Although it has recovered in the later quarters, this recovery has been driven by the big-sized NBFC-MFIs. Incremental credit flows of small-sized NBFC-MFIs has not yet been able to reach the pre-Covid levels.

- 1.20 In order to revamp the regulatory policy for microfinance institutions, RBI has come out with **Regulatory Framework for Microfinance Loans in March 2022**, applicable from 01 April 2022. This will bring Regulatory parity between different types of Regulated Entities (RE) dealing with microfinance, harmonization of regulations to protect customers from over-indebtedness and a common definition of microfinance. The Master Directions for Microfinance loans are applicable for all Commercial Banks (including SFBs, LABs and RRBs excluding Payment Banks), PUCBs, SCBs, DCCBs and NBFCs (including MFIs and HFCs). Microfinance loan has been redefined as a collateral free loan given to a household having annual household income up to ₹3 lakh. As per the revised norms, Regulated Entities (REs) should put in place a board-approved policy regarding pricing of microfinance loans, a ceiling on interest rate and all other charges applicable to microfinance loans. Each RE shall disclose pricing-related information to prospective borrowers in a standardised, simplified factsheet. The prepayment penalty on microfinance loans has been done away with and penalty, if any, for delayed payment shall be applied on the overdue amount and not on the entire loan amount. Any change in interest rate or any other charge has to be informed to the borrower in advance and these changes shall be effective prospectively. The revision of the income cap to ₹3 lakh will expand the market opportunity and interest rate cap removal will promote risk-based underwriting. It is hoped that the new guidelines will encourage healthy competition and enable customers to make judicious choices regarding their credit needs.
- 1.21 As on date, microfinance operations in India are spread across 595 districts of 28 States and 5 Union Territories. As on 31 March 2022, the combined micro credit portfolio of 225 lenders is ₹2,62,599 crores, showing a growth of 5% over previous year.(This is against loan portfolio of ₹2,50,826 crore by 209 lenders). The number of institutions providing microfinance services has gone up to 225 (82 NBFC-MFIs, 18 Banks, 09 SFBs, 71 NBFCs and 45 Non-profit MFIs) during FY 2021-22 from 209 during FY 2020-21. (Source: Sa-Dhan)
- 1.22 Lately, there are also a number of Fintech companies working in the field. Fintech sector has huge potential in India, supported by an enabling policy and digital infrastructure framework. As per industry estimate, India has over 676 million smartphone users, over 1.2 billion telecom subscribers (wireless + wireline) and 825 million internet subscribers of which approximately 39% belong to the rural areas (as on March 2021). The Reserve Bank of India has come up with Regulatory Sandbox (RS) to foster responsible innovation in financial services, promote efficiency and bringing benefit to consumers. The RBI has also created a Reserve Bank Innovation Hub (RBIH) to promote innovation across the financial sector by leveraging on technology.
- 1.23 The subsequent chapters give detailed review of the microfinance sector, initiatives of NABARD for this sector, success stories and sector thought leaders views, findings of studies commissioned by NABARD and seminars as well as conferences held during the FY 2021-22. The agenda for the coming years is set out in Chapter 6.



## CHAPTER 2

# REVIEW OF THE MICROFINANCE SECTOR

The challenge of providing credit and banking facilities to the resource poor and underprivileged segments of rural India in a sustainable manner gave rise to the novel Self-Help Group Bank Linkage Program (SHG-BLP), a project piloted by NABARD in 1992 which grew into a dominant micro finance model in terms of sheer number of borrowers and loans outstanding. Subsequently, the Micro Finance Institutions (MFI) model emerged and grew into a prime source for delivery of micro financial services. The first part of this chapter discusses the progress made under the SHG-BLP model, and the second part focusses on performance of MFIs, a model that has gained momentum in the recent past.



## PART I: THE SHG-BANK LINKAGE PROGRAMME

### 2.1. PROGRESS OF SHG BANK LINKAGE PROGRAMME

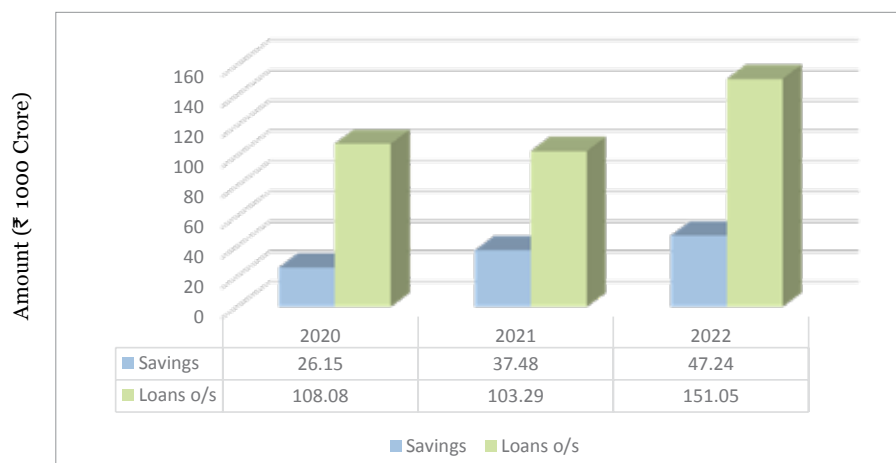
The SHG-BLP model is one of the most successful and effective microfinance programmes in the world, with an outreach to 14.20 crore families. The overall progress under the programme between 2019-2020 and 2021-22 in terms of SHG linkage with the banking sector is presented in Table 2.1.

Table 2.1: Progress under SHG-Bank Linkage Programme (2019-20 to 2021-22)							
(Number in lakh/₹ in crore)							
Particulars		2019-20		2020-21		2021-22	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG savings with Banks as on 31st March	Total SHG Nos.	102.43 (2.29%)	26152.05 (12.12%)	112.23 (9.57%)	37477.61 (43.31%)	118.93 (5.97%)	47240.48 (26.05%)
	All women SHGs	88.32 (3.53%)	23320.55 (13.91%)	97.25 (10.11%)	32686.08 (40.16%)	104.05 (6.99%)	42104.77 (28.81%)
	% of Women	86.22%	89.17%	86.65%	87.21%	87.45%	89.13%
	Of which NRLM/ SGSY	57.89 (3.75%)	14312.7 (11.23%)	64.78 (11.9%)	19353.7 (35.22%)	71.84 (10.89%)	27576.94 (42.49%)
	% of NRLM/ SGSY Groups to Total	56.52%	54.73%	57.72%	51.64%	60.40%	58.38%
	Of which NULM/SJSRY	4.69 (6.83%)	1523.57 (-5.63%)	5.29 (12.79%)	1954.09 (28.26%)	5.81 (9.87%)	2600.19 (33.06%)
	% of NULM/ SJSRY Groups to Total	4.58%	5.83%	4.71%	5.21%	4.89%	5.50%
Loans disbursed to SHGs during the year	Total No. of SHGs extended loans	31.46 (16.60%)	77659.35 (33.17%)	28.87 (-8.23%)	58070.68 (-25.22%)	33.98 (17.71%)	99729.22 (71.74%)
	All women SHGs	28.84 (21.95%)	73297.56 (37.64%)	25.9 (-10.19%)	54423.13 (-25.75%)	31.50 (21.63%)	93817.21 (72.38%)
	% of Women Groups	91.67%	94.38%	89.71%	93.72%	92.70%	94.07%
	Of which NRLM/ SGSY	20.49 (24.26%)	52183.73 (56.24%)	15.84 (-22.69%)	29643.04 (-43.19%)	22.91 (44.64%)	63100.77 (112.87%)
	% of NRLM/ SGSY Groups to Total	65.13%	67.20%	54.87%	51.05%	67.42%	63.27%
	Of which NULM/ SJSRY	1.59 (23.26%)	3406.22 (-0.39%)	1.13 (-28.93%)	2112.04 (-37.99%)	1.84 (62.45%)	5816.10 (175.38%)
	% of NULM/ SJSRY Groups to Total	5.05	4.39	3.91	3.63	5.40%	5.83%
Loans out-standing against SHGs as on 31st March	Total No. of SHGs linked	56.77 (11.82%)	108075.07 (24.08%)	57.8 (1.81%)	103289.71 (-4.43%)	67.40 (16.61%)	151051.30 (46.24%)
	No. of all Women SHGs linked	51.12 (14.59%)	100620.71 (27.00%)	53.11 (3.89%)	96596.6 (-4.00%)	62.65 (17.96%)	142288.61 (47.30%)
	% of Women SHGs	90.05	93.10	91.89	93.52	92.95%	94.20%
	Of which NRLM/SGSY	36.89 (12.30%)	67717.07 (24.66%)	33.78 (-8.43%)	57336.62 (-15.33%)	44.54 (31.87%)	94231.52 (64.35%)
	% of NRLM/ SGSY Groups to Total	64.98	62.66	58.44	55.51	66.09%	62.38%
	Of which NULM/SJSRY	2.67 (18.67%)	5466.87 (32.99%)	2.23 (-16.48%)	4056.45 (-25.8%)	3.27 (46.52%)	7608.57 (87.57%)
	% of NULM/ SJSRY Groups to Total	4.70	5.06	3.86	3.93	4.85%	5.04%
(Figures in parenthesis indicate the increase/decrease over previous year)							

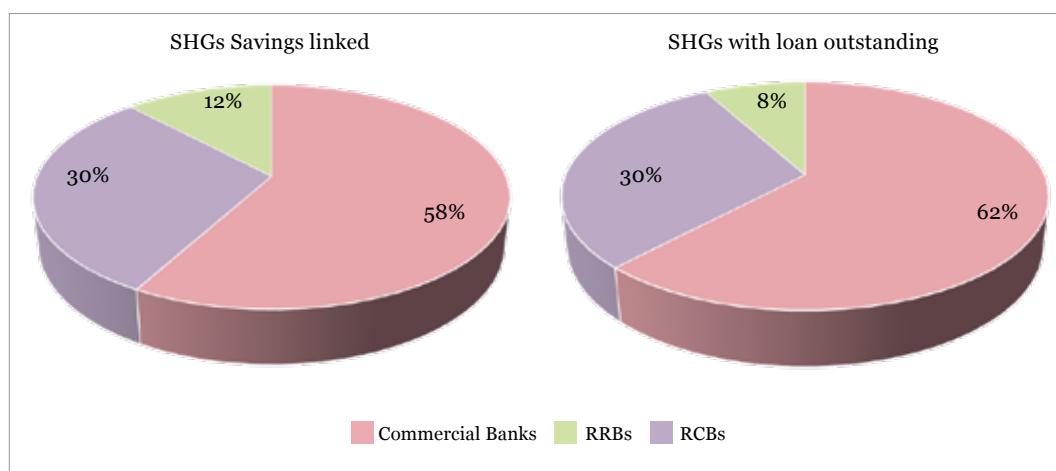


It can be observed that SHGs' savings with banks in monetary terms has increased over the last three years both in absolute & percentage terms. While the dip in loans outstanding as on 31.03.2021 over 31.03.2020 corresponds with the disruption caused due to the Covid-19 pandemic, savings during the same period, witnessed a 45% increase. With the easing of the pandemic, loans disbursed to SHGs improved as seen from the loans outstanding status as on 31.03.2022 (Fig. 2.1). Further, in terms of share of banks for both savings linkage and credit linkage of SHGs, Commercial Banks account for 58% of the SHGs savings linked and 62% of credit linked SHGs (Fig. 2.2).

**Fig 2.1: SHG-BLP - Savings and Loans O/S (As on 31 March)**



**Fig.2.2: Status of SHG-BLP (% share)**



## 2.2 PROGRESS OF SAVINGS LINKAGE OF SHGS WITH BANKS (2019-20 TO 2021-22)

As savings grow, the eligibility of SHGs for accessing loans from banks/FIs also grows and thus their business investment potential increases. During the FY 2021-22, banks reported an addition of 6.7 lakh SHGs savings linked at all-India level, registering a growth of 5.97% compared to 9.57% in 2019-20. The lower growth is a result of saturation of the programme in many regions. The region-wise comparative analysis reveals that in terms of the number of SHGs savings linked with banks, positive growth was registered across all regions during the FY 2021-22 (Table 2.2).

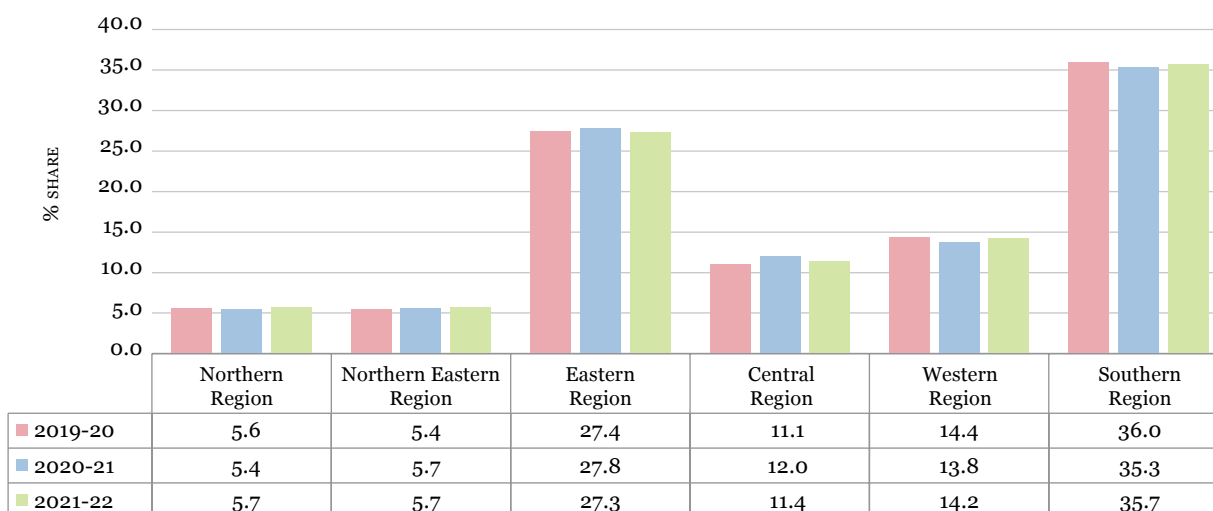
Table 2.2: Region-wise progress of Saving Linked SHGs with Banks (2019-2020 to 2021-22)							
(₹ lakh)							
Sr. No.	Regions	2019-2020		2020-21		2021-22	
		No. of SHGs	Savings-Amount	No. of SHGs	Savings-Amount	No. of SHGs	Savings - Amount
A	Northern	5,77,122	59,550	6,09,808	1,74,345	6,80,143	1,99,582
B	North Eastern	5,56,899	48,141	6,33,714	83,126	6,80,845	1,06,441
C	Eastern	28,11,130	6,64,333	31,22,424	7,74,912	32,43,980	13,58,595
D	Central	11,35,083	1,71,217	13,45,575	2,11,870	13,55,564	3,25,696
E	Western	14,73,853	2,01,880	15,50,176	3,74,023	16,88,451	3,27,691
F	Southern	36,89,236	14,70,085	39,61,703	21,29,485	42,44,070	24,06,043
	<b>Total</b>	<b>1,02,43,323</b>	<b>26,15,206</b>	<b>1,12,23,400</b>	<b>37,47,761</b>	<b>1,18,93,053</b>	<b>47,24,048</b>

Region-wise, the growth spectrum ranged between 11.5% for the Northern region and 0.7% for the Central region. State-wise analysis reveal 18 States/ UTs, viz., Assam, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, Haryana, Jammu & Kashmir, Jharkhand, Madhya Pradesh, Maharashtra, Manipur, Nagaland, New Delhi, Odisha, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and Uttarakhand having registered a growth higher than the national average in SHGs savings linked during 2021-22.

In terms of savings amount, the Eastern region had the highest growth of 75%, followed by the Central region (53%) while a decline of 12% was registered by the Western region.

In percentage share of SHGs savings linked during 2021-22, the Southern region registered the highest share at 36% followed by the Eastern region (27.4%) and Western region (11.4%) [Fig. 2.3]. The State-wise details of number of SHGs savings-linked with banks is detailed in Statement IIA.

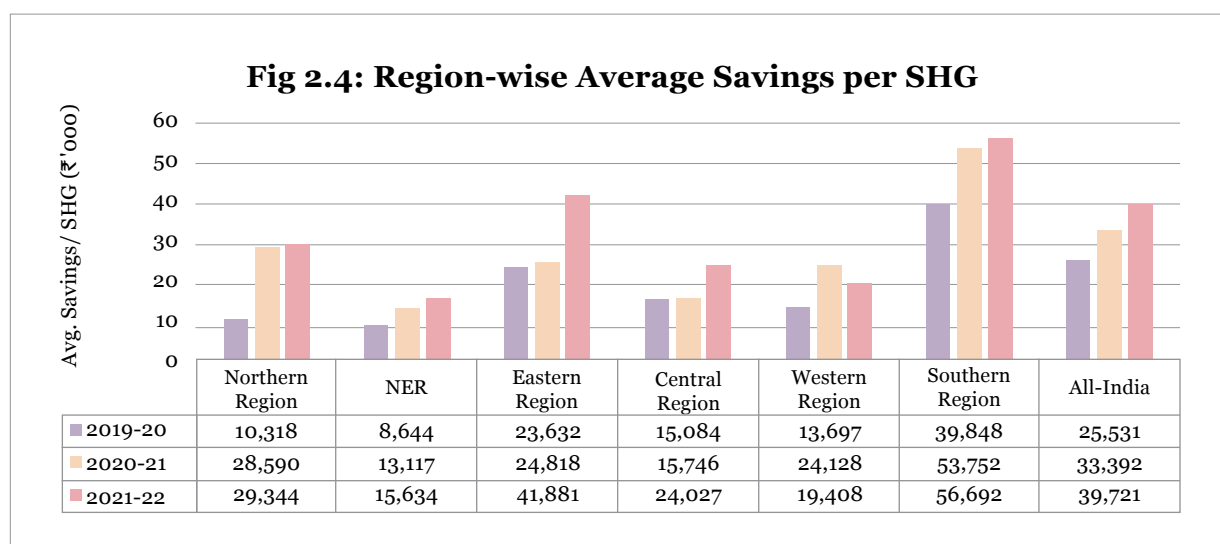
**Fig. 2.3: Region-wise share in number of savings-linked SHGs**





In line with the increasing trend observed in savings linkage during the year, cumulative savings of SHGs with banks also registered an increase of 26% from ₹374.78 lakh crore in 2020-21 to ₹472.40 lakh crore in 2021-22. Savings outstanding position of SHGs is an important parameter for assessing the health of SHGs as it exhibits the group's financial strength and thrift discipline. Region-wise, all regions exhibited a positive growth. State-wise figures reflect growth rate above national average in 16 States/ UTs, while 7 States/ UTs (Arunachal Pradesh, Chhattisgarh, Lakshadweep, Maharashtra, Meghalaya, New Delhi and Punjab) were below the national average.

The average savings grew by 31% from ₹33392 in 2020-21 to ₹39721 in 2021-22 (Fig. 2.4). Region-wise data reveals that the average savings have increased for all the regions except the Western region. Significant increase of 69% was observed in Eastern region (from ₹24,818 to ₹41,881). The Southern and North-Eastern regions continued to have the highest and lowest average savings per SHG, respectively. Among States/UTs, Punjab had the highest average savings outstanding of ₹1.53 lakh per SHG. The State wise savings outstanding position is given in Statement IIA.



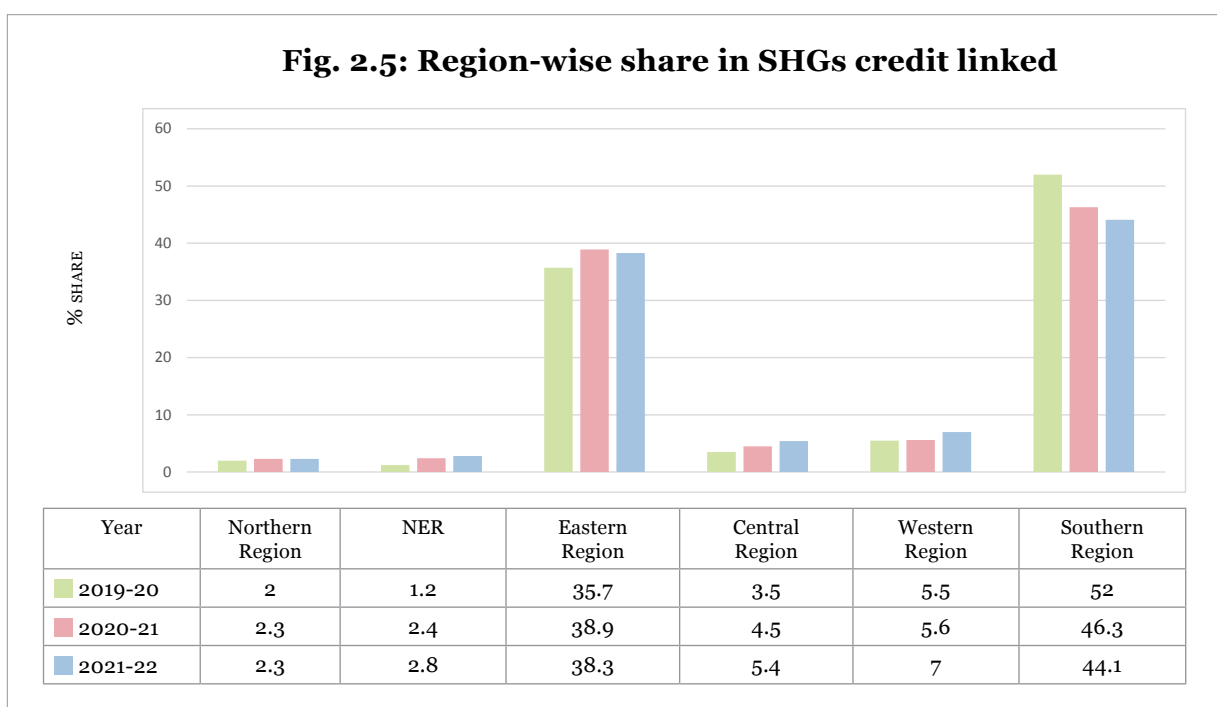
### 2.3 CREDIT DISBURSEMENT BY BANKS

Credit amounting to ₹99729 crore was disbursed by banks to 34 lakh SHGs during 2021-22 as against ₹58071 crore to 29 lakh SHGs during 2020-21, registering a growth of 72% and 18% in quantum of credit disbursed and number of SHGs credit linked during the year, respectively. The comparative details of bank loans disbursed to SHGs for the last three financial years (2019-20 to 2021-22) are given in Table 2.3.

Table 2.3: Region-wise Status of Bank Loan Disbursed to SHGs during 2019-20 to 2021-22									
(₹ lakh)									
Region	2019-2020			2020-21			2021-22		
	No. of SHGs	Total Loans Disbursed	Average Loan Disbursed	No. of SHGs	Total Loans Disbursed	Average Loan Disbursed	No. of SHGs	Total Loans Disbursed	Average Loan Disbursed
Northern	62,905	84,694	1,34,637	67,658	94,045	1,39,001	79,532	1,17,102	1,47,239
North Eastern	37,807	57,893	1,53,128	68,116	1,03,651	1,52,168	94,871	1,84,636	1,94,618
Eastern	11,23,517	17,85,075	1,58,883	11,24,578	14,87,551	1,32,276	13,01,505	25,68,978	1,97,385
Central	1,11,074	1,04,249	93,856	1,28,617	1,05,428	81,971	1,84,322	2,16,983	1,17,720
Western	1,74,218	2,49,327	1,43,112	1,61,159	2,30,331	1,42,921	2,39,086	3,81,363	1,59,509
Southern	16,36,481	54,84,696	3,35,152	13,37,266	37,86,063	2,83,120	14,98,951	65,03,860	4,33,894
<b>Total</b>	<b>31,46,002</b>	<b>77,65,935</b>	<b>2,46,851</b>	<b>28,87,394</b>	<b>58,07,068</b>	<b>2,01,118</b>	<b>33,98,267</b>	<b>99,72,923</b>	<b>2,93,471</b>

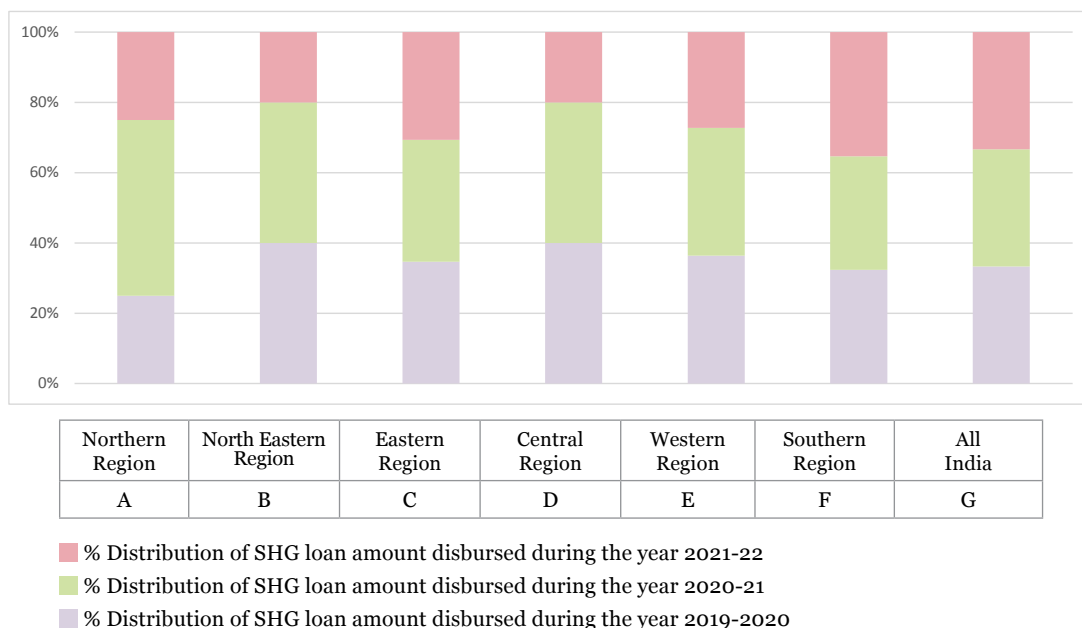
Credit disbursement to SHGs in 2021-22 witnessed an increase across all regions over 2020-21 with the highest growth rate being 106% in the Central region. Disbursement was highest in the Southern region with ₹65039 crore to 15 lakh SHGs and lowest in the Northern region at ₹1171 crore to 0.8 lakh SHGs.

A comparative analysis of region-wise percentage share in credit linkage of SHGs during the last three years (2019-2020 to 2021-22) reveals that NER, Central and Western regions have increased their share, while a decline of nearly 8 percentage points is observed in the share of Southern region from 2019-2020 to 2021-22. In the case of the Northern & Eastern regions, their respective share have remained almost constant (Fig. 2.5). During the year, however, the Southern region has the highest percentage of SHGs credit linked at 44.11%, closely followed by the Eastern region at 38.30%. The proportion of credit linked SHGs in the Northern, North Eastern, Central and Western regions remained below 8%.



The average per SHG loan disbursed across states/ regions shows a growth of 46% at the pan-India level from ₹2.01 lakh/ SHG in 2020-21 to ₹2.93 lakh/ SHG in 2021-22 (Table 2.3). Further, the average loan size per SHG has increased across all regions. Region-wise comparison for the FY 2021-22 reveals that the average loan size is highest in the Southern region, followed by Eastern and North Eastern regions, respectively.

**Fig. 2.6: % Distribution of SHG loan amount disbursed during the year**



During 2021-22, the average ticket size of loans disbursed/ SHG was highest for Southern region at ₹4.34 lakh/SHG, while all other regions taken together, had average ticket size of ₹1.83 lakh per SHG.

## 2.4 CREDIT OUTSTANDING

As on 31 March 2022, a total of 67 lakh SHGs credit linked had loans outstanding of ₹1,51,051.30 crore (Table 2.4) with loan outstanding per SHG amounting to ₹2.24 lakh at the all-India level. Region-wise, the Southern region has the highest loan outstanding as on 31 March 2022, both cumulatively and on per SHG position.

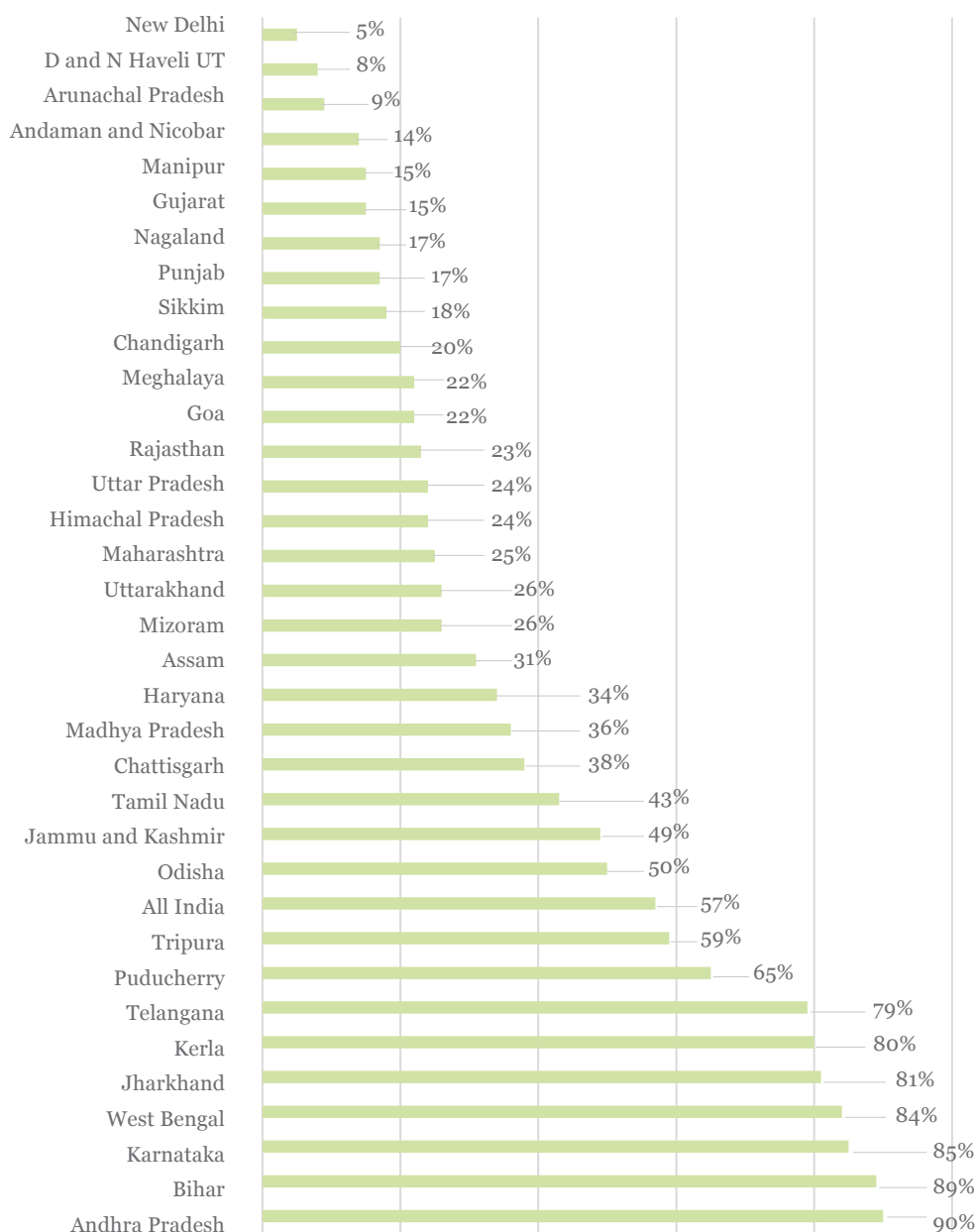
Table 2.4 : Region wise SHGs having Loans Outstanding (As on 31 March 2022)				
(₹ lakh)				
Sr. No.	Regions	SHGs credit linked (No.)	Loans outstanding with SHGs	
			Total	Per SHG
1	Northern Region	1,61,848	1,65,378	1.02
2	North Eastern Region	2,12,009	2,36,245	1.11
3	Eastern Region	24,59,218	35,29,425	1.44
4	Central Region	4,07,004	3,25,178	0.80
5	Western Region	3,91,082	4,49,277	1.15
6	Southern Region	31,08,796	1,03,99,627	3.35
7	<b>Total</b>	<b>67,39,957</b>	<b>1,51,05,130</b>	<b>2.24</b>



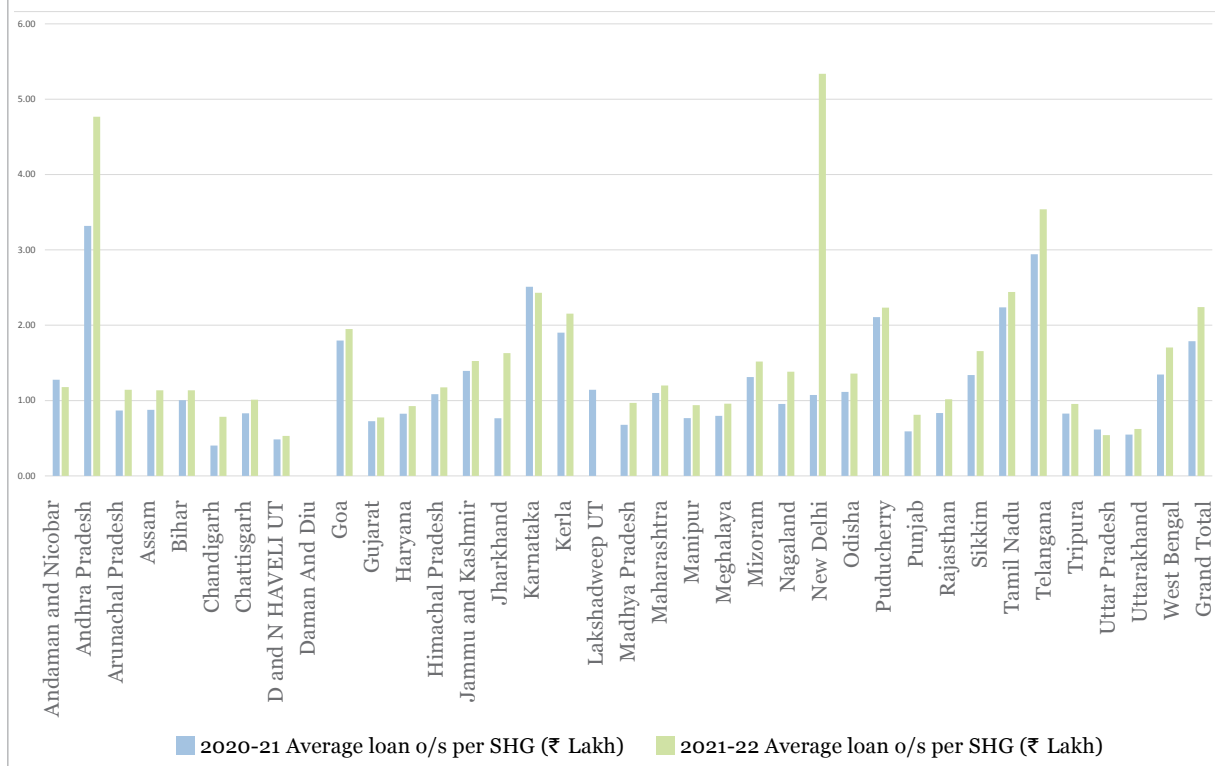
State-wise, credit linkage status of SHGs as on 31 March 2022 is depicted in Fig. 2.7. Overall, out of 118.93 lakh SHGs savings linked, 57% SHGs have loans outstanding with banks. Nine states have credit linkage percentage higher than the All India average. Andhra Pradesh is leading with 90% of its SHGs having loans outstanding, followed by Bihar (89%) and Karnataka (87%). Southern and Eastern states dominate the list along with Tripura.

The average size of loan outstanding as on 31 March 2022 has increased in all States compared to the position as on 31 March 2021. The increase is highest in Chandigarh (432%), followed by Jharkhand (155%) and Manipur (139%).

**Fig. 2.7: State-wise SHGs with credit linkage (As on 31.03.22)**



**Fig.2.8:State-wise Average Loan O/s per SHG as on 31 March 2021 & 2022 (₹ Lakh)**



## 2.5 AGENCY WISE DISTRIBUTION OF SHG BANK LINKAGE PROGRAMME

Commercial Banks, RRBs and Cooperative Banks play a pivotal role in strengthening the SHG-BLP through provision of savings and credit services. The Agency-wise status of SHG-BLP is given in Table 2.5. As on 31 March 2022, Commercial Banks through their vast network of banking operations have done exceedingly well, with over 69 lakh SHGs having saving accounts with them.

Table 2.5 Agency-wise status of SHG-BLP in 2021-22								
(₹ lakh)								
Category of Agency	Total Savings of SHGs with Banks as on 31 March 2022		Loans disbursed to SHGs by Banks during 2021-22		Total Outstanding Bank Loans against SHGs as on 31.03.2022		NPAs as on 31.03.2022	
	No. of SHGs	Savings Amount	No. of SHGs	Loans disbursed	No. of SHGs	Loan Outstanding	Amount of Gross NPA	NPA (%)
Commercial Banks	68,87,508	30,72,648	20,79,254	61,22,577	41,81,656	1,02,65,757	3,31,856	3.23
% Share	57.91	65.04	61.19	61.39	62.04	67.96	57.78	
RRBs	35,83,219	13,79,125	11,05,178	32,59,124	20,29,015	39,48,866	1,24,172	3.14
% Share	30.13	29.19	32.52	32.68	30.10	26.14	21.62	
Cooperative Banks	14,22,326	2,72,275	2,13,835	5,91,221	5,29,286	8,90,507	1,18,343	13.29
% Share	11.96	5.76	6.29	5.93	7.85	5.90	20.60	
<b>Total</b>	<b>1,18,93,053</b>	<b>47,24,048</b>	<b>33,98,267</b>	<b>99,72,923</b>	<b>67,39,957</b>	<b>1,51,05,130</b>	<b>5,74,371</b>	<b>3.80</b>

Thus, in terms of number of SHGs saving with banks, Commercial Banks lead with 58% share, followed by RRBs at 30% (35.83 lakh SHGs) and Cooperative Banks at 12% (14.22 lakh SHGs).

Bank-wise details of savings outstanding as on 31 March 2022 are given in Statement IA. Commercial Banks also dominate the share in disbursements and loans outstanding in respect of SHGs. Bank wise details of loans disbursed to SHGs and loans outstanding there against is given in Statements I-B and I-C, respectively.

As given in Table 2.6, average savings of SHGs with banks have increased across all agencies, except Cooperative Banks which recorded a 47% decline. The average savings have gone up from ₹33,392 in 2020-21 to ₹39,721 in 2021-22 and average loans disbursed to SHGs have increased by 45.92% from the previous year with an increase seen across all agencies.

<b>Table 2.6: Agency-wise Average Savings, Loan Disbursement and Loan Outstanding per SHG</b>									
(₹ Lakh)									
<b>Category of Agency</b>	<b>Average Savings of SHGs with Banks</b>			<b>Average Loans disbursed to SHGs by Banks</b>			<b>Average Outstanding Bank Loans against SHGs</b>		
	<b>2021-22</b>	<b>2020-22</b>	<b>Change (%)</b>	<b>2021-22</b>	<b>2020-22</b>	<b>Change (%)</b>	<b>2021-22</b>	<b>2020-22</b>	<b>Change (%)</b>
Commercial Banks	44,612	36,872	20.99	2,94,460	1,91,806	53.52	2,45,495	1,85,768	32.15
Regional Rural Banks	38,488	26,445	45.54	2,94,896	2,06,742	42.64	1,94,620	1,76,724	10.13
Cooperative Banks	19,143	35,838	-46.58	2,76,485	2,29,278	20.59	1,68,247	1,43,248	17.45
<b>Total</b>	<b>39,721</b>	<b>33,392</b>	<b>18.95</b>	<b>2,93,471</b>	<b>2,01,118</b>	<b>45.92</b>	<b>2,24,113</b>	<b>1,78,694</b>	<b>25.42</b>

The average loans outstanding per SHG have also increased for all agencies, the highest percentage increase being in Cooperative Banks. Bank wise loans outstanding in respect of SHGs is given in Statement I-C.

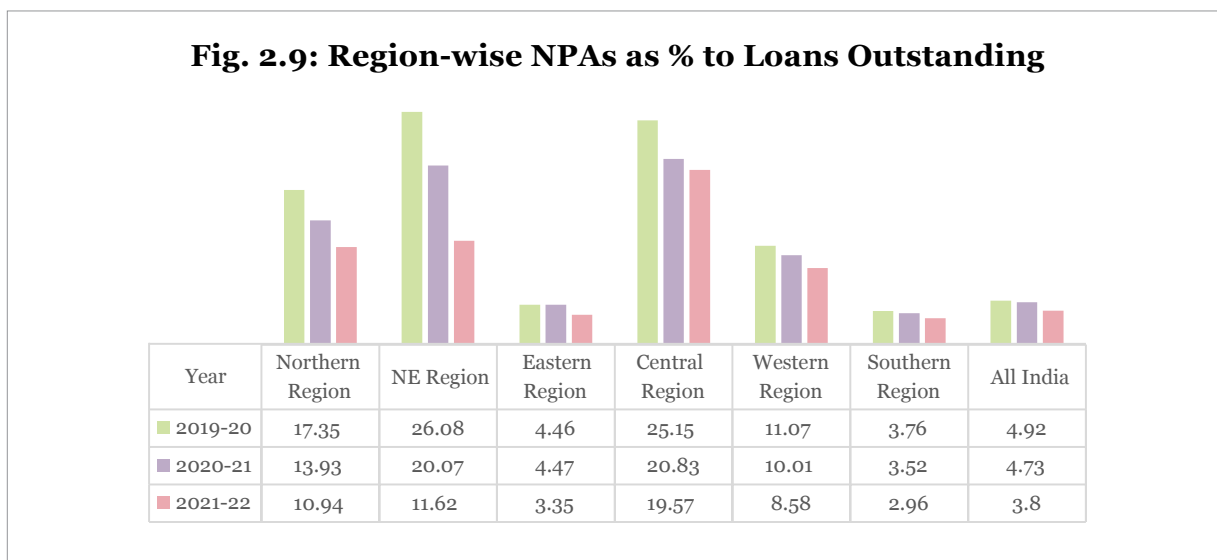
## 2.6 NPAs IN SHG-BLP – REGION-WISE DISTRIBUTION

NPAs under bank loans to SHGs as on 31 March 2022 declined to 3.8% as compared to 4.73% as on 31 March 2021 (Table 2.7 & Fig. 2.9). A decrease in NPAs can be seen across all regions in the FY 2021-22. The absolute level of NPAs has however, increased from ₹4,889.21 crore in 2020-21 to ₹5,743.71 crore in 2021-22 with a major portion of this increase being driven by the Southern region. The only exception is the North Eastern region where the amount decreased from ₹283.66 crore to ₹274.58 crore indicating a 3% decline.



Table 2.7 : Region-wise NPA Level (per cent) during 2020 & 2021					
(₹ lakh)					
Sr. No	Region	2020-21		2021-22	
		Gross NPA- Amount	NPA as % to Loan o/s	Gross NPA- Amount	NPA as % to Loan o/s
1	Northern Region	17,133	13.93	18,094	10.94
2	NE Region	28,366	20.07	27,458	11.62
3	Eastern Region	1,15,889	4.47	1,18,293	3.35
4	Central Region	52,551	20.83	63,650	19.57
5	Western Region	32,917	10.01	38,566	8.58
6	Southern Region	2,42,064	3.52	3,08,310	2.96
7	<b>All-India</b>	<b>4,88,921</b>	<b>4.73</b>	<b>5,74,371.42</b>	<b>3.80</b>

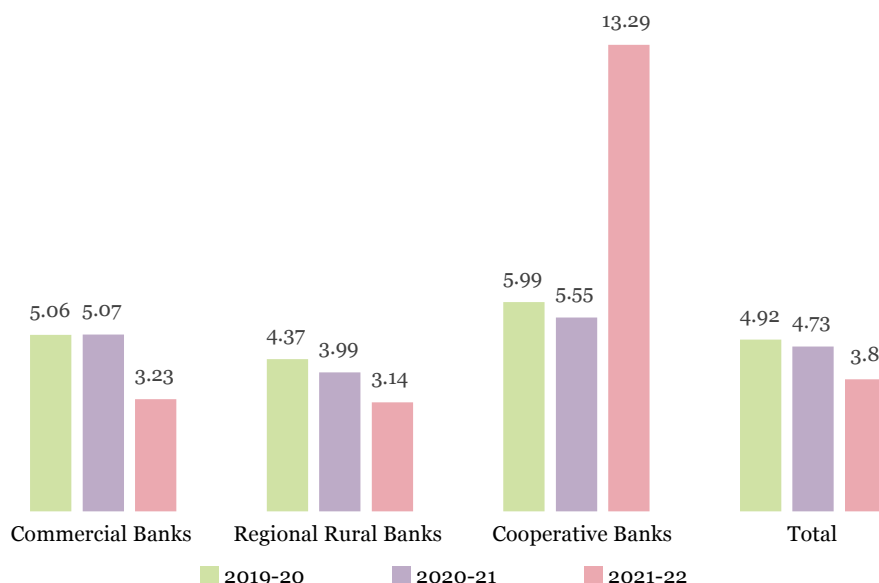
On a further comparison of NPAs as % to loans outstanding at regional levels, it is seen that the Eastern and Southern regions have NPA levels below the all India average even though Gross NPAs in absolute terms have increased in both the regions. Since these two regions have the maximum share in SHG loans disbursement as well as in loans outstanding, any change in the NPA levels in these two regions has a major impact on the all-India status. The state-wise and bank-wise status of NPAs is detailed in Statement VI.



## 2.7 AGENCY-WISE NPA POSITION IN SHG- BLP:

As against the total loans outstanding of ₹1,51,051.30 crore under SHG-BLP as on 31 March 2022 across all banks, the Gross NPAs amounted to ₹5743.71 crore (3.8%). While there was a decrease in NPAs in the case of Commercial Banks and RRBs, a steep surge can be observed in the NPA levels of Co-operative Banks from 5.6% in 2020-21 to 13.3% in 2021-22. A three year comparative NPA position of agencies is depicted in Figure 2.10. The overall NPAs of banks has decreased from 4.7 % of loans outstanding as on 31 March 2021 to 3.8% as on 31 March 2022.

**Fig 2.10: NPA Position of Banks (SHG-BLP) during 2019-20 to 2021-22 (%)**



## PART II: REVIEW OF THE OPERATIONS OF MFIs

Ever since the first MFI came into existence in 1996, the microfinance sector has witnessed a stable growth, but the momentum picked up only after 2004 and during the last several years, has witnessed a phenomenal growth with number of lending institutions up from a few to several hundreds. The quantum of credit, which MFIs are providing to the poor and financially excluded beneficiaries, has crossed ₹ 1.16 lakh crore. However, the microfinance sector has changed over the last few years with the greater market share of banks, NBFCs and SFBs together accounting for 2/3<sup>rd</sup> of the sector. The combined portfolio of the sector has reached over ₹ 2.6 lakh crore with a client base of 6 crore. At the same time, the credit demands by clients for various purposes have risen, be it consumption loans, income-generating activities, MSME, housing, education, water & sanitation, health and agriculture.

Over the years, the sector has evolved and become more systematic with the regulatory framework issued by the RBI in 2011 and the Industry Code of Conduct formulated by the SROs. Moreover, the changing dynamics (as the sector which was once dominated by NBFC-MFIs, is now seeing other institutions increasingly growing in market share) have given way to the development of the Code for Responsible Lending, a voluntary code for all lenders operating in the microfinance sector. In March 2022, the RBI issued a New Regulatory Framework for Microfinance Loans, which provides a level playing field to all lenders operating in the sector as it outlines a common set of regulations for all lenders.

The sector has faced many challenges such as the Andhra Pradesh Crisis in 2010, Demonetization in 2016, the Assam crisis in 2019 and most recently, the Pandemic in 2020. Every challenge has

led to consolidation of the sector in India. The closing months of the year 2020-21 were a witness to the intrinsically resilient nature of the microfinance sector. Though the operations of MFIs were affected starting March 2020, the sector crawled back to normalcy by the third quarter. Despite the effects of the pandemic, this was a successive year of a reasonable growth path for the microfinance sector.

Furthermore, technology was a redeeming factor in the face of this pandemic. From its many efficiency-enhancing benefits, technology has now also become an operational necessity for MFIs. The process of adoption of technology has been accelerated in the recent past by events in the external environment. As an outcome of demonetization, most MFIs started crediting loan amounts to bank accounts, avoiding cash disbursements. The pandemic resulted in MFIs looking at the digital collection methodologies. To fully leverage the potential of technology, there is a need to make investments to build the financial and digital literacy of their clients, so that clients become confident in undertaking cashless transactions.

MFIs are also at the forefront of implementing development programmes of national interest. Several MFIs are actively involved in the financing of water-sanitation products and services, as also renewable energy products. The MFI sector is also showing active interest in taking the Aayushman Bharat Programme to the nook and corner of the country with its wide outreach as well as in affordable housing and an active partner of the PM SVANidhi Scheme for street vendors.

## **2.8 PROGRESS OF MFI OPERATIONS DURING 2021-22**

### ***Portfolio:***

After the turmoil of the pandemic, the financial year 2021-22 ended on a positive note for the sector and is inching toward the pre COVID level. The combined portfolio of the sector (including banks and SFBs) continues to be on a growth trajectory and reached ₹2,62,599 crore at the end of financial year 2021-22 with a Y-o-Y growth rate of 5%. Out of the total, the combined MFI portfolio (for-profit and not-for-profit) constitutes 44% share of the total sector which is ₹1,15,917 crore. In the last financial year 2020-21, Not-for-Profit MFIs showed a remarkable growth of 30% followed by NBFC-MFIs with a 19% Y-o-Y growth rate. Tamil Nadu, Bihar, Karnataka, Uttar Pradesh and Madhya Pradesh are the top 5 states in terms of share of MFI portfolio and contribute toward 59% of the MFI portfolio.

### ***Disbursement:***

Total disbursement in the year 2021-22 was ₹2,49,675 crore which is an increase of 27% over the previous year. Out of total disbursement, MFIs disbursed ₹1,01,949 crore recording an increase of 43% over the previous year. The top 5 states in terms of disbursement from MFIs are Bihar, Tamil Nadu, Karnataka, Uttar Pradesh and Maharashtra and contribute to 60% of the MFI disbursement amount. The remarkable increase in the quantum of disbursement by MFIs could be attributed to continuous support from the government in terms of special liquidity funds, TLTRO funds and the Credit Guarantee Scheme.

The growth in the number of active loans & total portfolio, a spurt in disbursement and an improvement in collection efficiency are signs of the economy opening up and the livelihoods of MFI borrowers coming back to normalcy.



### ***Portfolio Quality:***

The overall portfolio quality of the sector has improved during 2021-22 as the Portfolio At Risk (PAR) 30+ has reduced to 5.27% at the end of the financial year 2021-22 from 9.01% as of the end of March 2021. PAR 90+ has also improved and stood at 2.43% at the end of March 2022 from 4.10% at the end of the previous financial year. Assam, West Bengal, Kerala, Tamil Nadu, and Madhya Pradesh are among the states which have PAR 30+ levels higher than the national average of 5.27%, whereas Bihar, Haryana, Uttar Pradesh and Punjab have PAR values lower than the national average. Despite the improvement, the sector has recorded NPA of around ₹33,000 crore along with over ₹7,000 crore written off during 2021-22.

### ***Status of MFI staff:***

MFIs currently operate in 28 States, 5 Union Territories and 595 districts in India and employ 1.61 lakh personnel, out of which 10% are women and 61% are field staff. However, last year the sector faced a new challenge in form of a higher attrition rate. This has shifted the focus of MFIs on the need to systematically allocate resources for staff welfare, staff motivation and staff training.

### ***Digitization:***

Another major development in the MFI operation during 2021-22 was the focus on digitization. The pandemic resulted in MFIs looking at digital collection methodologies using a variety of technologies and tying up with Payment Banks, Payment Wallets and other payment technologies. Data reveals a steady increase in volumes under digital collections. Technology usage has accelerated even for customer acquisition, loan processing and monitoring as well as the organization and management of groups.

### ***New Regulations:***

The issuance of the new Regulatory Framework for Microfinance loans by the RBI will continue the growth trajectory of MFIs in the coming years. Currently, MFIs are gearing up to implement the new regulations in the field by finalising the required policies on interest rate, training on accurate income assessment of household, etc. SROs now have a greater role to ensure client protection and responsible lending as the RBI has given the liberty to MFIs to fix the pricing of loans and other changes.

## **2.9 NPA STATUS OF MFIS AS OF 31<sup>ST</sup> MARCH 2021 AND 2022**

At the beginning of the financial year 2020-21, the Indian economy faced a huge challenge in form of a nationwide lockdown due to the sudden outbreak of the pandemic. The microfinance sector was also affected greatly. The overall NPA of the sector shot up from 4% as at end-March 2020 to 10.8% at the end-March 2021 and further rose to 11.83% as at end-March 2022. The only segment in which the NPA has continuously reduced is NBFCs. The top five states in terms of NPAs at the end of March 2022 are Assam, Meghalaya, West Bengal, Maharashtra and Delhi. These states have more than 15% of their portfolio as NPA.

## 2.10 PROGRESS UNDER MFI/MFO-BANK LINKAGE PROGRAMME

The NBFC-MFIs contribute significantly to the microfinance industry with ₹1.16 lakh crore loan portfolio and a client base of 6 crore. The MFI sector aims to further deepen its outreach for providing sustainable financial services to the poor and vulnerable families. In addition, the prudential norms and self-governing discipline followed by the MFIs has enabled them to access more liquidity from the banking sector, both public and private. Table 2.8 provides details of bank credit extended to MFIs. As compared with 28601 loan accounts during 2020-21 amounting to ₹15,322.33 crore, a total of 24,686 loan accounts amounting to ₹26,567.02 crore were disbursed during the year 2021-22. Hence, the average loan size disbursed by banks to MFIs during 2021-22 has gone up from ₹0.54 crore to ₹1.61 crore from the previous year.

Table 2.8: Progress under MFI/MFO-Bank Linkage						
(Amount ₹ crore)						
	2019-20		2020 -21		2021-22	
Particulars	No. of accounts	Amount	No. of accounts	Amount	No. of accounts	Amount
Loans disbursed by banks/FIs to MFIs/ MFOs	20,744	20,875.97	28,601	15,322.33	24,686	26,567.02
Loans outstanding against MFIs/ MFOs as on 31 March,	52,288	29,896.67	61,259	24,494.04	58,849	38,806.35
Source: Reporting Banks through Ensure portal						

The total bank loans outstanding to MFIs as on 31 March 2022 is ₹38,806.35 crore in respect of 58,849 loan accounts compared to ₹24,494.04 crore in 61,259 loan accounts as on 31 March 2021. In terms of disbursement, the loan accounts disbursed during the year have registered a negative growth of 14%. However, loan amount increased by 73%. In terms of loans outstanding, banks/FI loans to MFIs have registered a negative growth of 4% in number of loan accounts while reaching an overall growth of 58% for total loans outstanding. Agency wise details on bank loans to MFIs is given in Table 2.9.

Table 2.9: Loans to MFIs/MFOs by the Banks /Financial Institutions (Amount in ₹ crore)						
Financing Agency	Period	No. of Reporting Banks	Loans disbursed to MFIs during the year		Loan outstanding against MFIs as on 31 March	
			No. of loan accounts	Amount	No. of loan accounts	Amount
Commercial Banks*	2019-20	31	3,622	18,636.13	9,756	26,602.63
	2020-21	23	5,742	11,204.83	11,964	20,732.51
	2021-22	28	13,079	22,191.98	19,206	33,718.69
Regional Rural Banks	2019-20	10	867	17.97	3,005	42.07
	2020-21	10	994	19.26	3,296	37.65
	2021-22		1408	33.26	4,153	80.32
Cooperative Banks	2019-20	23	16,239	1,128.88	39,471	1,219.17
	2020-21	19	21,826	1,515.24	45,921	1,831.61
	2021-22	16	10,164	1,448.78	35,447	1,824.34
SIDBI	2019-20	1	16	1,093.00	56	2,032.79
	2020-21	1	39	2,583.00	78	1,892.26
	2021-22	1	35	2,893.00	43	3,183.00
<b>Total by all agencies</b>	<b>2019-20</b>	<b>65</b>	<b>20,744</b>	<b>20,875.98</b>	<b>52,288</b>	<b>29,896.66</b>
	<b>2020-21</b>	<b>53</b>	<b>28,601</b>	<b>15,322.33</b>	<b>61,259</b>	<b>24,494.03</b>
	<b>2021-22</b>	<b>45</b>	<b>24,686</b>	<b>26,567.02</b>	<b>58,849</b>	<b>38,806.35</b>
* Including SFB						

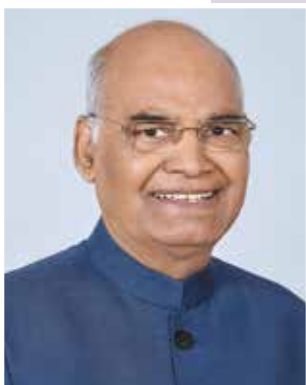
Commercial Banks disbursed ₹22192 crore to MFIs during the year 2021-22 at a growth of 98% compared with the previous year. The loans outstanding stood at ₹33719 crore on 31 March 2022, recording an increase of 63% over the previous year.

RRBs disbursed ₹33.26 crore to MFIs during 2021-22 with loans outstanding at ₹80.32 crore on 31 March 2022 depicting a growth of 73% and 113% respectively over the last financial year. SIDBI disbursed ₹2893 crore during 2021-22 with a growth of 12% over the last year and as on 31 March 2022, loans outstanding stood at ₹3183 crore registering a 68% increase from the previous financial year. The growth may probably be due to a U-curve recovery of MF sector from the COVID pandemic.



## CHAPTER 3

# POLICY INITIATIVES FOR THE MICROFINANCE SECTOR



*“Women are playing an increasingly important role in providing impetus to rural economy. Banks have extended financial help to the tune of ₹65,000 crore to more than 28 lakh Self-Help Groups in 2021-22. This is four times the amount extended in 2014-15. The government has also provided training to thousands of members of the women self-help groups and made them partners as ‘Banking Sakhi’. These women are delivering banking services to rural households at the doorsteps”.*

Excerpt from the speech delivered by the Hon’ble President of India Shri Ram Nath Kovind in his address to the joint sitting of the two houses of Parliament at New Delhi on 31 January 2022

The SHG-Bank Linkage programme (SHG-BLP), piloted by NABARD in 1992 with linkage of 500 SHGs, in its 30 year journey has played an important role in empowering rural women, bringing social transformation and has covered 14.2 crore rural households pan-India. Along with promoting the SHG-BLP movement, NABARD also designed and launched the concept of Joint Liability Groups (JLGs) to bring into the banking fold, the hitherto unbanked (other than women), viz., small & marginal farmers, oral lessees, sharecroppers, artisans, micro entrepreneurs, etc. and provide them collateral free credit. NABARD has also implemented enterprise skill & livelihood development programmes to enable members of SHGs/ JLGs for setting up microenterprises. Over the last three decades, the microfinance sector has grown tremendously with various initiatives and interventions by Govt. of India, State Governments, RBI, NABARD, banks, various organisations, etc. This chapter discusses various such initiatives taken during the year 2021-22.

### 3.1 INITIATIVES TAKEN BY NABARD

Till the 1990s, a large section of the rural population was unbanked and overlooked by the mainstream banking institutions. The only recourse available to them was the informal financial system for meeting their emergent credit needs. Credit was accessible and available with flexibility of terms and minimal/negligible documentation at exorbitant interest rates from informal sources (moneylenders). However, such credit from the money lenders had deleterious consequences at a later date like coercive recovery besides taking over of the productive assets thereby throwing them into the abyss of poverty. It was against this backdrop that NABARD introduced the concept of SHGs and launched the SHG-BLP movement. The programme has emerged as the largest micro finance movement in the world, addressing issues related to women empowerment and overall income generation through holistic financial inclusion.

The SHG-BLP programme has evolved over the years and NABARD through its various initiatives has strengthened it over time to provide access to a range of financial services in a cost effective and sustainable manner. During FY 2021-22, NABARD continued to facilitate the growth of this sector by means of grant assistance for formation, nurturing and credit linking of SHGs with banks, support for MEDPs and LEDPs for promoting sustainable and holistic livelihood opportunities, capacity building of various stakeholders through training/exposure visits/seminars/ workshops, commissioning of studies and refinance support to banks and MFIs.

### 3.1.1 Grant Support to Partner Agencies for Promotion and Nurturing of SHGs

Since 1992, NABARD has been providing grant support to NGOs, SHG Federations, Commercial Banks, Co-operative Banks, RRBs, NGO-MFIs, PACS, Farmers' Clubs and Individual Rural Volunteers (IRVs) for promotion, nurturing and credit linkage of SHGs.

This support has been the catalyst for the spread of SHG-BLP programme across the country. As on 31 March 2022, 118.93 lakh SHGs are savings linked to banks. The financial support extended by NABARD to various SHPIs till 31 March 2022 is indicated in Table 3.1.

<b>Table 3.1: Grant support to Partner Agencies</b> (₹ lakh)								
<b>Agency</b>	<b>During 2021-22</b>				<b>As on 31.03.2022</b>			
	<b>Sanctions</b>		<b>Release</b>		<b>Cumulative Sanctions</b>		<b>Cumulative Release</b>	
	<b>Amount</b>	<b>SHGs promoted (No.)</b>	<b>Amount</b>	<b>SHGs saving linked (No.)</b>	<b>Amount</b>	<b>SHGs promoted (No.)</b>	<b>Amount</b>	<b>SHGs saving linked (No.)</b>
NGOs	192.50	2025	460.83	6428	38236.30	702677	16059.71	550925
RRBs	-	-	-	-	1764.38	61656	666.90	55288
Coop. Banks	-	-	-	-	1294.22	66782	609.33	59975
IRVs	-	-	-	-	455.18	26350	78.25	12313
Farmers' Clubs	-	-	-	-	46.13	5138	20.45	4469
PACS	-	-	1.51	130	669.61	14925	97.08	3441
SHG Federations	-	-	-	-	25.40	200	12.37	46
NGOs – MFIs	-	-	-	-	337.13	5869	41.70	1126
<b>Total</b>	<b>192.50</b>	<b>2025</b>	<b>462.34</b>	<b>6558</b>	<b>42828.35</b>	<b>883597</b>	<b>17585.79</b>	<b>687583</b>
Women SHG Scheme (in 150 LWE affected and backward districts)								
<b>Anchor NGOs</b>	<b>NA</b>	<b>NA</b>	<b>933.74</b>	<b>-</b>	<b>20438.10</b>	<b>204381</b>	<b>13943</b>	<b>129167</b>

Cumulatively, the grant support sanctioned and released as on 31 March 2022 stood at ₹428.28 crore and ₹175.86 crore respectively. During FY 2021-22, support of ₹1.93 crore was sanctioned for promotion of 2025 SHGs (under FIF). Cumulatively, the number of SHGs savings linked under FIF stood at 6.85 lakh whereas credit linked SHGs were 4.04 lakh. Now, the grant assistance for SHG formation is provided on a very selective basis in such areas where NRLM is not working intensively. Grant assistance provided by NABARD for SHG formation over the years has been showing a declining trend due to increased expansion of NRLM framework. However, support continues uniformly for training and capacity building of various stakeholders. Support for mentoring, handholding, financial literacy, formation and linkage of SHGs/JLGs through SHPIs/JLGPIs, training and capacity building of stakeholders, livelihood promotion, studies, documentation, awareness, innovations, etc. is extended under Financial Inclusion Fund and Women Self Help Group Development Fund. As against ₹118 crore during 2020-21, expenditure of ₹138 crore was incurred during 2021-22 from these funds taken together, registering a growth of 17% over the previous year. Agency-wise and State-wise details of grant assistance extended to partner agencies under the Scheme is given in Statements IX-A to IX-J.

### 3.1.2 Scheme for Promotion of Women SHGs in Backward and LWE districts of India

NABARD in association with Department of Financial Services, Ministry of Finance, Government of India implemented the scheme for promotion and financing of Women Self Help Groups in 150 identified Left Wing Extremism (LWE) and Backward districts of the country. The scheme was operationalized in 2011-12. As on 31 March 2022, 2.11 lakh WSHGs were promoted / savings linked and 1.29 lakh WSHGs were credit linked with banks. Implementation period envisaged under Women SHG Scheme in 150 LWE and Backward districts was three years, i.e. upto 2015-16. As a result, there has been no new sanctions for promotion of women SHGs under the scheme. However, ₹933.74 lakh was released during the year 2021-22 under the scheme for capacity building of various stakeholders and marketing initiatives for SHG members in the identified districts. Further, during 2021-22, support has been continued for newly introduced activities like Gram-Dukan (Box 3.1), funding of impact assessment studies, films, exposure visits, publications, exhibition, melas and promotion of marketing tie-ups. The detailed progress under the scheme as on 31 March 2022 is given in Statement X.





### Box 3.1: “UTKAL GRAMEEN DUKAN”- Initiative by Odisha RO

**Challenges:** (a) Microenterprises of women SHGs face many difficulties in manufacturing and processing daily consumables, procurement of raw materials, maintaining standard operating procedures (SoPs), quality certifications, trade licenses, branding, packing, etc. (b) Market linkage for the local products manufactured and processed is a big task and SHG Women entrepreneurs who take loans end up with financial debts and repayment issues.



**Interventions :** (a) Bairisons Agro India Private Limited (Bairisons), an ISO 9001-2015 company received financial assistance from NABARD under MCID's WSHG programme for establishing Utkal Grameen Dukan at Raghunathpur, Ganjam district, Odisha with provision for capacity building and market linkage for SHG women micro entrepreneurs' manufactured products like Biri Bodi, Agarbathi, Spices, Dress Material, Mushrooms, Flowers, Leaf Plates etc. (b) Formation of 10 SHGs comprising of 142 women entrepreneurs after field survey.

**Impact:** (a) The identified women started manufacturing daily use/household/local products. (b) Designed under the UTKAL brand logo, they started promoting the products at Utkal Grameen Dukan, E-Commerce portal and exhibitions.

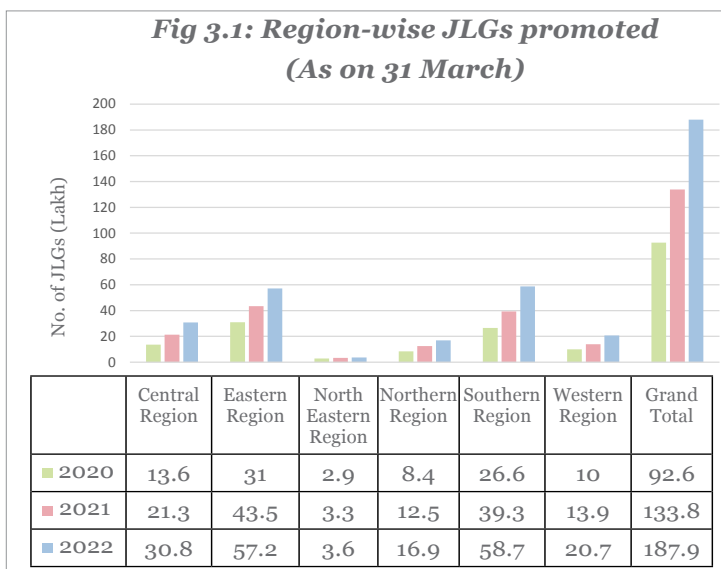
**Way Forward:** (a) To set up Utkal Grameen Dukan with 300 women entrepreneurs by forming 30 SHGs and set up fish processing centres, vegetable grading packing centres and 10 grocery packing units to attain “Atmanirbhar Mahila, Atmanirbhar Kisan and Atmanirbhar Bharat”. (b) Establish a strong supply chain and value chain network connecting these SHGs' Micro enterprise and SHG stores with FPOs and PACS. (c) Set up Food Processing Units, Cold Storage Chain, Ware Houses and SHG Special Economic Zones (SEZs).



### 3.1.3 Promotion of JLGs (Joint Liability Groups)

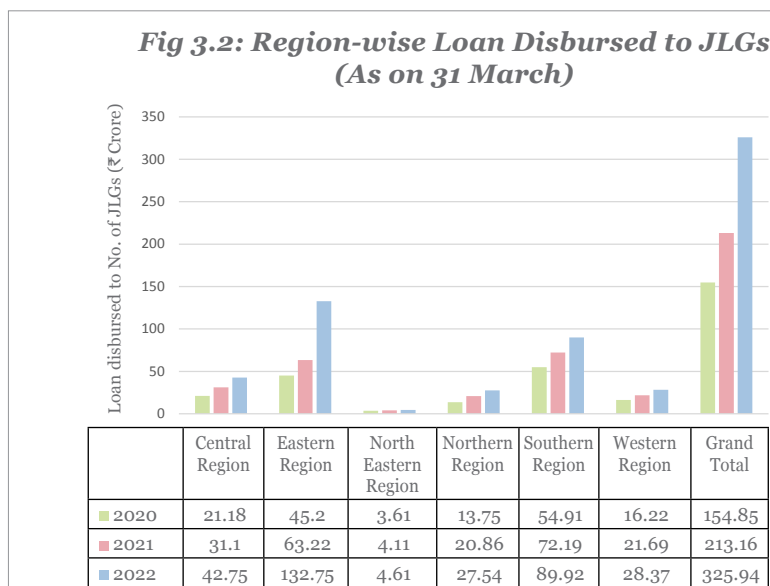
Joint Liability Groups are informal groups of 4-10 members engaged in similar economic activities and willing to jointly undertake to repay the loans taken by the groups. Basically, JLGs are credit groups where savings by the group is voluntary and their credit needs are met through loans from the financial institutions and the loans are extended to both individual members of JLGs as also to the group. Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD. Apart from extending refinance support to banks, NABARD also extends grant support to banks and other JLG promoting agencies for formation and nurturing of JLGs and capacity building of the stakeholders. During 2021-22, a total of 54.09 lakh JLGs were promoted as compared to 41.27 lakh JLGs promoted

during 2020-21. Cumulatively, JLGs promoted stood at 187.92 lakh as on 31 March 2022, with a net growth of 40% over 2020-21. In terms of cumulative JLGs promoted as on 31 March 2022, Southern states recorded the highest growth at 49% followed by Western states at 48% (Fig 3.1).



During the year, number of JLGs promoted was highest in Southern region (19.31 lakh) accounting for 36% of the JLGs financed pan-India followed by Eastern region (13.73 lakh). As on 31 March 2022, the cumulative amount of loans disbursed to JLGs by banks stood at ₹3,25,937.63 crore, an increase of 53% from ₹2,13,164.87 crore as on 31 March 2021. Loan disbursed per JLG averaged at ₹2 lakh and was highest in the Eastern region @ ₹5 lakh/ JLG (Fig. 3.2)

NABARD provides grant assistance to banks for using corporate BCs/ NGOs- as JLGPIs and for capacity building to create a pool of trainers from bank staff for formation, nurturing and financing of new JLGs. To encourage JLG formation and promotion, NABARD provides grant assistance of ₹4000 per JLG.





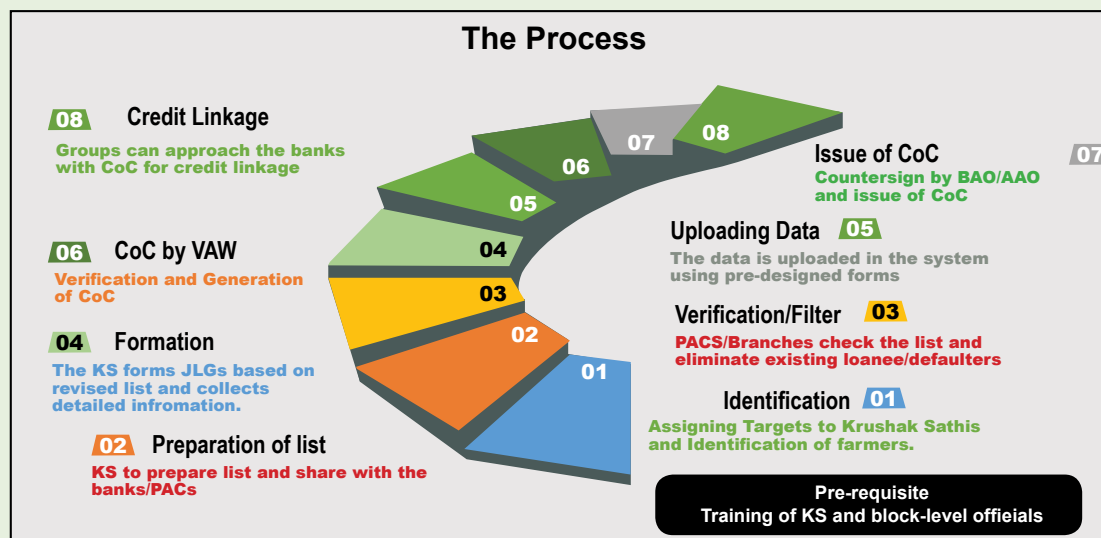
To boost JLG financing by banks, NABARD had introduced a business model in 2017, whereby the banks (PSBs, RRBs & Co-operative Banks) execute a MoU with NABARD for financing JLGs on terms and conditions as specified in the MoU. During the year 2021-22, keeping in view the increased participation under JLG financing, grant assistance under Business Model Scheme has been extended to Small Finance Banks and Scheduled Private Commercial Banks. Under the scheme, grant support towards JLG formation & linkage is assured from NABARD under the MoU. There is also a provision for taking fee-based help by engaging BC/JLGPI as BF for JLG lending under this model. Till date, NABARD has executed 91 MoUs with banks (RRBs-59, PSBs-24 and StCBs/DCCBs-8) under the Business Model Scheme envisaging formation of 1,90,330 JLGs with grant commitment of ₹52.57 crore. As on 31 March 2022, a total of 42,621 JLGs have been formed with cumulative grant support of ₹6.09 crore under the Scheme.

In terms of non-financial support intervention and with a view to sensitize the stakeholders of the JLG programme, NABARD has been organizing training programmes and exposure visits to successful JLGs, for the functionaries of various institutions, including financing banks. Cumulatively, around 92,271 persons have benefitted from these trainings and exposure visits. Details are given in Statement VIII-B.



### Box 3.2: Model Scheme for formation of Bhoomihina Agriculturist Loan And Resources Augmentation Model (BALARAM) Scheme

**Background:** In the background of the Union Budget 2014-15 pronouncement for formation of 5 lakh JLGs of “Bhoomi Heen Kisan” and introduction of the scheme by RBI on financing JLGs for Bhoomi Heen Kisan, Government of Odisha launched a new Agri Policy named ‘Samrudhi’ with thrust on Credit Flow to Sharecroppers/Lessee Cultivators by following the NABARD Model of JLGs in 2020-21. In Odisha, out of 48.66 lakh operational holdings, 9.05 lakh operational holdings are of “Leased in” tenancy status (i.e. wholly or partially leased in). Govt. of Odisha has undertaken an ambitious initiative of forming one lakh JLGs in collaboration with NABARD.



**Interventions :** (a) Awareness creation through State level workshop for officials of Department of Agriculture, Banks and other stakeholders, (b) Conduct of review meetings with all the stakeholders, (c) Conduct of studies by NABARD, DDMs on the progress of BALARAM scheme.

**Impact:** (a) 2.78 lakh sharecroppers have been identified and 19,863 JLGs have been formed across 30 districts of Odisha (b) 15,000 JLG applications sourced to the banks and 6000 JLGs are credit linked, (c) Total amount sanctioned by banks to JLGs - ₹54.04 crore and amount disbursed- ₹45.12 crore, (d) NABARD released grant assistance of ₹79.47 lakh for 3,946 JLGs.

#### 3.1.4 NABFINS as JLGPI

NABARD promoted its subsidiary NABFINS for exclusive purveying of microcredit, positioning it as a Model MFI with the objective of setting governance standards among MFIs, operating with exemplary levels of transparency and at reasonable/ moderate rates of interest. NABFINS commenced its operations as NBFC-MFI in February 2015 and now operates in 15 States. NABARD continues its refinance assistance to NABFINS. The subsidiary was also sanctioned a pilot project as JLGPI for promotion and self- financing/ direct credit linkage of JLGs in the States of Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.

The progress made under the Pilot Project is given in Table 3.2 below

<b>Table 3.2: Progress under Pilot Project sanctioned to NABFINS</b> <b>(As on 31 March 2022)</b>				
(₹ Lakh)				
Sr. No.	State	JLGs financed (No.)	Loan Amount	
			Released	Outstanding
1	Chhattisgarh	2339	3855.70	3386.15
2	Jharkhand	1465	2139.83	2292.13
3	Madhya Pradesh	482	716.50	572.37
4	Maharashtra	3482	5113.40	3957.58
	<b>Total</b>	<b>7768</b>	<b>11825.43</b>	<b>10208.24</b>

### 3.1.5. SHG based Livelihood Interventions of NABARD

India has one of the youngest populations in the world with an average age of 28 years. Nearly 56% of the population is between the age of 20 and 59 years. Report on National Policy on Skill Development and Entrepreneurship (2015) had estimated that only 4.7% of the total workforce in India had undergone formal skill training compared with 52% in the US, 80% in Japan, and 96% in South Korea. Further, a skill gap study conducted by the National Skill Development Corporation (NSDC) over 2010-2014 indicated additional net incremental requirement of 10.97 crore skilled manpower in 24 key sectors by 2022. Also, 29.82 crore farm and non-farm sector workforce need to be skilled, reskilled, and upskilled. Thus, the National Skill Development Mission estimated that 40 crore Indians needed to be skilled by 2022.

Government of India has launched Pradhan Mantri Kaushal Vikas Yojana (PMKVY) scheme in 2015 to benefit one crore youth with industry-relevant skill training for better livelihood. Further, Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) and Skills Strengthening for Industrial Value Enhancement (STRIVE) project are other significant skilling interventions of Ministry of Skill Development to improve skill training qualitatively and quantitatively through strengthening institutions, bring in better market connectivity and inclusion of marginalised sections of the society.

NABARD supports SHG and JLG members in setting up and managing successful enterprises for livelihood through implementation of two skill development and capacity building programmes viz., MEDP and LEDP.

#### a. Micro Enterprise Development Programme (MEDP)

Envisaged to enhance the capacities of SHG members through appropriate skill upgradation/development, MEDPs are organized for 15 days for 30 participants with grant assistance of upto ₹1 lakh with NABARD's support. Since its launch in the year 2006-07, MEDPs have been able to achieve its objective of imparting and upgrading skills to serve as a foundation for setting-up of enterprises. A few stories of successful MEDPs are given in the chapter 4.

During the year, 25,745 members were trained through 769 MEDPs with grant assistance of ₹736.76

lakh for enabling them to start micro enterprises. Cumulatively, 5.47 lakh SHG members have been trained through 19,203 MEDPs with total sanction of ₹4246.35 lakh as on 31 March 2022.

### **b. Livelihood and Enterprise Development Programme (LEDP)**

NABARD piloted the Livelihood and Enterprise Development Programme (LEDP) in 2015 with the aim of enabling a sustainable livelihood generation model through a comprehensive & holistic approach. LEDP envisages conduct of livelihood promotion in both farm and off-farm activities but under project mode, in clusters and in contiguous villages, with focus on value chain promotion and development to offer end-to-end solutions to SHG members.

LEDP projects are designed to cover 15 to 30 SHGs in clusters from contiguous villages, (SHGs should fulfill the criterion of “panchasutra” and should be credit linked for at least six months). About 5-6 members per SHG are selected for livelihood/ enterprise based skill training, which is provided in batches of 25-30 members. The programme is implemented through SHPIs having presence in the communities. Local bank branches/ Lead Banks are also associated with it. The programme covers a maximum of 150 & 90 participants under agriculture & allied and rural non-farm activities, respectively. Post the initial intensive training, the programme shadows/ handholds the trainees for two more years to enable convergence with government schemes, resource agencies for advanced capacity building, marketing tie-ups and credit linkage. Project cost is kept flexible subject to the total cost ceiling of ₹8.80 lakh (@₹5900 per person) under agriculture and allied activities and ₹ 7.16 lakh (@ ₹8000 per person) under rural non-farm activities.

During the year, 46,823 SHG members were provided skill and entrepreneurship training for setting up livelihood units through 357 LEDPs with an expenditure of ₹13.81 crore (against sanction of ₹19 crore). As on 31 March 2022, 1.83 lakh SHG members have been supported through 1641 LEDPs with grant sanction of ₹77.14 crore from NABARD. The programme has been well received and a few success stories are given in Chapter 4.

### **c. Innovative project under LEDP through NABFOUNDATION**

To address the issue of menstrual hygiene of rural women and also enable a livelihood option for them, NABARD had launched a pan-India LEDP, ‘MY PAD MY RIGHT (MPMR)’ in 2020-21 through its subsidiary, NABFOUNDATION. The LEDP aimed to provide sustainable livelihood enterprises to active SHGs for setting-up sanitary pad making units in the identified districts. As on 31 March 2022, as against the project outlay of ₹1.99 crore, an amount of ₹1.63 crore has been utilized for setting-up 34 machines in select 34 districts covering 1128 villages across India. Production has started in all the units. An amount of ₹ 33 lakhs was recently sanctioned to NABFOUNDATION for upgradation of machines.

### **d. Pilot projects for Entrepreneurship Development**

NABARD continued its endeavour to develop micro-enterprise models for SHG/ JLG members. During 2021-22, two pilot projects, with the objective of providing end-to-end solution to women SHG members to become entrepreneurs by identifying skill sets, capacity building, enabling & facilitating credit and market linkages, were sanctioned to Friends of Women’s World Banking, India (FWWB) & Arth Impact Welfare Foundation, respectively.







The pilot project on 'Nurturing Women's Livelihoods and Entrepreneurship' sanctioned to FWFB with a financial assistance of ₹65.42 lakh is to be implemented in 9 districts of 3 states, viz., Gujarat, Nagaland and Manipur including 3 Aspirational and 5 WSHG districts for promoting micro-enterprises by 800 rural women, of which, 400 enterprises will be linked with credit. Enhancement in family income by 25% is anticipated under the project.

The second pilot project 'Micro Enterprise Model' sanctioned to Arth Impact Welfare Foundation, will be implemented in the districts of Lucknow, Raebareli and Ayodhya of Uttar Pradesh for promoting 500 women entrepreneurs with grant support of ₹35 lakh from NABARD. The potential beneficiaries will be selected from SHGs and skill trained in one of the five identified occupations, viz., Weaving (Chikankari), Beauty Parlours /Salon, Food carts, Financial Inclusion Sakhis and E-Rikshaw with the help of knowledge partners. On completion of skill training, the entrepreneurs will be linked with the knowledge partners, viz., NIFT/ NID- Weaving (Chikankari), Urban Company/ VLCC- Beauty Parlour/ Salon, PHI/ Swiggy – Food karts, Microsave Consulting– Financial Inclusion Sakhis, Azad Foundation– E-Rickshaw for setting-up of 500 micro enterprises of rural women through credit linkage with Banks.

### **3.1.6 Support for training and capacity building of microfinance clients**

Various training and capacity building programmes were undertaken for key stakeholders such as Bankers, NGOs, Government officials, SHGs, SHG Federations and trainers. NABARD recognises the need for such trainings to enhance knowledge, awareness, exposure and skills of the stakeholders to ensure programmatic efficiency and quality. During 2021-22, 3.41 lakh participants were trained through various programmes. Cumulatively, 44.42 lakh participants under FIF and 4.30 lakh participants under WSHG have been imparted training as on 31 March 2022, thus supporting the creation of strong, skilled and experienced teams for implementation of the microfinance programmes. The region-wise number of stakeholders trained by NABARD is given in Statements – VIII (A) & VIII(C).

### **3.1.7 Grant support for Village Level Programmes**

Banks, SHPIs and SHGs work closely in ensuring the smooth flow of credit to SHG members and repayments from SHGs to banks/FIs. While engaging with poor members, who are often subject to livelihood ups and downs, residing in regions that are remote, affected by any natural disaster and sudden event, challenges do appear. With a view to fostering better understanding of mutual requirements between banks, SHGs and SHPIs and to iron out issues of credit linkage, repayment etc., Village Level Programmes (VLPs) are being conducted at ground level with support of banks and NRLM. VLPs sponsored by NABARD have resulted in better interface between bankers and SHGs leading to increased credit flow and appreciation of each other's needs. These VLPs also facilitate the process of SHG formation and SHG onboarding for banking services such as opening of SHG accounts, their credit linkage and also regular loan repayments. During 2021-22, NABARD supported 2100 village level programmes covering 45,440 participants taking the cumulative number of trainings and beneficiaries covered to 22,974 and 11.27 lakh, respectively.

### 3.1.8 E-Shakti

Government of India launched “Digital India” mission to transform India into a digitally empowered society and knowledge economy. Aligning with the initiatives of Government of India, NABARD launched Project EShakti, a pilot project for digitization of SHG data in March 2015 in two districts i.e. Ramgarh (Jharkhand) and Dhule (Maharashtra). The project was expanded in phases to 281 districts. The project aims at digitization of SHG data for enhancing banks’ ease of doing business with SHGs through a ‘one-click’ availability of the financial and non-financial profiles of the Self Help Groups maintaining Saving Bank accounts with banks. Now the project is running in 130 districts under Focused Approach (Box 3.3).

#### Box 3.3: Project EShakti



NABARD conceptualised EShakti with the aim of digitizing financial & non-financial data of all SHGs for enhancing the ease of doing business with them by bridging the digital divide in the SHG-BLP space. The USP of the E-Shakti project is ‘one-click’ availability of both financial & non-financial information of the SHGs maintaining savings bank accounts with the banks.

The project captures detailed information on the existing SHGs (bank-wise, branch-wise and block-wise) in the selected districts and also captures all financial transactions taking place within the group and with banks. The database thus generates and provides multiple reports on SHGs and its members to Banks and other stakeholders, enabling them to take credit decisions.

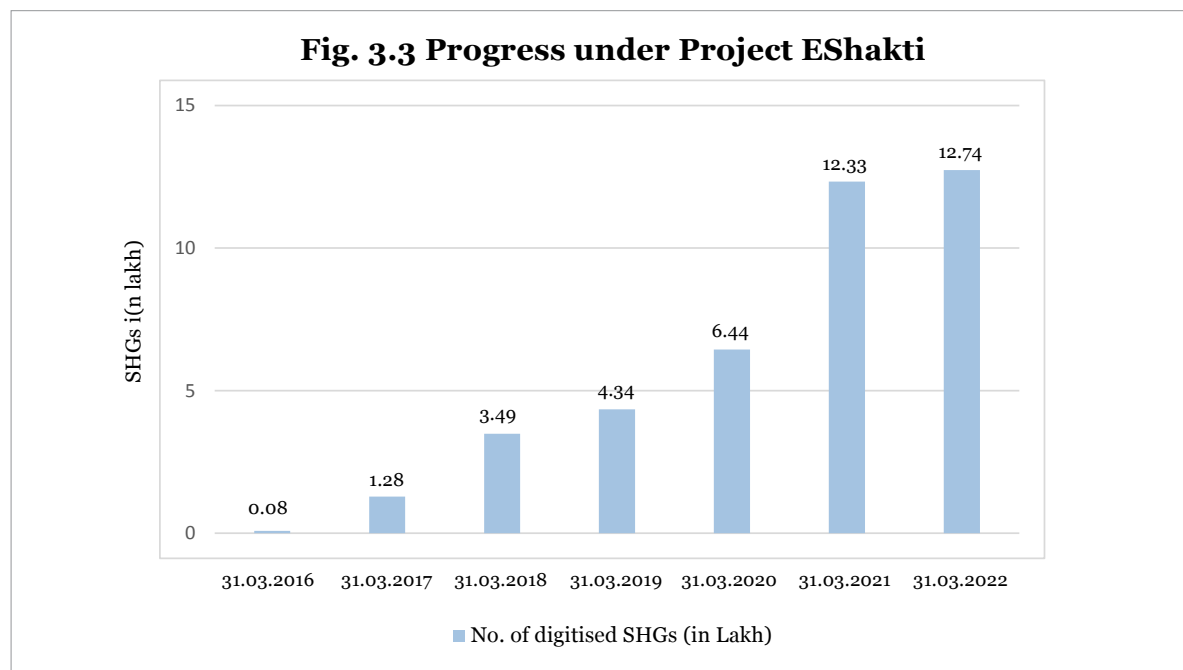
Monthly meetings of SHGs, their financial transactions, demand collection and balance overdue of SHG bank loan outstanding, SHG grading, balance sheet position of SHGs are some of the important information captured in the EShakti portal, making it a useful database for banks for making credit decisions. Incidentally, EShakti won the 2019 ADFIAP Outstanding Project Award under Financial Inclusion Category. The ‘BRICS Digital Financial Inclusion Report, India, 2021’ also makes a mention of Project EShakti as one of the interventions by India towards enabling digital financial inclusion amongst the BRICS nations.

The project helped in addressing the issues existing in the SHG eco-system by providing a digital ‘end-to-end’ solution through a secured, access controlled database of SHGs and their members. Digitization has standardized the books of accounts of the SHGs through a secured portal, viz., <https://eshakti.nabard.org>, which brought transparency and regularity in the operations and record keeping of SHGs. The portal has enabled bankers in providing credit to SHGs based on their online application and inbuilt grading system in the portal. It has also helped them to identify hitherto non-linked groups for first time credit and post credit repayment management.

#### 3.1.8.1 Progress under Project EShakti

As on 31 March 2022, data pertaining to 12.74 lakh SHGs involving 146 lakh members in more than

1.73 lakh villages of 281 districts have been digitized. Since 01 July 2021, under focused approach, data of 8.68 lakh SHGs in 130 districts of 15 States and 01 UT, is being updated on monthly basis. The year-wise progress under Project EShakti as on 31 March has been given Fig. 3.3.



The project has resulted in increase in credit linkage with banks. Of the 12.74 lakh digitized SHGs, credit linkage increased from 4.92 lakh (39% of digitized groups) prior to EShakti to 7.17 lakh post EShakti (56% of digitized groups) as on 31 March 2022. SMS alerts received by SHG members on their banking transactions in local language (10 languages) has also boosted the confidence of SHG women.

### 3.1.9 CRFIM

The Centre for Microfinance Research (CMR) was set up in BIRD, Lucknow in 2008 with the vision and mission of strengthening the microfinance sector through research inputs that facilitates policy initiatives and improvement in design & delivery systems that provide the poor with sustainable access to quality financial services. In line with the prioritised focus accorded to financial inclusion by Govt. of India, RBI & NABARD, the Centre was renamed as Centre for Research for Financial Inclusion and Microfinance (CRFIM) in 2016, thereby expanding both the focus and scope of CRFIM to include Financial Inclusion and Micro Finance. During 2021-22, CRFIM utilized grant of ₹87.40 lakh under FIF towards conduct of studies and workshops. Details are given in Chapter V.

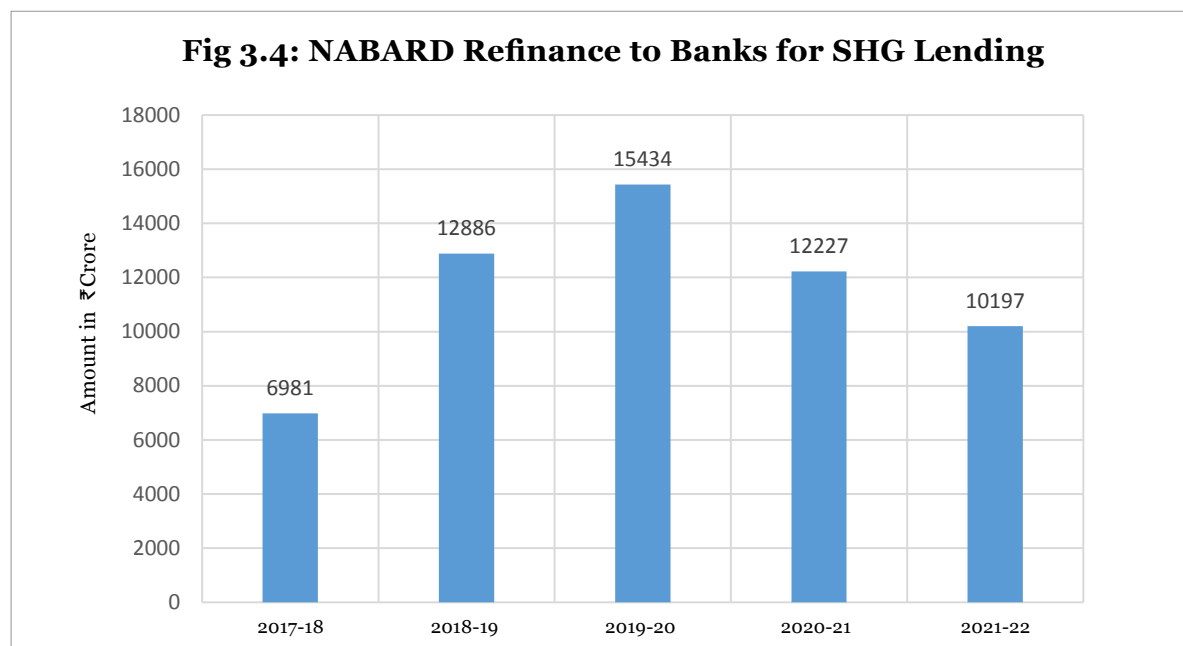
#### 3.1.10 Committee to review SHG-BLP grading norms for bank finance

In view of feedback received from banks on need for bringing uniformity in SHG grading norms, as two sets of grading norms are presently available, i.e. NABARD norms and NRLM norms, a Committee was set up during 2021-22 to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee was headed by CGM, MCID, NABARD and members drawn from Commercial Banks, RRBs, DCCBs and Sa-Dhan. The Committee submitted its report to the Chairman, NABARD on 14

March 2022. The recommendations included, (a) adoption of NRLM norms universally for SHGs (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM (c) RBI may be requested to review their guidelines on credit reporting to CICs (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity (e) use of Central KYC Registry for capturing KYC details of SHG members for reporting to CICs.

### 3.1.11 Refinance support to Banks

To boost bank credit to SHGs, JLGs, RMGs and MFIs, NABARD refinances banks upto 95% of their lending to this sector. During 2021-22, NABARD extended refinance of ₹10,197.40 crore to banks as against ₹12,227.18 crore disbursed during 2020-21. NABARD's refinance towards SHG lending formed 8.78% of the total refinance provided to banks for investment credit. As on 31 March 2022, cumulative disbursement of refinance by NABARD for SHG lending stood at ₹1,01,019.40 crore (Fig. 3.4).



### 3.1.12 Support to MFIs

MFIs can avail financial assistance from NABARD under its Long-Term Refinance support. This facility has been available since 2014-15 and as per extant policy, NBFC-MFIs with qualifying grading of not less than MFR2/ MF2 and registering net profit in the last three years out of preceding four years and also fulfilling certain other conditions are eligible to avail refinance. A special relaxation has been given to the NER including Sikkim where the grading is relaxed to 2 notches below top grading, i.e., up to MFR3. The policy also mentions that the grading agency should be a SEBI/ RBI approved one. In terms of progress under this refinance facility, in 2021-22, refinance amounting to ₹3155 crore has been sanctioned including Special Liquidity Facility of ₹217 crore, to 36 MFIs and disbursement of ₹2938 crore effected. Details are furnished in Statement XII-C.



## 3.2 INITIATIVES BY GOVERNMENT OF INDIA

### 3.2.7 National Rural Livelihood Mission (NRLM)

The National Rural Livelihood Mission (NRLM) based on the recommendations of the Radhakrishna Committee was launched on 3rd June 2011 to provide a sharper focus and momentum for poverty reduction as also for achieving the Millennium Development Goals (MDG) by 2015. The programme was renamed Deendayal Antayodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) w.e.f. November 2015.

The Joint Secretary/Additional Secretary, Rural Livelihoods (RL), MoRD, Govt. of India leads NRLM as Mission Director and Chief Executive officer (CEO) of National Rural Livelihoods Promotion Society (NRLPS). The Union Minister in-charge of MoRD, GoI is the ex-officio President of the Society. At the state level, the State Rural Livelihoods Mission (SRLM) constituted by State Government as autonomous bodies & incorporated as society, trust or company, oversee the implementation of all NRLM related activities in the states. SRLM is headed by a full-time State Mission Director (SMD) and supported by a team of multi-disciplinary experts. At the national level, NRLM Empowered Committee (EC) has been set up which reviews and approves the Implementation Plans, Annual Action Plans and release funds to SRLMs.

As an implementation strategy, blocks and districts in which all components of NRLM are implemented are categorised as 'intensive' and the remaining are 'non-intensive'. The implementation strategy envisaged, is to work in a block for a period of ten years till community federations take responsibility of implementation. Details of the coverage of blocks as on 31 March 2022 is given in Table 3.3 below.

<b>Table 3.3 : Status of progress under NRLM (As on 31 March 2022)</b>		
<b>S. No</b>	<b>Particulars</b>	<b>Number</b>
<b>A.</b>	<b>Coverage of blocks</b>	
	Total districts in the country	722
	Districts with intensive blocks	675
	Blocks with Intensive approach	6813
	Blocks with Non-Intensive approach	156
<b>B.</b>	<b>Formation of VOs, CLFs</b>	
	Village Organisations (VO) formed	340748
	SHGs under VOs	3604575
	Cluster Level Federations (CLF) formed	22555
	SHGs under CLF	2613639
	Total federations	363303
	SHGs under federations	6218214
<b>Source:</b> <a href="http://www.nrlm.gov.in">www.nrlm.gov.in</a>		



NRLM works on four components, viz., Institutional Building and Capacity Building (IBCB), Financial Inclusion, Farm Livelihood and Non-farm Livelihood and Convergence for Social Inclusion, Social Development, Food, Nutrition, Health, WASH and Gender interventions.

**a. Financial Inclusion:** DAY-NRLM facilitates access to affordable cost-effective reliable financial services to SHGs. Financial inclusion under DAY-NRLM enables each SHG to be linked to banks and access all financial services from banks. Components of Financial Inclusion are given below.

**Interest Subvention:** In order to reduce effective cost of bank credit to women SHGs, DAY-NRLM provides interest subvention and additional interest subvention to SHGs. This is available across the country in two ways:

- **Category I:** In 250 identified districts, banks lend to women SHGs @7% to an aggregate loan amount of ₹3 lakh and are subvented to the extent of difference between the weighted average interest charged and 7% subject to the maximum limit of 5.5%. An additional interest subvention of 3% is also available on prompt repayment by SHGs, reducing the effective rate of interest to 4%.
- **Category II:** In the remaining districts, banks can lend at their respective lending rates, applicable to SHGs. In these districts, all women SHGs under DAY-NRLM are eligible for interest subvention on prompt repayment. The difference between bank lending rates and 7% for loan upto ₹3 lakh subject to maximum limit of 5.5%, is subvented directly in the loan accounts of the SHGs by SRLM.

**SHG members as BC Agent:** Women SHG members have been deployed as Business Correspondents Sakhi (BC Sakhi) for providing financial services in remote rural areas where people do not have much access to banking service. As on 31 March 2021, 19,438 women SHG members have been deployed as BC Sakhis.

**Financial literacy for SHGs:** Government has launched various schemes targeted at poor families, viz., PMJDY, PMJJBY, PMSBY, APY, MUDRA, etc. NRLM has trained 1,368 financial literacy Master Trainers and over 26,500 financial literacy field level trainers for imparting financial literacy in villages.

**Insurance & Pension:** NRLM facilitates access of appropriate insurance, pension schemes and products to SHG households to minimize risk due to unforeseen incidents.

**b. Farm Livelihood:** Various interventions were undertaken under Mahila Kisan Sashaktikaran Pariyojana (MKSP) with an objective to empower women in agriculture by strengthening community institutions of poor women farmers and leveraging their strength to promote sustainable agriculture. MKSP focuses on agriculture, non-timber forest products, livelihood and value chain interventions. So far, 142.27 lakh women SHG members have been covered under MKSP intervention areas.

**c. Non-Farm Livelihood:** The Start-up Village Entrepreneurship Programme (SVEP), is a livelihood vertical on non-farm sector to strengthen livelihood in rural areas. The programme enables the rural poor to come out of poverty by providing support for setting-up enterprise till it stabilizes by providing business skills, exposure, loan for starting business, etc. The scheme is being implemented in 137 blocks covering 1.25 lakh enterprises.





### 3.2.2 Credit Guarantee Fund for Micro Units (CGFMU)

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India and managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries. Some of the salient features are given below:

- Collateral free (third party guarantee allowed) loans between ₹10 lakh and ₹20 lakh granted to Self Help Groups (SHGs) on or after 01 April 2020 are eligible for coverage of SHGs under DAY-NRLM.
- Loan extended for purely agricultural activities are not eligible to be covered under CGFMU. Loans up to ₹10 lakh extended for activities allied to agriculture are eligible under CGFMU.
- Credit Guarantee is available to the extent of 75% of amount in default, irrespective of the availability of group guarantee of SHG members, provided collateral is not stipulated.
- The Guarantee Fee for this group shall be 0.25% p.a. during first year and 0.5% p.a. in subsequent years. The guarantee fee shall be charged on outstanding balance at the time of sanction (on pro rata basis) and thereafter on annual basis for renewals. Guarantee fee is payable by the Member Lending Institution (MLI) and it can be recovered from the eligible borrower at its discretion.

### 3.3 INITIATIVES BY RBI

#### Regulatory Framework for Microfinance Loans

In order to revamp the regulatory policy for microfinance institutions, RBI came out with a consultative document in the month of June 2021. The document highlighted the need to bring regulatory parity between different types of Regulated Entities (RE) dealing with microfinance. Further, the consultation paper focuses on harmonisation of regulations to protect customers from over-indebtedness and need for common definition for microfinance. Based on the suggestions received from the stakeholders, RBI has issued Master Directions for Microfinance loans for all Commercial Banks (including SFBs, LABs and RRBs), PUCBs, StCBs, DCCBs and NBFCs (including MFI and HFC). Salient features of the directive are given below:

- a) The directions define Microfinance Loan as a collateral free loan given to a household having annual household income up to ₹3,00,000.
- b) The Regulated Entities (RE) shall have board approved policies on the aspects viz., (i) to provide flexibility of repayment periodicity as per borrowers' requirement (ii) assessment of household income (iii) limit on the outflows on account of repayment of monthly loan obligation of a household as a percentage of the monthly household income (iv) pricing of microfinance loans and (v) conduct of employees and system for their recruitment, training and monitoring.
- c) The loan repayment obligation/outflow is capped at 50% of monthly household income including all existing loans and loan under consideration.
- d) The REs have to mandatorily submit information regarding household income of customers to the CICs.



- e) Not for profit Companies (registered under Section 8 of the Companies Act, 2013) have to follow the revised guidelines of microfinance loan.
- f) Not for profit companies engaged in microfinance activity having asset size more than ₹100 crore and above are required to register as NBFC-MFIs and adhere to the regulations prescribed for NBFC-MFIs.
- g) Qualifying asset criteria has been relaxed from 85% to 75% for NBFC-MFIs.
- h) NBFCs (those not qualifying as NBFC-MFI) can now extend microfinance loans upto 25% of their total assets (earlier this limit was 10%).

The directive has brought all the institutions dealing with microfinance lending on one platform and as a result, these institutions will be regulated uniformly. The directive will bring transparency in operations to enable customers to make an informed choice regarding their credit need and encourage healthy competition among lending institutions.

### 3.4 INITIATIVES BY OTHER AGENCIES

#### 3.4.1 Some of the initiatives taken by SERP under DAY-NRLM, SHG Bank Linkage Programme is given below.

**a) Introduction of MCP based lending and Digitization of HLP/MCP :** SERP has initiated micro credit planning for each member of the SHG known as Household Livelihood Plans (HLP) and Micro Credit Plans (MCP). The process has been digitized and SHGs brought on technology platform to assess their credit needs, and banks being given access to MCPs for speeding up sanction & disbursements.

**b) Institutionalization of CBRM Meetings:** Community Based Recovery Mechanism has been institutionalized and 3rd Wednesday of every month is observed as CBRM day by all Bank branches in both AP & Telangana.

**c) Digitization of SHG & VO accounting:** SHG accounting App has been developed to replace manual book keeping systems in SHGs to bring all SHGs to a single database with a unique identity of SHG and its members, avoid duplicate membership in multiple SHGs and directly access financial services/assistance from Government and banks.

**d) Asset Verification:** With focus shifting from consumption activities to production activities, HLPs/ MCPs are submitted to branch/bank concerned with credit linkage. Post disbursement of credit, asset verification is undertaken by field staff and photograph of the asset created is uploaded in the portal.

Other similar initiatives by the State Governments are Indira Kranti Patham programme (whose goal was to reduce poverty of BPL households through sustainable community based women organizations by introducing livelihood interventions through institution building and community investment fund), Jeevika Project of Bihar, Mahalir Thittam in Tamil Nadu, Kudumbashree in Kerala and TRIPTI/ Mission Shakti projects in Odisha.



### **Impact of Initiatives:**

The impact of the initiatives is observed in terms of increase in loan disbursement to SHGs as also in the quantum of loan disbursed per SHG over the last three years, reduction in NPAs under bank loans to SHGs and increase in utilization of the loans disbursed towards IGA/ asset creation by SHGs.

### **3.4.2 Initiatives by SIDBI**

SIDBI supports strengthening of enterprise value chain including institutional development through Swavalamban Resource Facility (SRF) Fund and Swavalamban Challenge Fund constituted to provide financial support to non-profit organizations/ educational institutions/ social start-ups which have focus on sustainable livelihood, financial inclusion, access to financial services and promoting the culture of entrepreneurship.

SIDBI supported Jeevika (Bihar SRLM) in developing a digital financial services strategy and an implementation road map, to improve the quality of last mile banking services and cashless transactions through strengthening of bank's BC agent network and alternate channels like mobile banking.

**3.4.3 Government of Andhra Pradesh:** With a view to incentivize prompt repayment and to make rural enterprises more remunerative, Government of Andhra Pradesh started 'Pavala Vaddi' scheme under which interest on all bank loans over and above 3% per annum was reimbursed directly to SHGs. From 2012, the 'Pavala Vaddi' scheme was converted into 'Vaddi Leni Runalu (VLR)' under which total interest reimbursement is being made by the State Government to further strengthen the viability of rural enterprises. VLR is available up to a loan outstanding of ₹5 lakh per group.

## CHAPTER 4



# SUCCESS STORIES



## 1. All Seasons' Clothing Solution

*(Indore, Madhya Pradesh)*

### CHALLENGES

Building good customer base through timely and quality work.

Catering to individual design preferences of customers.

Funds for buying sewing machines.

### SUPPORT

Smt. Seema Sonare has been an active member of Adhaar Priyasakhi Bachat group.

She completed a LEDP on Boutique and Business Development Training under the Livelihood and Enterprise Development Programme (LEDP) with NABARD's support for scaling up her tailoring skills.

Post training, she received a loan of Rs 50,000/- from Madhya Pradesh Gramin Bank through her group and also started introducing other members of her group into her boutique business.

### BENEFITS

Smt. Seema Sonare invested her loan amount in purchase of good quality machines and raw materials for her boutique.

She designed the products herself by giving them an Indo-Western style. Her work became famous in her locality through word of mouth as people liked her work.

Employed 3 other SHG members for her boutique business.

Monthly savings of more than Rs 15,000/- after paying off her employees.

### WAY FORWARD

To expand business with more workers.





## 2. Fancy Bangle Making

*(Etah, Uttar Pradesh)*



### CHALLENGES

Women of Jarani Kalan village lacked awareness on income generating activities.

They were also lacking in marketable skills for livelihood enhancement.

### SUPPORT

Grant assistance of Rs 7.11 lakh for a programme in making fancy bangles was sanctioned for SHGs under NABARD's Livelihood and Enterprise Development Programme (LEDP) through Shri Ram Jan Kalyan Shiksha Samiti, a local NGO.

### BENEFITS

A production unit was established by SHG members in Jarani Kalan village.

Arrangement of raw materials was made from M/s Banshi & Aradhya Bangle Store, Firozabad and buyback arrangements were finalized with M/s Radha Srimangalam Bangle Store, Firozabad.

SHG women members are now gainfully employed.

### WAY FORWARD

To strengthen market linkages, the group is opening a Rural Mart.

They also plan to seek support from other stakeholders besides taking the products to other markets.



### 3. Midday Meals by SHG Women (Lamba Line, Andaman & Nicobar Islands)



#### CHALLENGES

Starting in the year 2003, members of Magpic SHG were collecting savings of Rs. 50/- per member per month which gradually increased to Rs. 1,000/- per member.

Group savings was spent for income generating activities like preparation of snacks/pickles, etc. sold at local shops, through door to door delivery, etc.

The group needed to upscale their activities for which capital was required.

#### SUPPORT

In May 2004, the SHG was sanctioned a loan of Rs.15000/- by the Andaman and Nicobar State Cooperative Bank Ltd. under NABARD's refinance scheme and started expanding their activities. As business developed, the group's daily income started rising from Rs.1,500/- to Rs. 2,000/-.

Satisfied with the SHG's excellent repayment history, the bank continued supporting them by sanctioning additional loans at regular intervals.

Till date, Magpic SHG has availed cumulative loan of Rs. 20,95,000/- from ANStCB.

The SHG also promoted a cooperative society in the year 2007 called 'Sakthivel Murugan Coop. Society'. Following this, they got a tender from the Education Department for supply of midday meals to school children.

#### BENEFITS

The Society has been supplying midday meals for the last 15 years and during 2022-23, they are expecting to add Govt. Middle School, Corbyn's Cove, Brichgunj & Austinabad with 300 students to their business.

Now all members are able to generate a monthly income to the tune of Rs. 2,000/- to Rs.5,000/- . Employment has been created for 4 unemployed women.

The total savings of the group members stands at Rs. 15,01,541/-.

#### WAY FORWARD

Magpic SHG is looking forward to expand their midday meal activities to other schools in the coming years.

## 4. Dalma Suddh : Aroma and Taste of the Hills on Your Plate

*(East Singhbhum, Jharkhand)*



### CHALLENGES

Patamda block is situated close to the Dalma Mountain range with majority of its population engaged as agriculture labourers.

Absence of proper training and infrastructure forced small & marginal farmer members of SHGs to sell their agri -produce including spices and pulses in raw form at throwaway prices.

Age-old practices of cultivation and lack of technical expertise also kept productivity on the lower side.

### SUPPORT

NABARD funded a LEDP on Production and Processing of Spices and Pulses for 90 members of 25 SHGs in Macha Village.

Training was conducted by National Institute of Food Technology Entrepreneurship and Management (NIFTEM), Sonipat, Haryana.





To address the issue of frequent power cuts, a processing unit for Solarization of Spices and Pulses costing Rs. 4.60 lakh was installed through convergence with SELCO Foundation with 10% of the cost contributed by the SHGs and 90% by the Foundation.

The processing unit was inaugurated by Dr G.R. Chintala, Chairman, NABARD during his visit to East Singhbhum district on 04 March, 2022.

## BENEFITS

Production, processing and marketing of chili, cumin, coriander, turmeric and pigeon pea under the brand name 'Dalma Suddh – Masala & Daal'.

Products are sold in local markets as well as at outlets in Jamshedpur city.

### Marketing tie ups with :

- (i) 'Palash Mart' – a marketing outlet chain supported by Government of Jharkhand.
- (ii) Forest Department for selling their products through the Department's marketing outlet in the Dalma Elephant Sanctuary.
- (iii) Institutional buyers like Namkum Farmers Producer Company and State Institute of Rural Development (SIRD), Ranchi.

## WAY FORWARD

SHG members are setting up one more processing unit at Dhadkidih village.

Members are being brought under the fold of NABARD as FPO.

They plan to hit the national market through online platforms by the end of Financial year 2022-23.



## 5. Kantha Embroidery Artisan

*(Bankura, West Bengal)*

### CHALLENGES

Ruksana Khatun, a 23 year old Kantha artisan hails from a family of construction workers.

She had rudimentary skills in Kantha embroidery but needed training to turn it into a livelihood activity.

### SUPPORT

She became a member of a WSHG and trained in Kantha embroidery under one MEDP of NABARD from 05-23 April 2021, organised by Gosaidihi Astha Welfare Society (GAWS), an NGO in Barjora block of Bankura district.

The training focused on all aspects of Kantha embroidery, colour combination according to the market demand, finishing and costing of finished products alongwith the procedures for availing bank credit.

### BENEFITS

Currently, she earns Rs.4000/- per month as compared to Rs.2000/- prior to her training.

During festive seasons, her income increases to Rs.7000/- per month.

She has established a demonstration and sale centre at Sarberia village, Bankura and has also tied up with few traders of Bankura, Bardhaman, Durgapur and Kolkata for sale of her products.

Ruksana and her WSHG availed bank loan of Rs.32,000/- on 14 September 2021 through ACC (Artisan Credit Card) from Bankura DCCB to increase their volume of production and the bank is ready to provide enhanced CC limit to the group as their repayment is regular.

### WAY FORWARD

She provides training on Kantha embroidery as a master trainer in her village.

In addition to participating in melas and exhibitions, they are in contact with different marketing agencies/ market players to sell their products on a larger scale with the assistance of the NGO.



## 6. Adding up the Spice Value

*(Namsai, Arunachal Pradesh)*

### CHALLENGES

Namsai district is situated in the north eastern tip of the country in Arunachal Pradesh.

SHG members had traditional knowledge about value-added products but lack of knowledge about standardisation and packaging was a barrier in bringing their produce to the market.

Due to their remote location, packaging materials were not locally available and cost of materials in Guwahati was also high.



### SUPPORT

A total of 150 members of 14 SHGs were selected for a NABARD sponsored LEDP on Promotion and Value Addition of Spices & Aloe Vera and Developing Standard Organic Agricultural Practices conducted by Namsai Organic Spices and Agricultural Products Producer Company Limited (NOSAAP), a Farmer Producer Company in collaboration with the Arunachal State Rural Livelihood Mission (ArSRLM) and KVK, Namsai on the principle of 'one SHG, one product'.

The products chosen were turmeric, ginger powder, aloe vera soap, banana chips, pickles, jams, candles, Black Rice, Khampti Lahi Rice, etc. An exposure visit was also arranged to Annapurna Group in Guwahati, one of the largest FMCG brands in the entire NER.

### BENEFITS

The SHGs started production immediately after the training.

The PIA arranged for glass/plastic bottles, pouches, hot air guns, weighing machines, stickers, etc. for all the SHGs, according to requirement and procured the necessary items from IndiaMART in bulk to reduce the overall cost.

NOSAAP strategically opened a retail outlet in the Namsai Township area and the products slowly started capturing the local markets.



The products are also supplied regularly to 'Arunachal Fresh Outlet' in the State Civil Secretariat, Itanagar and used as official/ corporate gifts.

Dr. G R Chintala, Chairman of NABARD spent time at the outlet during his State visit in February 2022 and greatly appreciated the SHGs' journey towards economic empowerment.

## WAY FORWARD

The process of obtaining organic certification is underway.

They plan to replicate the process and bring more SHGs under their existing network.





## 7. From SHG to POPI - Journey of Global Self Help Group (Ludhiana, Punjab)

### CHALLENGES

Out of the economic mainstream, Smt. Gurdev Kaur Deol and her friends struggled to take up suitable income generating activities due to lack of opportunities.

### SUPPORT

Under NABARD's SHG-BLP, they mobilized a women Farmers' Group and formed 'Global Self Help Group' in Ayali Khurd village in the year 2008.



The main activities of the group were pickle and papad making.

The members successfully completed a NABARD supported training programme on bee keeping.

### BENEFITS

With a cash credit limit of Rs 1.00 lakh from Ludhiana Central Co-op Bank, the group graduated to bee keeping, processing organic pulses, turmeric, fruits, etc., and marketing their products.

The group is also running a NABARD assisted rural mart in the village.

Global SHG successfully conducted MEDP training programmes, financial literacy camps and provided livelihood opportunities to women in the area by providing them training on honey-based products, stitching & tailoring, etc.

The SHG has also won various awards such as best SHG in the State, etc., and progressed to such an extent that it started to work as an NGO in 2015.

It also became the first Producer Organisation Promoting Institution (POPI) in the state to promote an all-women farmers' producer organization named as 'Global SHG FPO'.

### WAY FORWARD

Formation of more SHGs & JLGs for promoting income generating activities among women.

As a POPI, they were sanctioned a dairy FPO in the district, in early 2022.

## 8. Value added Fish Products –Fish Chaklis under ODOP scheme (Dakshina Kannada, Karnataka)



### CHALLENGES

Bestowed with a long coastline and abundant water resources, fisheries is an important activity of Dakshina Kannada. However, large proportion of total landed fish remains unused due to inherent problems related to unattractive colour, flavor, texture, small size and fat content.

Value addition of seafood products was necessary.

Value added products offer better utilization of different low value fishes as well as by-catches, facilitating incorporation of other ingredients for culinary benefits.

To promote employment among SHG members.

### SUPPORT

A LEDP for training 30 matured SHG members from Dakshina Kannada district was sanctioned by NABARD to Bharatiya Vikas Trust, in association with Fisheries College, Mangaluru.

The training module consisted of classroom training with audio visual presentation, practical sessions and field / exposure visits, interactions, case studies and presentations.

Entrepreneurship development inputs viz., pricing, quality check, etc. were also imparted to enable sustainable entrepreneurship development after the training.

### BENEFITS

A unique product of the training, - 'Fish Chakli' was covered in local print, radio/TV, online/social media which gave wide publicity.



Laila Sanjeevini SHG members from Belthangady who attended the training started their small unit in their village with bank loan.

Per day sales is approx. 10 kgs of chakli, involving expenditure of Rs.2900/- and resulting into profit of Rs.1100/- per day with good demand in Karnataka, Tamil Nadu, Kerala and Maharashtra.

The group actively participates in many exhibitions being held in Karnataka, generating consumer interest for their unique product.

## WAY FORWARD

The group has applied for assistance of Rs. 30 lakh under PMFME scheme for machinery to be installed in a building provided by the local Panchayat to establish a production centre for fish based snacks.

Tie-up with corporates being explored to scale up their production and sales.





## 9. Best out of Waste - Water Hyacinth

*(Thoothukudi, Tamil Nadu)*



### CHALLENGES

Water Hyacinth is seen in abundance in almost every water body in Thoothukudi district.

It changes the physical and chemical composition of water beneath it, due to the formation of dense mat.

It obstructs fishing activity and also blocks hydroelectric turbines besides breeding mosquitoes leading to various diseases and is categorized as one of the most dangerous and noxious weeds throughout the world.

The challenge was to clear the water bodies but also to put the waste into good use and generate income out of it.

### SUPPORT

An awareness meeting was conducted in the presence of the District Collector and thereafter 30 SHG members were selected for a NABARD sponsored, 15 days MEDP training on Water Hyacinth Fibre Products by Small Industries Product Promotion Organisation (SIPPO), a GoTN undertaking. The training included soft skills, practical & theory sessions, managerial skills & field exposure.

The trainees learnt to weave water hyacinth fibre products like coasters, table mats, hats, fruits & vegetable baskets, pooja baskets, water bottle covers, pen stands etc.

### BENEFITS

TNSRLM and Tamilnadu Rural Transmission Project (TNRTP), Thoothukudi has given employment opportunity to all the 30 participants.

Marketing support has also been given by TNSRLM through their retail outlet in a commercial business complex at Thoothukudi.

TNSRLM also provided shops to the SHG members in three locations at Thiruchendur, Vanathirupathi and Kulasekarapattinam Temples to sell pooja baskets.

### WAY FORWARD

SHG members plan to participate in all fairs/exhibitions conducted by various organizations for enhancing market linkages.

SIPPO proposes to hold value-added training and design workshops for the SHGs in the next phase.



## 10. Frame Making with Nail and Thread Art

*(Gir Somnath district, Gujarat)*



### CHALLENGES

The village being close to forests, women had limited resources to run their households and meet day to day expenses.

Income generation was restricted to agriculture with land size for cultivation also shrinking.

Smt. Bhavnaben Rameshbhai Vadaliya worked as a daily wage worker and earned around Rs.2100/-per month. She was worried about the marriage expenses of her two daughters due to her meagre income.

### SUPPORT

In 2016, she joined Madhuram Mangalam SHG which was one of the SHGs for which NABARD organized an LEDP in Nail and Thread art i.e. Frame Making through an NGO.

She completed the training with diligence and determination along with 30 other members of the village.

### BENEFITS

Post training, Bhavnaben was given a cash credit limit of Rs. 1,00,000/- from Saurashtra Gramin Bank through group mode.

With these resources, she started making frames with Nail and Thread art and various types of photo frames and sold them in nearby areas.

She is working for Madhuram Handicrafts earning Rs.8000/- to Rs.10000/- per month and is financially stable.

### WAY FORWARD

The NGO is helping her and other trained SHG members in the sale of their finished products. Madhuram Handicraft is also giving them orders for frame making work on a continuous basis.

They plan to open a stall in the Rope Way area in Junagadh with CSR funds of Usha Breco Ltd. which will further increase sales and also fetch remunerative prices for their products.



## 11. First Women Farmers' Producer Company in Maharashtra (Solapur, Maharashtra)



### CHALLENGES

Anita Malge from Boramani village, Solapur is a hardworking woman farmer who was determined to turn agriculture into a profitable venture. She formed 10 SHGs of 100 women farmers in her area.

The need to collectively work as an FPO was clear to Anita Malge but found it hard to convince the SHG members.

### SUPPORT

Inputs required for joint farming were procured collectively and ATMA distributed free seeds to the groups for demonstration purpose.





## BENEFITS

Anita overcame her initial challenges and established 'Yashashwini Agro Producer Company' with 1400 women members as Maharashtra's first producer company of women.

The FPO set up its own milling, cleaning and grading unit under its own brand 'Yashashwini'.

Grains and pulses grown and milled by members are supplied directly to customers and sold in shops & malls. Since the pulses do not have any polish, they fetch Rs. 20 to 30 per kg more than the market price. Other products are pickles, papads, spices and vermicelli.

Vidharbha Konkan Gramin Bank, Solapur sanctioned individual loans of Rs. 50,000/- to 800 women members of JLGs formed by the Producer Company under NABARD's scheme.

Anita has received many awards & honours i.e. Excellence Women's Pride Award (2016), Vasantao Naik Green Revolution Award (2016), Honours in Agricultural Technology Festival through Krishi Vigyan Kendra, Solapur (2017), selection in Krishi Vigyan Kendra Solapur Scientific Advisory Committee from 2017, etc. She was also lauded for her outstanding efforts by Prime Minister Shri Narendra Modi during 2021-22 when he interacted with farmers through video conferencing.

## WAY FORWARD

NABARD appointed the Producer Company as Producers Organization Promoting Institution (POPI) and has formed 5 FPOs in 3 blocks of Solapur district.

Through these 5 FPOs, 500 JLGs have been formed in South Solapur, Pandharpur & Karmala blocks of Solapur for agriculture and agri-allied business.



## CHAPTER 5

# SEMINARS, CONFERENCES & STUDIES COMMISSIONED BY NABARD

The micro-finance programme being implemented by NABARD is one of its longest running programmes. This programme has evolved over the last three decades from the SHG-BLP initiative to incorporate enterprise and livelihood development in the form of MEDPs & LEDPs, micro credit and financing of JLGs, etc. It is equally important to learn from our own experiences as also to obtain feedback from stakeholders to bring out policy refinements, introduce innovations and mid-course corrections, if necessary. To enable an environment of cross learning and experience sharing, NABARD supports conduct of seminars, conferences and studies as also undertakes evaluation & impact assessment studies to garner field level perspectives of NABARD's interventions.

The studies can be commissioned to eminent institutions, individuals working in this sector as well as through our Regional Offices and Head Office. A brief of the various seminars, conferences, studies etc., conducted during 2021-22, along with major events i.e. seminars and conferences, is elaborated in the following paragraphs.

### PART A: SEMINARS & CONFERENCES SUPPORTED BY NABARD

Seminars & conferences provide platforms for exchange of ideas, experiences and developments in various sectors of an industry/ ecosystem. They also provide common grounds for collaboration and deliver a vast array of useful information in a short span of time. NABARD supports conferences/workshops/seminars related to the microfinance sector, as these events serve to bring various stakeholders together, finding fresh perspectives, generating ideas for innovative products, recognizing operational issues besides suggesting solutions and policy level changes.

A gist of seminars and conferences held during FY 2021-22 is given in the paragraphs below.

#### A. NABARD-APRACA Regional Policy Forum on 'Promoting Climate Resilient Financial Services to Agriculture and SMEs'

The Regional Policy Forum on 'Promoting Climate Resilient Financial Services to Agriculture and SMEs' was held on 27 December 2021 under the Chairmanship of Dr. G.R. Chintala, Chairman, NABARD & APRACA. Mr. Zhang Wencai, Senior Vice President of Agricultural Development Bank of China. APRACA Vice-Chair and Dr. Prasun Kumar Das, Secretary General, APRACA and other member nations also participated.

Dr. G.R. Chintala, in his address as APRACA Chairman underlined the need for greater efforts by all member nations in promoting climate resilient financial services to agriculture and SMEs and also the need for adaptation and mitigation measures to tackle the effects

of climate change. He briefed the Forum about the various initiatives & interventions of NABARD in promoting not only climate change resilient projects but also green financing of such interventions.

Highlighting the role and contribution of SMEs to India's economy vis-à-vis challenges faced by SMEs in accessing finance, especially during Covid times, Dr. Chintala stressed on the need for banking products to be viable & sustainable and the need for agriculture to move from cultivation of water intensive crops (paddy, sugarcane) to millets, horticulture, integrated farming systems, etc.

Subsequently, discussions were held on the prevalent situation, response by the sector and potential action during the next decade to prevent the devastating impact of climate change and protection of clients' access to required finance for sustainable business. The mechanism to safeguard the agricultural finance sector and the financial system at large and integration of the national level policy in climate-related financial regulatory protections throughout the agricultural lending ecosystem was also deliberated upon. Post the Regional Forum, the 74<sup>th</sup> EXCOM was also held wherein 13 Executive Members and 02 invitee nations participated. Progress report of APRACA activities, report of financial operations (January-September 2021) & progress report on APRACA Strategic Plan 2019-2024 were discussed and approved.



## **B. National Workshop on SHG Federations in Hyderabad**

The National Workshop on SHG Federations, organized by Mahila Abhivruddhi Society, Andhra Pradesh (APMAS) in collaboration with NABARD, was held in Hyderabad, Telangana on





29-30 November 2021, with 200 participants from 75 SHG federations/ NGOs across 17 States, 7 SRLMs, NRLM, banks and academic institutions. The workshop was inaugurated by Dr. G.R. Chintala, Chairman, NABARD and the participants included Shri. C. S. Reddy, CEO, APMAS, Smt. S. Vijayalakshmi, CGM, mCID, NABARD & women leaders from various federations. He also released the document 'SHG Federations Vision 2030', a blueprint for the growth of SHGs and SHG Federations which targets 5 areas, i.e., equality & exclusion, institution building, income enhancement, health & sanitation, social & political empowerment.

During the workshop, appropriate policy recommendations were given by delegates to enable SHGs and their federations to evolve into self-reliant, viable and sustainable business institutions. Detailed discussions and brainstorming with women leaders were also held on financial inclusion, enterprise promotion, use of technology and how the SHG movement can have linkages with FPOs and other such collectives for achieving Sustainable Development Goals (SDGs). Thirteen best performing SHG federations at National & Regional levels were



also felicitated at the workshop. ‘Vision 2020’ document for SHG federations was also released during the event.

**C. National Workshop on ‘Revival from Pandemic induced Delinquency and Stress in Micro Finance Sector – Lessons and Best Practices’ organised by NABARD in collaboration with Bankers Institute of Rural Development (BIRD), Lucknow**

Micro Credit Innovations Department (mCID), in collaboration with BIRD, Lucknow organised an Online National Workshop on ‘Revival from Pandemic induced Delinquency and Stress in Micro Finance Sector – Lessons and Best Practices’. The online workshop was inaugurated by Shri Shankar A. Pande, Director, BIRD, Lucknow. S/Shri Jiji Mammen, MD, NABFINS; Anujeet Varadkar, CEO Svatantra microfin Pvt. Ltd. and Tarun Mehandiratta, COO Fusion Microfinance participated in the panel discussion on “Loan monitoring and collection during pandemic time issues, best practices and outcomes” which was moderated by Shri K. Lakshminarayanan, GM, mCID, NABARD. Shri NDSV Nageshwara Rao, DGM, SBI, Shri George K. John, Executive VP, ESAF, SFB, & Shri Yogesh Udhoji, CFO Ashirvad Microfinance Ltd., were the panellists in the second webinar on ‘Post pandemic recovery in MF sector : strategies for improving business partners’, moderated by Shri Ajit Valonie, Director, CRISIL Ratings Ltd.

Shri P. Satish, Executive Director, Sa-Dhan deliberated on the topic ‘Policy Measures, Perspectives and Key Take away for MF Stakeholders’ during the online workshop.



**D. Pan India celebration of International Women’s Day by NABARD**

To mark the contribution of women, NABARD celebrated International Women’s Day on 08 March 2022 at its Head Office and across all Regional Offices & DDM/ Cluster offices. Various events, viz., workshops and seminars on rural development, women empowerment, education/ health/financial inclusion for women in rural India, prevention of Sexual Harassment at Work Place etc., marketing events displaying SHG products, felicitating women entrepreneurs, FPOs, SHG members accomplishing outstanding feats, release of



booklets, coffee table books, etc., were organised across 293 districts in 26 States. NABARD sponsored 232 stalls at these events to showcase and sell products made by SHGs, FPOs, Off Farm Producer Organisations, women entrepreneurs, women artisans, etc. At Head Office, an event was organised to celebrate the International Women's Day, in which more than 300 women staff members of NABARD participated, performed and shared their experiences. In-house competitions were organised for all staff and winners were felicitated during the programme.

### Exclusive events

1. DDM of South Goa, NABARD organized Sports Day for creating awareness among women and over 300 women SHG members from 05 Gram Panchayats of Bardez block participated in the event.
2. Kerala Regional Office, in a very novel function, felicitated women police officers/ constables of Vanitha Police Station (Women's Police Station) to acknowledge their service to society.
3. In Madhya Pradesh, NABARD arranged disbursement of a loan of ₹4.39 crores to SHGs by banks. In Gwalior district, NABARD organised Women's Day programme in Central Jail, Gwalior for women inmates.
4. In Tamil Nadu, Salem Veerapandi Kalanjiam Jeevidham FPO of NABARD launched their product (Organic Oil and Rice) in the brand name of 'Narumugai'. Women Welfare Trust of Ramanathapuram, launched the product (Millet Biscuits) of Parambai FPO on the same day.





5. In Odisha, 104 women were given awards for outstanding work in various categories, viz., Micro enterprise development, EShakti, Weaving skills, Craftsmanship, FPO, Wadi, Watershed, community mobilizer and social service.

## **PART B: STUDIES COMMISSIONED BY NABARD**

During 2021-22, MCID commissioned 12 studies across 6 states, viz., Gujarat (1), Karnataka (2), Himachal Pradesh (1), Uttarakhand (1), West Bengal (2) and Haryana (5) on areas related to SHGs, micro credit, skill development etc. The studies conducted can be broadly grouped into three sub-heads, viz., LEDP, MEDP & WSHG related, apart from studies undertaken by CRFIM with support from NABARD. The major findings emanating from these studies are discussed below.

### **A. Impact Assessment of Livelihood & Enterprise Development Programmes (LEDP)**

Studies related to LEDPs were undertaken in three States i.e. Gujarat, Haryana and Uttarakhand across 10 districts and covered LEDPs implemented between 2017-18 to 2020-21. The major objectives of these studies were to assess (i) the level of adoption of livelihood intervention by SHG members under LEDP and (ii) its impact on their income.

#### **The major findings of the studies were;**

- (i) In Dahod district of Gujarat, all 95 trainees were provided loans by banks. The total quantum of loan stood at ₹14.97 lakh, which helped them to increase their income. The possession of livestock increased among 83% of beneficiaries. However, the incremental income was utilised primarily for consumption expenses. Hence, increase in income did not translate to increased savings.
- (ii) In Rewari district of Haryana, possession of livestock increased by 200% to 300%. About 129 out of 150 beneficiaries were provided bank loans to start their business. In Sirsa district, trained women started getting daily income of ₹250 to ₹500 and 56 beneficiaries were provided bank loans.
- (iii) In Uttarakhand, the average monthly income of beneficiaries rose to ₹3,500/- per month for 30% of the beneficiaries who were provided bank loans for their enterprise development.
- (iv) Improved confidence level in women & increased participation in livelihood/enterprise activities, were observed.
- (v) LEDPs were enablers for acquiring vocational training & enterprise management skills by the SHG women.



## B. Impact Assessment of Micro Enterprise Development Programmes (MEDP)

During 2021-22, five Impact Evaluation Studies on MEDP were conducted across 2 districts in West Bengal (Purba Bardhaman & Jalpaiguri districts) and 3 districts in Haryana (Karnal, Mahendragarh & Ambala districts). The studies covered a range of activities such as artefacts, fabric bag making, bakery items, sweet box making, etc.

The studies were undertaken to assess (i) the impact of these programmes on income & employment generation, (ii) implementation procedure & quality of training imparted, and (iii) measures/ suggestions for further improvement. The major observations/ recommendations emanating from these studies are listed below.

### Major Findings

- (i) There was an increase in the average monthly income of the beneficiaries. In Purba Burdwan & Jalpaiguri districts of West Bengal, incremental change in the income of beneficiaries was 204% and 100% respectively.
- (ii) Settlement rate was 60%. Beneficiaries were either undertaking wage employment or running a micro-enterprise.
- (iii) Most beneficiaries of the programme were pursuing activities they had been trained for, resulting in enhanced income.

## Recommendations

- (i) Selection of activities should be judicious. Activity must be based on available backward and forward linkages.
- (ii) There is need for augmenting the scale of MEDP programmes.
- (iii) The size of business was too small to realise economies of scale.
- (iv) Marketing interventions & continued handholding were lacking.
- (v) Duration of MEDP programmes need to be enhanced.

### C. Impact Assessment Women SHG (WSHG) Programme

During the year, NABCONS conducted two studies to assess the implementation of the WSHG scheme and its impact, both ex-ante & ex-post, on rural women in remote areas and semi-urban areas in Mandi & Sirmour districts of Himachal Pradesh and Chitradurga district of Karnataka.

#### Major Findings

- (i) The data from primary survey and interviews with WSHG members in Himachal Pradesh presented an overall very good impact of the WSHG scheme with more than 78% of the respondents reporting improved economic & social status and improved access to credit.
- (ii) Overall 98.65% of WSHG respondents in Himachal Pradesh, reported their annual income below ₹1 lakh before joining the WSHG programme and post the WSHG programme, the respondents of this income category reduced to 61.95% as they migrated to higher income level and 1.35% WSHG respondents reported their annual income in the range of ₹1-2 lakh, which increased to 35.69% after joining the WSHG programme.
- (iii) About 66.77% of WSHGs in Himachal Pradesh reported creation of personal assets, 73% reported increased in access to microfinance, 74% reported increase in monthly income, 78% reported increase in support during economic crises and 79% reported increase in financial literacy.
- (iv) About 66.3% of the WSHGs in Himachal Pradesh have availed bank credit for generation of employment and self-enterprises. Due to increased opportunities at local level, rural-urban migration was observed to have reduced.
- (v) In Chitradurga district of Karnataka, increase in net income was upto ₹1.50 lakh p.a. depending on size of the land holding and nature of development activities. There was



increase of income up to ₹50,000/- per month in case of marginal farmers who shifted to floriculture after MEDP training. It was also noticed that agriculture labourers, small/marginal farmers increased their income upto by ₹10,000 per month by undertaking dairy activity.

- (vi) Beneficiaries were able to start their own enterprises through bank loans/credit. However, some WSHG members faced issues like lack of cooperation from bank officials, lack of knowledge about the WSHG scheme and insufficient financial assistance from banks and high interest rates.

### **Recommendations**

- (i) Financial literacy interventions & handholding of the WSHG members needs to be continued.
- (ii) WSHG members need advanced skill development training.

### **D. NABCONS Study on LEDP/ MEDP in Karnataka**

Karnataka Regional Office commissioned this study through NABCONS to understand the extent to which MEDP/LEDP projects have impacted the livelihoods, socio-economic living etc. across the State. The study covered 15 trainees of LEDPs and 70 trainees of MEDPs of the trainings conducted by Shri Kshethra Dharmasthala Rural Development Project (SKDRDP), spread over various villages in all six taluks of Chitradurga district.

### **Major findings**

- (i) A total of 169 women members had set up their own units post MEDPs/ LEDPs conducted by SKDRDP with NABARD support. This resulted in net increase in income of women members leading to economic empowerment of entire family. The increase in income levels ranged from a minimum of ₹15,000 to maximum of ₹ 60,000 per month.
- (ii) The savings made by the trainees under the MEDPs/LEDPs resulted in creation of assets. Moveable assets like TVs (more than 90% of the trainees under all programmes), Refrigerators (25% of the trainees under coir products, floriculture and Areca nut leaf plate making) and even motorcycles in some cases were purchased out of savings, as per feedback received during the interaction with trainees.
- (iii) Beneficiaries were able to send their children to school and for higher education with surplus income earned.
- (iv) Overall improvement in living standards, high self-confidence resulting in social empowerment of trainees was observed.

## Recommendations

- (i) Longer duration for MEDPs may be considered.
- (ii) Beneficiaries may be considered for higher doses of loan.

### E. Studies conduct by Centre for Research on Financial Inclusion and Microfinance (CRFIM)

In addition to the above-mentioned studies, NABARD provides budgetary support to the Centre for Research on Financial Inclusion and Microfinance (CRFIM) set up at Bankers Institute of Rural Development (BIRD), Lucknow for conducting research, publication of 'Journal on Microfinance Research' & 'Trend Reports on Financial Inclusion' and organising national level seminars. Support of ₹ 87.40 lakh was released to CRFIM in FY 2021-22. Findings of the studies conducted by CRFIM in 2021-22, are as follows:

1. **BC Model Report** - The Business Correspondent Model (BC Model) is the corner stone of India's financial inclusion strategy to ensure delivery of banking services in remote villages across the country. Since the inception of the BC model in 2006, 4 main models of BCs have become prevalent in India viz. Corporate organization working as BC, SHG federation as BC, Individual as BC, SKDRDP BC Suvidha model. The study to understand the impact of BC model was undertaken in 05 districts of two states of Uttar Pradesh and Karnataka to understand the reach, impact and issues of the BC Model.

### Major Findings

- (i) Bankers were unanimous in their opinion that the BC model has enabled banking services to reach out to areas that lacked formal financial services at a much faster rate and have enhanced their business.
- (ii) **However, some of the pain points encountered were** - Difficulties faced by the BC agents on technological, operational and administrative matters; issues relating to improvement of BC business activity; settlement of claims relating to various Government schemes like PMJJBY, PMSBY, APY; identifying means to increase the business of the BC agents and motivating them; dispute resolution between the BC agents in case of complaint regarding intrusion of territory.
- (iii) **Individual model**– Individual model wise analysis of BC agents revealed that among the four BC models, Individuals as BC agents was found to be financially more viable vis-à-vis other models. As per information provided by bank branch managers and BCNMs (BC Network Managers), minimum of 300 money transactions are required for a BC agent to breakeven i.e. to remain financially viable and survive sustainably in BC business.

- 2. Impact of Covid on SHGs** - The study covered the period from the occurrence of the pandemic, i.e. March 2020 till the time when the study was conducted, i.e., October 2021, during which the country faced the first and second wave of the pandemic. The study was carried out of 216 SHGs and 432 members from eight districts of West Bengal and Maharashtra. The terms of reference and the key findings of the study are given below:

To study the impact of COVID-19 restrictions on conduct of meetings and carrying out other internal activities of the SHGs with specific focus on internal savings, internal lending, recovery and book keeping; impact of Covid on access to credit facilities and other financial services for meeting the financial needs of the SHG members, on the livelihood activities of the members. The study also proposed to assess the support received from GoI, State Govt. and other Institutions/Agencies.

### **Major findings**

- (i) SHGs as an Institution of the Poor - The study observed that 61% of SHGs were in interior locations & 48% of the members belong to the SC, ST & OBC categories, indicating the deep outreach of SHG-BLP.
- (ii) The programme addressed the credit needs of diversified sectors including small and marginal farmers - 45% engaged in cultivation, 25% in small business and wage labour, 4% in livestock rearing and 2% were salaried.
- (iii) SHG was the major source of credit in households' debt. SHG credit was mostly used for income generating purposes. Despite the pandemic, about 67% borrowers used their current SHG bank credit for income generating activities.
- (iv) Leadership maturity among the SHG office bearers was observed. Prioritization in credit distribution, savings and repayment behavior showed that SHGs have fully imbibed financial discipline.

### **Areas of Concern**

- (i) The study found that members were required to visit bank branches at least two times entailing a travel of 1 to 5 kilometres, which involved cost of travel, time and stationery expenses.
- (ii) Further, there existed a gap between savings and credit linkages. The average waiting period was approximately 11 months and the situation was most alarming for 39 SHGs (18%) where gap exceeded more than 18 months. This was significantly low in case of MFIs.



- (iii) There was a strong regional variation in offering quantum of credit to SHG members. Average loan size was higher in case of West Bengal (₹3.81 lakh) as compared to Maharashtra (₹1.81 lakh).
- (iv) Bankers were still apprehensive in allowing SHGs to withdraw money from their savings for internal lending among group members.

**3. Study on Repayment Collection through Digital Mode by MFIs-** As of March 2021, 65% of MFIs' loan disbursements were cashless. The status was poor as far as repayment was concerned. Only 28% of active loans were collected through cashless mode. The study attempted to examine the various models in digital payment practised by MFIs and extent of adoption of digital mode of repayment by clients and to measure the efficacy of digital repayment system at MFI and client level as also factors hindering the adoption of digital repayment system and cost of digital transformation.

The findings of the study was based on responses of 50 micro borrowers from 10 branches of two MFIs, viz. Muthoot Microfin and Satya Micro Capital Ltd. in the two States of Kerala and Uttar Pradesh. The study also explored digital options for smaller MFIs who do not have the wherewithal to invest in digitisation.

### **Major findings**

- (i) MFIs adopted multi-pronged digital approaches, viz., Aadhar Enabled Payment system (AePS), Payment through BC/ Customer Service Points, Unified Payments Interface (UPI) such as Google Pay, PhonePay, Paytm, and NACH.
- (ii) Investment in digital infrastructure led to automation of many business processes and streamlining of operations of the MFIs as a whole. It increased their client outreach, led to better monitoring of branches and faster loan appraisal.
- (iii) Disbursements were cashless but only 1% of repayment were digital in respect of Muthoot while for Satya, 73 % of repayments were in digital mode.
- (iv) 92% of repayments were through BC points and other payment systems such as internet banking, debit or credit card and Airtel Payment Bank.
- (v) Investment in digital infrastructure was cost prohibitive for smaller MFIs.
- (vi) There was over reliance on smartphone based solutions despite low penetration.

- (vii) Offline or feature phone based solutions were not adequately explored.
- (viii) Digitisation helped MFIs in providing credit plus services and reduced risk of carrying cash.
- (ix) Clients too, benefitted through reduced risk of carrying cash and prompt service from MFIs.
- (x) Lack of awareness among clients is a major hindrance.

## **F. Study on Stree Nidhi's Business Model**

A research study on Stree Nidhi's business model was sponsored by NABARD under its R&D Fund to the Centre for Entrepreneurship Development and Financial Inclusion (CEDFI) and National Institute of Rural Development and Panchayati Raj (NIRDPR). The study covered a sample of 603 respondents in Andhra Pradesh (303) and Telangana (300).

The specific objectives of the study were to (i) examine the efficacy of credit delivery mechanism of Stree Nidhi Credit Co-operative Federation Ltd. in Telangana and Andhra Pradesh; (ii) document experiences of the SHG members on digital platforms adopted by Stree Nidhi while disbursing credit; (iii) ascertain the level of awareness of SHG members on financial services offered by Stree Nidhi to understand their financial/digital literacy level; (iv) assess the impact of Stree Nidhi on the livelihoods of SHG members and (v) evaluate whether the business model of Stree Nidhi is sustainable and replicable in other parts of India.

### **Major Findings**

- (i) The study revealed that loans from Stree Nidhi were mainly used for livelihood enhancement facilitating setting-up of new enterprises and scaling up of existing economic activities.
- (ii) Of the respondents, 56% utilised the loans for setting-up petty businesses & 33% for agricultural activities. Nearly 98% of the borrowers acknowledged the benefits and special features, viz., transparency, affordability and quick access to credit, absence of overhead charges, etc., while obtaining loans from Stree Nidhi.
- (iii) The study further revealed that financial & digital literacy had a positive impact on income generation and asset creation. The study also concluded that the model was sustainable and replicable.







# LOOKING AHEAD – 30 AND GROWING

The year 2022-23 marks 30 years of the SHG-Bank Linkage Programme (SHG-BLP), a journey that covered more than 141 million rural households and brought into the fold of formal banking system those who were once considered as unbankable. The SHG-BLP served as a catalyst for developing an initiative into a sector. Today micro-credit/ microfinance accounts for at least a quarter of banks' loan portfolios. Besides empowering rural women through provision of economic resources, the SHG-BLP also facilitates Government's plans to achieve the Sustainable Development Goals (SDGs) such as no poverty, zero hunger, achieving gender equality, empowering all women, inclusive economic growth, reduce inequality, promote good health and wellbeing.

In order to expand the SHG Bank Linkage Programme, NABARD has taken various initiatives and innovations for improving the outreach as well as sustainability of the programme. With the launch of NRLM and priority accorded by the Government of India, the SHG movement has intensified in the identified districts in the country. As on 31 March 2022, NRLM share in the total savings linked SHGs was 60%. During the year 2021-22, 6.69 lakh new SHGs were savings linked and 9.60 lakh SHGs were newly credit linked.

NABARD started implementing the EShakti project from 2014-15 to usher in SHGs' migration to digital platform for maintaining transparency in operations, upscaling credit linkage and creating credit history of members.

Of late, NABARD is focusing on credit deepening and micro enterprise development for strengthening the SHG-BLP by implementing skill and livelihood training programmes for income generating activities for mature SHG/JLG members, sensitising banks through capacity building programmes to minimise credit gap, increased emphasis on JLG formation, etc. In order to strengthen this sector, NABARD is regularly brainstorming with various stakeholders and action points thereon which require policy changes are discussed in the following paragraphs. These action points are mainly focussed towards attaining the objectives of "Atmanirbhar Bharat" through "Atmanirbhar Mahila".

### 1. CAPACITY BUILDING OF THE STAKEHOLDERS

The SHG-BLP has helped in linking the 'unbankable' rural poor households through financial intermediation with banking network and subsequently directly through Jan Dhan accounts. However, even after 30 years, benefit of the movement could not spread uniformly across all corners of the country. The movement is largely influenced by the performance of Southern states, especially Andhra Pradesh and Telangana. There is a need to sensitize SHG members to increase quantum of savings alongwith adhering to the SHG Panchasutras.

It can be observed that there still exists a credit gap of 43.3 % at all India level, the highest being in Western region (76.84%). The regional disparity clearly points out bankers' apathy for financing SHGs, which is required to be addressed by regular sensitization through training, experience sharing, exposure visits, etc.

NABARD recognises the importance of capacity building of various stakeholders to enhance knowledge, awareness, exposure and skills to ensure programme efficiency and quality. During 2021-22, BIRD has conducted 48 training programmes on various related subjects, which were attended by around 2300 participants including banks, MFIs, NGOs and SRLM functionaries. Details of various training related initiatives are given in Chapter III.

## **2. REFINEMENT UNDER SKILL AND LIVELIHOOD PROGRAMME**

Ministry of Labour and Employment, Govt. of India, has developed E-Shram portal for creating a National Database of Unorganized Workers (NDUW), which will be seeded with Aadhaar. It will have details of name, occupation, address, occupation type, educational qualification, skill types and family details, etc., for optimum realization of their employability and extend the benefits of the social security schemes to them. It is the first-ever national database of unorganised workers including migrant, construction, gig and platform workers, etc. Keeping in view the mass migration of skilled and unskilled labourers during the COVID period, NABARD has also increased allocation for MEDP and LEDP so that the migrant labourers are able to acquire skills and start livelihood activities in their places.

NABARD's skilling and livelihood programmes viz., MEDP and LEDP are for the members of SHGs and JLGs. Revisions proposed therein are elaborated as under;

- (a) In order to align NABARD's programmes with those of Govt. of India/State Government, one of the parameters for MEDP and LEDP beneficiaries could be onboarding of the beneficiaries on e-Shram portal with an ultimate objective to reduce migration. This will facilitate better monitoring, avoid acquiring of multiple skills by the beneficiaries thereby ensuring setting up of enterprises by the beneficiaries. A bit of tweaking in the number of days of LEDP/MEDP programme to qualify for Govt. of India guidelines, may be necessary.
- (b) The constraints in graduating SHG members into entrepreneurs are lack of marketable skills, mentoring services, limited technology adoption necessary for increasing productivity and poor access to markets. A tie up policy for specialised and need based training through Industrial Units and Companies who are manufacturing and selling the products in the market may also be a policy change.



### 3. EMPHASIZING DIGITISATION OF SHGS

One of the objectives of NABARD's EShakti project on digitisation of SHGs was to standardize the books of accounts of SHGs. EShakti portal provides social and financial details of SHG members having saving bank accounts in banks. It also captures all financial transactions taking place within the group and with banks on a real time basis facilitating real time grading of the SHGs. This was designed to help bank officials to take prompt credit decisions.

As the entire country is moving ahead with the "Digital India" mission and deriving its benefits, SHG movement cannot be excluded. Therefore, there is a need to sensitize bankers to use this portal to reach the unreached. Policy directions are required from RBI to use the available digitized platform for providing credit linkages, to digitize all SHGs and linking it with banks' CBS.



#### **4. IDENTIFYING JLG FINANCING AND CAPACITY BUILDING AS THRUST AREA**

It can be observed from the data on JLG financing that during the FY 2021-22, share of Private Commercial Banks and SFBs in JLG financing is 50% and 45%, respectively. Hence, it is imperative to broaden utility of JLG platform in view of the interest evinced by Private Banks and SFBs.

As JLG mode of financing is observed to be convenient to banks for KCC lending, thrust on JLG financing will also give a fillip to the ongoing government programme for saturation of PM KISAN beneficiaries with KCC, especially in respect of animal husbandry and fisheries sectors.

#### **5. REGULATORY FRAMEWORK FOR MICROFINANCE LOANS**

RBI issued Master Direction for Microfinance loans for all Commercial Banks (including SFBs, LABs and RRBs), PUCBs, SCBs, DCCBs and NBFCs (including MFI and HFC). The directive brings all the lending institutions on one platform and will be regulated uniformly. Enhanced transparency will enable customers to make an informed choice regarding their credit need and it will encourage healthy competition. Brief details are given in Chapter III (para 3.2).

Majority of the MFI loans are extended to customers by following JLG approach, where 98% customers are women. NABARD is promoting JLG concept to provide collateral free credit to landless labourers, share-croppers, tenant farmers & oral-lessees and small/marginal farmers and incentivise banks and JLGPIs. Banks have to follow the directives issued by RBI while financing JLGs.

In order to ensure effective credit dispensation at field level, more emphasis has to be accorded for capacity building of RRBs, RCBs and PSBs on promotion and financing of JLGs.

#### **6. NABARD'S COLLABORATION WITH ONDC**

Open Network for Digital Commerce (ONDC) is an initiative of Ministry of Commerce & Industry, Govt. of India, aiming at promoting open networks for all aspects of exchange of goods and services over digital or electronic networks. ONDC is to be based on open-source methodology, using open specifications and open network protocols independent of any specific platform. ONDC is registered under Companies Act, 2013, & NABARD has acquired 6.35% equity stake. The project is initiated by DPIIT, Govt. of India to provide equal opportunities to all marketplace players by becoming a neutral platform that besides setting protocols for vendor match will also facilitate in price discovery in open source where buyers & sellers can trade irrespective of whether they are attached to any specific

e-commerce platform. It is envisaged to on-board SHGs, handloom weavers, artisans, FPOs, & OFPOs, etc., on the common network.

The digital marketplace created by ONDC is expected to enhance options, convenience to consumers, supply chain efficiency and significantly reduce transaction cost. NABARD & ONDC will take up capacity building of farmers/ artisans (sellers) and buyers for use of digital ecommerce. ONDC is working to activate the farm and off-farm sector value chain with e-commerce, and on-board farmers, FPOs, mandis, agriculture traders, processors, exporters and retailers on the network. In the first stage, 50 NABARD promoted FPOs shall be on-boarded to the ONDC Network followed by Off- Farm Producer Organisations (OFPOs) & SHGs. To activate the value chain, ONDC has proposed integration of existing farm sector e-commerce players focussing on B2C and establishing their market linkages with additional FPOs incubated under NABARD.

## 7. SKILL ENHANCEMENT - SHG MEMBERS AS DRONE PILOTS

Union Finance Minister while presenting Union Budget for the year 2022-23 had announced promotion of use of 'Kisan Drones' for crop assessment, digitisation of land records, spraying of insecticides and nutrients. Drones are unmanned aerial vehicles which have the potential to transform agricultural operations and making farming smart and efficient. In order to promote use of Drones in agricultural and other operations in rural areas, skilled manpower is required. SHG members can act as drone pilots in rural areas with need-based training. Focus of future MEDP/LEDPs for SHG members in drone piloting would create a pool of skilled workers who can lead a quantum jump in agricultural productivity.









## **8. GRADUATING SHG MEMBERS INTO MICRO-ENTREPRENEURS**

As has been mentioned in the previous chapters, the average loan disbursed per SHG at national level stands at ₹2.93 lakh during 2021-22, which has increased from ₹2.01 lakh from the previous year. Hence, there is an incremental growth of 45%. The growth is impressive in the background of COVID epidemic and reflects the positive response from banks to boost the economy. Even though per member credit stands at around ₹25000, adequate credit doses are required to graduate SHG members into micro-entrepreneurs to set up viable enterprises. It is estimated that in order to create viable microenterprises, additional credit requirement for the credit linked SHGs during 2022-23 will be around ₹2.25 lakh crore (@ ₹50000/ member). At the same time, credit requirement of matured SHGs involved in livelihood activities will be more to support the existing scale and expansion in scale of operations. Credit requirement of these SHGs has to be met based on their livelihood credit plans, available support services and marketing linkages. This is important keeping in view the enhancement in collateral free loans to SHGs from ₹10 lakh to ₹20 lakh under DAY-NRLM.

## **9. EXTENDING THE SCOPE OF CREDIT GUARANTEE SCHEME**

Credit Guarantee Scheme extended by CGFMU for loans from ₹10 lakh to ₹20 lakh to SHGs is a welcome move by the Government of India in creating an ecosystem of trained and matured entrepreneurs. A similar facility if extended for loans to JLGs will go a long way in employment generation.

## **10. LOOKING AHEAD**

The number of SHGs credit linked has grown at a CAGR of 10.8% during the last 10 years (2012-13 to 2021-22). With this growth rate, 46 lakh SHGs are expected to be credit linked by the year 2024-25. Similarly, credit disbursement per SHG has grown at a CAGR of 5.7% during the same period. It can, therefore, be expected that average credit disbursement per SHG will also witness an increase from the present ₹2.93 lakh to ₹3.46 lakh by 2024-25. However, with changing economy and heightened aspirations, this growth needs to be taken further with combined support from all stakeholders.



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# STATEMENTS

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## STATEMENT - I - A

Savings of SHGs with Banks - Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of the Agency	Total Savings of SHGs with Banks			Out of Total -Exclusive Women SHGs		Out of Total - Under NRLM/SGSY		Out of Total - Under NULM/ SJSRY	
		No. of SHGs	Savings Amount	No. of Members	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
1	Commercial Banks	6887508	3072648.25	84201608	5880049	2637894.29	4153621	1705826.28	390030.00	171136.05
2	Regional Rural Banks	3583219	1379124.61	40525369	3209543	1321570.26	2485325	958596.36	113338.00	75427.12
3	Cooperative Banks	1422326	272275.24	17217349	1310389	251012.65	544771	93271.56	77821.00	13456.01
	<b>Total</b>	<b>11893053</b>	<b>4724048.10</b>	<b>141944326</b>	<b>10399981</b>	<b>4210477.20</b>	<b>7183717</b>	<b>2757694.20</b>	<b>581189.00</b>	<b>260019.18</b>

## STATEMENT - I - B

Bank Loans disbursed to SHGs- Agency-wise position during F.Y. 2021-22

(Amt. ₹ lakh)

Sr. No.	Name of the Agency	Loans disbursed to SHGs by Banks during the year		Out of Total -Exclusive Women SHGs		Out of Total - Under NRLM/ SGSY		Out of Total - Under NULM/SJSRY	
		No. of SHGs	Loans disbursed	No. of SHGs	Loans disbursed	No. of SHGs	Loans disbursed	No. of SHGs	Loans disbursed
1	Commercial Banks	2079254	6122577.33	1871708	5597919.75	1318349	3750301.09	92669.00	329969.59
2	Regional Rural Banks	1105178	3259124.41	1078990	3208658.65	877936	2334201.13	74452.00	227332.39
3	Cooperative Banks	213835	591220.76	199464	575142.89	94865	225575.07	16448.00	24308.12
	<b>Total</b>	<b>3398267</b>	<b>9972922.50</b>	<b>3150162</b>	<b>9381721.29</b>	<b>2291150</b>	<b>6310077.29</b>	<b>183569.00</b>	<b>581610.10</b>

## STATEMENT - I - C

Bank Loans outstanding against SHGs - Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of the Agency	Total Outstanding Bank Loans against SHGs		Out of Total -Exclusive Women SHGs		Out of Total - Under NRLM/ SGSY		Out of Total - Under NULM/ SJSRY	
		No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding
1	Commercial Banks	4181656	10265756.79	3803703	9521991.29	2616955	6280679.97	198365	469381.85
2	Regional Rural Banks	2029015	3948865.67	1952760	3852158.72	1587475	2746598.52	96555	239197.14
3	Cooperative Banks	529286	890507.15	508515	854711.30	250021	395873.92	31830	52277.58
	<b>Total</b>	<b>6739957</b>	<b>15105129.61</b>	<b>6264978</b>	<b>14228861.31</b>	<b>4454451</b>	<b>9423152.41</b>	<b>326750</b>	<b>760856.57</b>

## STATEMENT - I - D

Non Performing Assets of Banks against SHG  
Loans Outstanding - Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of the Agency	Non Performing Assets of Banks against SHG Loans Outstanding			Out of Total -Exclusive Women SHGs		
		Bank Loans Outstanding against SHGs	Amount of NPAs	Percentage of NPAs to Total loans Outstanding	Bank Loans Outstanding against SHGs	Amount of NPAs	Percentage of NPAs to Total loans Outstanding
1	Commercial Banks	10265756.79	331855.94	3.23	9521991.29	297058.21	3.12
2	Regional Rural Banks	3948865.67	124172.20	3.14	3852158.72	109955.84	2.85
3	Cooperative Banks	890507.15	118343.28	13.29	854711.30	113454.30	13.27
	<b>Total</b>	<b>15105129.61</b>	<b>574371.42</b>	<b>3.80</b>	<b>14228861.31</b>	<b>520468.35</b>	<b>3.66</b>

(Amt. ₹ lakh)

Sr. No.	Name of the Agency	Out of Total - Under NULM/SJSRY			No. of NPA Accounts
		Bank Loans Outstanding against SHGs	Amount of NPAs	Percentage of NPAs to Total loans Outstanding	
1	Commercial Banks	469381.85	22662.71	4.83	323849
2	Regional Rural Banks	239197.14	3181.21	2.18	142108
3	Cooperative Banks	52277.58	14265.55	6.19	80470
	<b>Total</b>	<b>760856.57</b>	<b>40109.47</b>	<b>5.27</b>	<b>546427</b>

## STATEMENT - I - E

Bank Loans to MFIs - Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of the Agency	Loans disbursed by Banks / FI to MFIs during the year as at the end of the quarter		Bank Loans Outstanding against MFIs as on quarter ended	
		No.of MFIs	Amount	No.of MFIs	Amount
1	Commercial Banks	13056	2169141.31	19153	3296071.26
2	Regional Rural Banks	1408	3325.67	4153	8031.64
3	Cooperative Banks	10164	144877.80	35447	182434.41
	<b>Total</b>	<b>24628</b>	<b>2317344.78</b>	<b>58753</b>	<b>3486537.31</b>

## STATEMENT - II - A

Savings of SHGs with Banks - Region-wise/ State-wise/ Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Region / State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
CENTRAL REGION									
1	Chhattisgarh	151715	40478.09			19410	1723.44	171125	42201.53
2	Madhya Pradesh	239192	79817.01	226018	47709.14	7325	890.24	472535	128416.39
3	Uttarakhand	37196	17288.89	30570	7010.61	13822	3239.87	81588	27539.37
4	Uttar Pradesh	342802	96734.21	281444	30126.10	6070	678.02	630316	127538.33
	Total	770905	234318.20	538032	84845.85	46627	6531.57	1355564	325695.62
EASTERN REGION									
1	Andaman & Nicobar	1222	312.83			5614	1610.00	6836	1922.83
2	Bihar	453268	168239.49	518484	51045.76	33	2.72	971785	219287.97
3	Jharkhand	196332	52819.72	109386	5669.96	2278	356.11	307996	58845.79
4	Odisha	524829	195765.95	278883	355165.81	70599	8728.00	874311	559659.76
5	West Bengal	576937	265154.42	377531	201028.65	128584	52695.68	1083052	518878.75
	Total	1752588	682292.41	1284284	612910.18	207108	63392.51	3243980	1358595.10
NORTH EASTERN REGION									
1	Arunachal Pradesh	3793	583.08					3793	583.08
2	Assam	209780	44005.29	304778	27587.33	26831	290.67	541389	71883.29
3	Manipur	8891	1473.18	14089	494.00	2211	336.04	25191	2303.22
4	Meghalaya	6018	1057.88	28962	5492.62			34980	6550.50
5	Mizoram	720	157.55	11942	2571.79	1036	141.09	13698	2870.43
6	Nagaland	7269	1472.61	1850	342.42			9119	1815.03
7	Sikkim	5086	2044.47			1712	646.65	6798	2691.12
8	Tripura	13035	4829.26	32842	12915.00			45877	17744.26
	Total	254592	55623.32	394463	49403.16	31790	1414.45	680845	106440.93
NORTHERN REGION									
1	Chandigarh	849	102.42			49	6.28	898	108.70
2	Haryana	46070	9858.02	27131	3905.67	4507	825.54	77708	14589.23
3	Himachal Pradesh	25711	4524.58	12810	3167.00	11115	1575.43	49636	9267.01
4	Jammu and Kashmir	2581	243.53	7465	739.45	730	17.29	10776	1000.27
5	New Delhi	4434	1501.78			246	94.52	4680	1596.30
6	Punjab	39644	100459.63	18138	1256.40	9192	665.78	66974	102381.81
7	Rajasthan	218219	41910.08	165497	23188.58	85755	5540.33	469471	70638.99
	Total	337508	158600.04	231041	32257.10	111594	8725.17	680143	199582.31
SOUTHERN REGION									
1	Andhra Pradesh	808519	908729.35	244310	219554.08	32656	38539.53	1085485	1166822.96
2	Karnataka	319895	127840.25	213945	16806.76	268922	57632.03	802762	202279.04
3	Kerala	324533	159967.19	68676	18966.03	51779	8768.43	444988	187701.65
4	Lakshadweep UT	312	58.93					312	58.93
5	Puducherry	23490	12437.09	4528	1134.58			28018	13571.67
6	Tamil Nadu	841970	280840.95	99817	14568.99	203107	30741.25	1144894	326151.19
7	Telangana	413379	206068.99	309539	296208.41	14693	7180.60	737611	509458.00
	Total	2732098	1695942.75	940815	567238.85	571157	142861.84	4244070	2406043.44
WESTERN REGION									
1	Daman and Diu UT	224	102.18					224	102.18
2	D And N Haveli UT	1381	475.29					1381	475.29
3	Goa	5878	3462.13			4058	1259.11	9936	4721.24
4	Gujarat	233162	33746.29	64050	9289.70	45853	5079.37	343065	48115.36
5	Maharashtra	799172	208085.64	130534	23179.77	404139	43011.22	1333845	274276.63
	Total	1039817	245871.53	194584	32469.47	454050	49349.70	1688451	327690.70
	Grand Total	6887508	3072648.25	3583219	1379124.61	1422326	272275.24	11893053	4724048.10



## STATEMENT - II- B

Bank Loans disbursed to SHGs - Region-wise/ State-wise/ Agency-wise position during 2021-22

(Amt. ₹ lakh)

Sr. No.	Region/ State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Loans Disbursed Amount	No. of SHGs	Loans Disbursed Amount	No. of SHGs	Loans Disbursed Amount	No. of SHGs	Loans Disbursed Amount
CENTRAL REGION									
1	Chhattisgarh	35719	40108.09			2914	3755.70	38633	43863.79
2	Madhya Pradesh	44158	63427.50	51237	61254.19	63	14.98	95458	124696.67
3	Uttarakhand	3281	3110.60	3842	3152.30	2400	3160.83	9523	9423.73
4	Uttar Pradesh	20342	12219.41	20359	26774.01	7	5.56	40708	38998.98
	Total	103500	118865.60	75438	91180.50	5384	6937.07	184322	216983.17
EASTERN REGION									
1	Andaman & Nicobar	20	18.81			189	519.30	209	538.11
2	Bihar	152996	182679.09	154648	495285.00	0	0.00	307644	677964.09
3	Jharkhand	122794	262518.45	43779	62821.77	418	622.85	166991	325963.07
4	Odisha	114648	211275.79	87428	169572.04	11803	81648.56	213879	462496.39
5	West Bengal	276018	446712.09	277309	564908.83	59455	90395.02	612782	1102015.94
	Total	666476	1103204.23	563164	1292587.64	71865	173185.73	1301505	2568977.60
NORTH EASTERN REGION									
1	Arunachal Pradesh	165	266.79					165	266.79
2	Assam	38012	50754.33	33234	99487.37	1385	1604.10	72631	151845.80
3	Manipur	238	306.53	780	1193.83	193	712.60	1211	2212.96
4	Meghalaya	701	814.80	3352	6676.07			4053	7490.87
5	Mizoram	66	154.26	1094	3018.52			1160	3172.78
6	Nagaland	553	926.15	266	508.65			819	1434.80
7	Sikkim	478	751.70			24	43.50	502	795.20
8	Tripura	1968	2104.10	12362	15313.00			14330	17417.10
	Total	42181	56078.66	51088	126197.44	1602	2360.20	94871	184636.30
NORTHERN REGION									
1	Chandigarh	163	349.05			0	0.00	163	349.05
2	Haryana	13449	15570.66	2763	4386.51	183	193.17	16395	20150.34
3	Himachal Pradesh	2409	3991.50	856	1499.00	1075	2476.13	4340	7966.63
4	Jammu and Kashmir	1210	2233.04	2221	4853.54	0	0.00	3431	7086.58
5	New Delhi	19	32.32			0	0.00	19	32.32
6	Punjab	3799	3482.20	1402	1325.67	271	218.58	5472	5026.45
7	Rajasthan	41532	67492.19	7333	7881.33	847	1117.28	49712	76490.80
	Total	62581	93150.96	14575	19946.05	2376	4005.16	79532	117102.17
SOUTHERN REGION									
1	Andhra Pradesh	315525	1889070.92	158931	843677.46	28686	117003.42	503142	2849751.80
2	Karnataka	384930	1146452.87	35053	95859.75	34037	134830.87	454020	1377143.49
3	Kerala	85751	312120.75	7709	49082.32	5439	32205.60	98899	393408.67
4	Lakshadweep UT	0	0.00					0	0.00
5	Puducherry	3370	13214.24	1000	4743.98			4370	17958.22
6	Tamil Nadu	121586	522766.56	17833	95330.45	17150	59108.03	156569	677205.04
7	Telangana	120702	558423.41	156107	599155.33	5142	30814.24	281951	1188392.98
	Total	1031864	4442048.75	376633	1687849.29	90454	373962.16	1498951	6503860.20
WESTERN REGION									
1	Daman and Diu UT	0	0.00					0	0.00
2	D And N Haveli UT	113	108.26					113	108.26
3	Goa	597	2410.11			56	303.20	653	2713.31
4	Gujarat	28632	29970.61	2536	3630.99	1923	2594.02	33091	36195.62
5	Maharashtra	143310	276740.15	21744	37732.50	40175	27873.22	205229	342345.87
	Total	172652	309229.13	24280	41363.49	42154	30770.44	239086	381363.06
	Grand Total	2079254	6122577.33	1105178	3259124.41	213835	591220.76	3398267	9972922.50

## STATEMENT - II- C

Bank Loans outstanding against SHGs - Region-wise/ State-wise/ Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Region/ State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount
CENTRAL REGION									
1	Chhattisgarh	61311	62207.63			3437	3353.47	64748	65561.10
2	Madhya Pradesh	95919	87248.08	72925	76640.48	213	95.61	169057	163984.17
3	Uttarakhand	6900	4524.93	6687	3257.47	7965	5641.24	21552	13423.64
4	Uttar Pradesh	64822	49351.55	85480	32343.28	1345	514.64	151647	82209.47
	Total	228952	203332.19	165092	112241.23	12960	9604.96	407004	325178.38
EASTERN REGION									
1	Andaman & Nicobar	143	143.04			842	1017.70	985	1160.74
2	Bihar	395905	497569.96	471407	488161.76	0	0.00	867312	985731.72
3	Jharkhand	189056	336281.67	60889	71879.15	870	440.33	250815	408601.15
4	Odisha	253381	340118.50	147196	214769.61	33569	35028.21	434146	589916.32
5	West Bengal	496785	802880.95	322111	640166.62	87064	100967.38	905960	1544014.95
	Total	1335270	1976994.12	1001603	1414977.14	122345	137453.62	2459218	3529424.88
NORTH EASTERN REGION									
1	Arunachal Pradesh	355	405.69					355	405.69
2	Assam	72788	78750.64	89701	108726.54	4182	1886.62	166671	189363.80
3	Manipur	779	590.81	2284	2310.59	682	617.16	3745	3518.56
4	Meghalaya	1003	958.08	6624	6347.51			7627	7305.59
5	Mizoram	280	427.80	3341	5068.40			3621	5496.20
6	Nagaland	1144	1328.38	363	754.75			1507	2083.13
7	Sikkim	1208	2017.48			31	34.18	1239	2051.66
8	Tripura	5822	3670.06	21422	22350.37			27244	26020.43
	Total	83379	88148.94	123735	145558.16	4895	2537.96	212009	236245.06
NORTHERN REGION									
1	Chandigarh	176	138.00			0	0.00	176	138.00
2	Haryana	19619	16772.70	6488	7570.85	691	495.13	26798	24838.68
3	Himachal Pradesh	4668	5969.56	3921	3941.00	3401	4182.07	11990	14092.63
4	Jammu and Kashmir	1775	2746.03	3406	5226.16	72	36.60	5253	8008.79
5	New Delhi	249	1329.15			0	0.00	249	1329.15
6	Punjab	6364	6344.92	4050	2390.70	1100	614.03	11514	9349.65
7	Rajasthan	67365	72508.41	32520	30535.08	5983	4577.45	105868	107620.94
	Total	100216	105808.77	50385	49663.79	11247	9905.28	161848	165377.84

## STATEMENT - II- C (contd.)

(Amt. ₹ lakh)

Sr. No.	Region/ State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount
SOUTHERN REGION									
1	Andhra Pradesh	712547	3619479.47	228733	931062.42	40704	131197.87	981984	4681739.76
2	Karnataka	500332	1222046.72	96918	233171.49	82393	196853.24	679643	1652071.45
3	Kerala	268345	617081.77	22283	76907.65	66585	75472.47	357213	769461.89
4	Lakshadweep UT	0	0.00					0	0.00
5	Puducherry	15479	34491.20	2662	6023.65			18141	40514.85
6	Tamil Nadu	311568	839244.46	34583	97058.48	143213	258696.17	489364	1194999.11
7	Telangana	318229	1191038.42	251056	830714.40	13166	39086.93	582451	2060839.75
	Total	2126500	7523382.04	636235	2174938.09	346061	701306.68	3108796	10399626.81
WESTERN REGION									
1	Daman and Diu UT	0	0.00					0	0.00
2	D and N Haveli UT	113	59.88					113	59.88
3	Goa	1934	3689.75			242	551.79	2176	4241.54
4	Gujarat	37465	30671.32	10946	6990.12	2969	2197.08	51380	39858.52
5	Maharashtra	267827	333669.78	41019	44497.14	28567	26949.78	337413	405116.70
	Total:	307339	368090.73	51965	51487.26	31778	29698.65	391082	449276.64
	Grand Total:	4181656	10265756.79	2029015	3948865.67	529286	890507.15	6739957	15105129.61



## STATEMENT - II- D

Non-Performing Assets of Banks against SHGs- Region-wise/ State-wise/ Agency-wise position  
as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Region/ State	Public Sector Commercial Banks			Private Sector Commercial Banks			Small Finance Banks		
		Loan Amount OS against SHGs	Amount of Gross NPAs against SHGs	NPA as %age to Loan OS	Loan Amount OS against SHGs	Amount of Gross NPAs against SHGs	NPA as %age to Loan OS	Loan Amount OS against SHGs	Amount of Gross NPAs against SHGs	NPA as %age to Loan OS
CENTRAL REGION										
1	Chhattisgarh	58252.69	4290.14	7.36	3954.94	18.47	0.47	0.00	0.00	0.00
2	Madhya Pradesh	60379.53	9680.52	16.03	26868.55	623.51	2.32	0.00	0.00	0.00
3	Uttarakhand	4342.79	789.02	18.17	182.14	75.26	41.32	0.00	0.00	0.00
4	Uttar Pradesh	47137.02	30673.03	65.07	2214.53	2131.45	96.25	0.00	0.00	0.00
	Total	170112.03	45432.71	26.71	33220.16	2848.69	8.58	0.00	0.00	0.00
EASTERN REGION										
1	Andaman & Nicobar	59.14	8.78	14.85	83.90	0.00	0.00	0.00	0.00	0.00
2	Bihar	492153.97	21115.52	4.29	5415.99	318.17	5.87	0.00	0.00	0.00
3	Jharkhand	335832.24	8624.75	2.57	449.43	318.16	70.79	0.00	0.00	0.00
4	Odisha	318287.50	15933.18	5.01	21831.00	877.89	4.02	0.00	0.00	0.00
5	West Bengal	801875.53	19709.42	2.46	1005.42	576.89	57.38	0.00	0.00	0.00
	Total	1948208.38	65391.65	3.36	28785.74	2091.11	7.26	0.00	0.00	0.00
NORTH EASTERN REGION										
1	Arunachal Pradesh	399.16	92.55	23.19	6.53	0.00	0.00	0.00	0.00	0.00
2	Assam	70623.05	7525.11	10.66	8127.59	303.03	3.73	0.00	0.00	0.00
3	Manipur	567.48	101.96	17.97	23.33	0.00	0.00	0.00	0.00	0.00
4	Meghalaya	948.72	124.66	13.14	9.36	0.00	0.00	0.00	0.00	0.00
5	Mizoram	427.80	42.59	9.96	0.00	0.00	0.00	0.00	0.00	0.00
6	Nagaland	1295.17	81.50	6.29	33.21	0.29	0.87	0.00	0.00	0.00
7	Sikkim	1737.71	7.10	0.41	279.77	0.68	0.24	0.00	0.00	0.00
8	Tripura	3615.86	1421.46	39.31	54.20	1.38	2.55	0.00	0.00	0.00
	Total	79614.95	9396.93	11.80	8533.99	305.38	3.58	0.00	0.00	0.00
NORTHERN REGION										
1	Chandigarh	138.00	31.70	22.97	0.00	0.00	0.00	0.00	0.00	0.00
2	Haryana	14994.06	2262.08	15.09	1778.64	20.18	1.13	0.00	0.00	0.00
3	Himachal Pradesh	5931.29	569.22	9.60	38.27	0.00	0.00	0.00	0.00	0.00
4	Jammu and Kashmir	2746.03	130.61	4.76	0.00	0.00	0.00	0.00	0.00	0.00
5	New Delhi	1329.15	1022.31	76.91	0.00	0.00	0.00	0.00	0.00	0.00
6	Punjab	5547.74	919.87	16.58	797.18	2.06	0.26	0.00	0.00	0.00
7	Rajasthan	33513.97	4158.60	12.41	38994.44	932.99	2.39	0.00	0.00	0.00
	Total	64200.24	9094.39	14.17	41608.53	955.23	2.30	0.00	0.00	0.00
SOUTHERN REGION										
1	Andhra Pradesh	3611329.83	18095.98	0.50	8149.64	4.85	0.06	0.00	0.00	0.00
2	Karnataka	921962.66	26057.93	2.83	300084.06	3251.26	1.08	0.00	0.00	0.00
3	Kerala	436062.42	12611.31	2.89	181019.35	2617.84	1.45	0.00	0.00	0.00
4	Lakshadweep UT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Puducherry	32843.75	1677.88	5.11	1647.45	14.45	0.88	0.00	0.00	0.00
6	Tamil Nadu	636038.55	69179.33	10.88	203205.91	9010.29	4.43	0.00	0.00	0.00
7	Telangana	1160976.69	27142.90	2.34	30061.73	84.49	0.28	0.00	0.00	0.00
	Total	6799213.90	154765.33	2.28	724168.14	14983.18	2.07	0.00	0.00	0.00
WESTERN REGION										
1	Daman and Diu UT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	D and N Haveli UT	59.88	5.69	9.50	0.00	0.00	0.00	0.00	0.00	0.00
3	Goa	2442.85	128.48	5.26	1246.90	2.52	0.20	0.00	0.00	0.00
4	Gujarat	25675.34	1835.69	7.15	4995.98	189.51	3.79	0.00	0.00	0.00
5	Maharashtra	143508.29	19974.44	13.92	190161.49	4455.01	2.34	0.00	0.00	0.00
	Total:	171686.36	21944.30	12.78	196404.37	4647.04	2.37	0.00	0.00	0.00
	Grand Total:	9233035.86	306025.31	3.31	1032720.93	25830.63	2.50	0.00	0.00	0.00

## STATEMENT - II- D (contd.)

(Amt. ₹ lakh)

Regional Rural Banks			Cooperative Banks			Total		
Loan Amount OS against SHGs	Amount of Gross NPAs against SHGs	NPA as %age to Loan OS	Loan Amount OS against SHGs	Amount of Gross NPAs against SHGs	NPA as %age to Loan OS	Loan Amount OS against SHGs	Amount of Gross NPAs against SHGs	NPA as %age to Loan OS
			3353.47	216.15	6.45	65561.10	4524.76	6.90
76640.48	1918.33	2.50	95.61	57.52	60.16	163984.17	12279.88	7.49
3257.47	285.19	8.75	5641.24	306.80	5.44	13423.64	1456.27	10.85
32343.28	12071.17	37.32	514.64	513.59	99.80	82209.47	45389.24	55.21
<b>112241.23</b>	<b>14274.69</b>	<b>12.72</b>	<b>9604.96</b>	<b>1094.06</b>	<b>11.39</b>	<b>325178.38</b>	<b>63650.15</b>	<b>19.57</b>
			1017.70	44.39	4.36	1160.74	53.17	4.58
488161.76	15806.61	3.24	0.00	0.00	0.00	985731.72	37240.30	3.78
71879.15	535.78	0.75	440.33	181.93	41.32	408601.15	9660.62	2.36
214769.61	16745.73	7.80	35028.21	2501.76	7.14	589916.32	36058.56	6.11
640166.62	9257.28	1.45	100967.38	5736.42	5.68	1544014.95	35280.01	2.28
<b>1414977.14</b>	<b>42345.40</b>	<b>2.99</b>	<b>137453.62</b>	<b>8464.50</b>	<b>6.16</b>	<b>3529424.88</b>	<b>118292.66</b>	<b>3.35</b>
						405.69	92.55	22.81
108726.54	14269.22	13.12	1886.62	504.92	26.76	189363.80	22602.28	11.94
2310.59	271.16	11.74	617.16	174.44	28.26	3518.56	547.56	15.56
634751	69.66	1.10				7305.59	194.32	2.66
5068.40	288.34	5.69				5496.20	330.93	6.02
754.75	10.74	1.42				2083.13	92.53	4.44
			34.18	1.63	4.77	2051.66	9.41	0.46
22350.37	2165.20	9.69				26020.43	3588.04	13.79
<b>145558.16</b>	<b>17074.32</b>	<b>11.73</b>	<b>2537.96</b>	<b>680.99</b>	<b>26.83</b>	<b>236245.06</b>	<b>27457.62</b>	<b>11.62</b>
			0.00	0.00	0.00	138.00	31.70	22.97
7570.85	2762.06	36.48	495.13	385.27	77.81	24838.68	5429.59	21.86
3941.00	261.00	6.62	4182.07	486.44	11.63	14092.63	1316.66	9.34
5226.16	131.70	2.52	36.60	36.60	100.00	8008.79	298.91	3.73
			0.00	0.00	0.00	1329.15	1022.31	76.91
2390.70	382.17	15.99	614.03	289.63	47.17	9349.65	1593.73	17.05
30535.08	694.53	2.27	4577.45	2615.39	57.14	107620.94	8401.51	7.81
<b>49663.79</b>	<b>4231.46</b>	<b>8.52</b>	<b>9905.28</b>	<b>3813.33</b>	<b>38.50</b>	<b>165377.84</b>	<b>18094.41</b>	<b>10.94</b>
931062.42	3756.87	0.40	131197.87	743.16	0.57	4681739.76	22600.86	0.48
233171.49	18863.31	8.09	196853.24	2338.45	1.19	1652071.45	50510.95	3.06
76907.65	1061.30	1.38	75472.47	4251.69	5.63	769461.89	20542.14	2.67
						0.00	0.00	0.00
6023.65	451.56	7.50				40514.85	2143.89	5.29
97058.48	5692.89	5.87	258696.17	91483.31	35.36	1194999.11	175365.82	14.67
830714.40	8129.65	0.98	39086.93	1789.47	4.58	2060839.75	37146.51	1.80
<b>2174938.09</b>	<b>37955.58</b>	<b>1.75</b>	<b>701306.68</b>	<b>100606.08</b>	<b>14.35</b>	<b>10399626.81</b>	<b>308310.17</b>	<b>2.96</b>
						0.00	0.00	0.00
						59.88	5.69	9.50
			551.79	61.52	11.15	4241.54	192.52	4.54
6990.12	489.81	7.01	2197.08	365.41	16.63	39858.52	2880.42	7.23
44497.14	7800.94	17.53	26949.78	3257.39	12.09	405116.70	35487.78	8.76
<b>51487.26</b>	<b>8290.75</b>	<b>16.10</b>	<b>29698.65</b>	<b>3684.32</b>	<b>12.41</b>	<b>449276.64</b>	<b>38566.41</b>	<b>8.58</b>
<b>3948865.67</b>	<b>124172.20</b>	<b>3.14</b>	<b>890507.15</b>	<b>118343.28</b>	<b>13.29</b>	<b>15105129.61</b>	<b>574371.42</b>	<b>3.80</b>

## STATEMENT - III - A(I)

Savings of SHGs with Public Sector Commercial Banks - Region-wise/ State-wise/ Agency-wise position  
as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
CENTRAL REGION													
	CHHATTISGARH												
1	Bank of Baroda	42858	436150	10384.12	36030	362026	9129.64	20504	205040	6032.56	554	6180	111.39
2	Bank of India	2049	24588	29.00	2049	24588	29.00	1608	19296	23.00	441	5292	6.00
3	Bank of Maharashtra	3930	36875	1099.28	3515	32970	827.21	657	6570	189.55	15	75	3.08
4	Canara Bank	6353	91500	1483.03	5886	85896	1374.00	2896	42801	899.88	258	3813	60.26
5	Central Bank of India	16958	287496	7122.36	6458	77496	2712.36	6458	77496	2712.36	170	3400	71.40
6	Indian Bank	6214	80782	1166.99	6152	79976	1155.00	3107	40391	583.00	62	806	12.00
7	Indian Overseas Bank	1796	24323	428.73	1428	20027	357.70	628	8792	181.45	140	1480	34.74
8	Punjab and Sind Bank	619	6190	89.64	613	6130	89.57	400	4000	63.19	219	2190	26.45
9	Punjab National Bank	19054	190540	5612.20	18697	186970	5572.53	14800	148000	4647.00	1566	15660	269.00
10	State Bank of India	31914	395097	7571.00	23298	288421	5527.00	27790	344041	5527.00	2234	27657	606.00
11	UCO Bank	3830	37024	495.73	3114	31934	428.57	2327	25780	375.09	1344	8064	97.26
12	Union Bank of India	10601	127212	1662.40	8775	105300	1371.86	8291	99492	1323.34	484	5808	48.52
	Total	146176	1737777	37144.48	116015	1301734	28574.44	89466	1021699	22557.42	7487	80425	1346.10
	MADHYA PRADESH												
1	Bank of Baroda	11605	131553	3506.54	8075	96233	2800.43	6645	79740	2591.74	101	1030	27.06
2	Bank of India	21800	208604	6159.00	17202	158239	4900.00	12181	128453	2662.00	5562	36162	2155.00
3	Bank of Maharashtra	9265	87285	1756.50	7429	69495	1390.13	877	8770	192.35	7	35	0.91
4	Canara Bank	7499	102078	1984.94	0	0	0.00	2568	35952	624.88	849	11886	73.98
5	Central Bank of India	48424	877928	20338.08	11319	135828	4753.98	11279	135348	4737.18	140	2480	58.80
6	Indian Bank	10167	132171	3145.63	10065	130845	3114.00	5084	66092	1573.00	102	1326	31.00
7	Indian Overseas Bank	97	1200	26.41	76	954	24.01	42	588	14.63	9	96	2.76
8	Punjab and Sind Bank	1030	10300	161.27	1009	10090	160.99	724	7240	125.99	306	3060	35.28
9	Punjab National Bank	21865	218650	7006.57	21148	211480	6914.55	16145	161450	5346.00	2356	23560	640.00
10	State Bank of India	29712	367836	6438.00	21690	268521	4700.00	26004	321931	4700.00	2080	25749	580.00
11	UCO Bank	6150	41043	551.73	4539	31237	459.07	2567	16395	324.27	3358	20148	193.81
12	Union Bank of India	27815	333780	6639.07	21239	254868	4623.05	20674	248088	4543.62	565	6780	79.43
	Total	195429	2512428	57713.74	123791	1367790	33840.21	104790	1210047	27435.66	15435	132312	3878.03
	UTTARAKHAND												
1	Bank of Baroda	3617	36412	967.35	2912	29338	778.96	2678	26780	732.85	22	254	5.46
2	Bank of India	1229	12110	19.00	1188	11630	16.00	1150	11483	11.00	0	0	0.00
3	Bank of Maharashtra	2	10	0.13	2	10	0.13	0	0	0.00	0	0	0.00
4	Canara Bank	1651	24693	445.46	1505	22629	406.02	417	6144	147.97	0	0	0.00
5	Central Bank of India	498	9768	209.16	24	288	10.08	24	288	10.08	15	300	6.30
6	Indian Bank	574	7462	141.40	568	7384	140.00	287	3731	71.00	6	78	1.00
7	Indian Overseas Bank	214	3120	40.00	191	2844	32.81	1	14	0.20	0	0	0.00
8	Punjab and Sind Bank	731	3655	187.74	718	3590	187.43	637	3185	174.37	94	470	13.37
9	Punjab National Bank	8477	84770	1686.23	8408	84080	1666.50	7217	72170	1460.00	275	2750	39.00
10	State Bank of India	14195	175737	12499.00	12634	156406	11123.00	7751	95959	11124.00	994	12302	1000.00
11	UCO Bank	810	7678	124.06	678	6802	117.89	427	4330	89.32	308	1848	24.33
12	Union Bank of India	3074	36888	606.15	1887	22644	340.88	1862	22344	336.18	25	300	4.70
	Total	35072	402303	16925.68	30715	347645	14819.70	22451	246428	14156.97	1739	18302	1094.16
	UTTAR PRADESH												
1	Bank of Baroda	57814	635565	17110.75	47909	527881	15590.23	42271	464981	14175.80	67	670	7.66
2	Bank of India	14295	163331	1753.00	8226	97425	1146.00	11829	138326	1160.00	2415	24367	122.00
3	Bank of Maharashtra	903	6845	150.83	770	5855	124.91	27	270	3.86	1	5	0.11
4	Canara Bank	24926	393390	9091.95	24854	392226	9065.94	9736	165540	3540.55	1285	19275	108.51
5	Central Bank of India	19706	384088	8276.52	1254	15048	526.68	1254	15048	526.68	62	1240	26.04
6	Indian Bank	58141	755833	23165.00	57560	748280	22933.00	29071	377923	11582.00	581	7553	232.00
7	Indian Overseas Bank	441	6012	93.74	327	4648	73.99	115	1610	26.78	5	53	0.00
8	Punjab and Sind Bank	6911	69110	1769.12	6700	67000	1757.50	5471	54710	1697.95	1440	14400	71.17
9	Punjab National Bank	52952	529520	17249.43	50638	506380	17207.60	43629	436290	14946.00	2685	26850	386.00



# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
10	State Bank of India	40815	505292	1626.00	34693	429498	1382.00	36218	448380	1383.00	2858	35371	131.00
11	UCO Bank	5882	41214	499.04	5085	36250	426.06	3198	19188	342.13	2261	13566	129.96
12	Union Bank of India	53022	636264	15642.43	39140	469680	11212.71	37696	452352	10951.52	1444	17328	261.19
	<b>Total</b>	<b>335808</b>	<b>4126464</b>	<b>96427.81</b>	<b>277156</b>	<b>3300171</b>	<b>81446.62</b>	<b>220515</b>	<b>2574618</b>	<b>60336.27</b>	<b>15104</b>	<b>160678</b>	<b>1475.64</b>
	<b>Total Central Region</b>	<b>712485</b>	<b>8778972</b>	<b>208211.71</b>	<b>547677</b>	<b>6317340</b>	<b>158680.97</b>	<b>437222</b>	<b>5052792</b>	<b>124486.32</b>	<b>39765</b>	<b>391717</b>	<b>7793.93</b>
<b>EASTERN REGION</b>													
	<b>ANDAMAN &amp; NICOBAR</b>												
1	Bank of Baroda	63	727	11.81	13	139	0.28	3	30	0.02	0	0	0.00
2	Canara Bank	131	1382	33.16	131	1382	33.16	63	756	11.02	0	0	0.00
3	Central Bank of India	14	280	5.88	0	0	0.00	0	0	0.00	0	0	0.00
4	Indian Bank	32	416	6.40	32	416	6.00	16	208	3.00	0	0	0.00
5	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
6	Punjab National Bank	46	460	12.91	46	460	12.91	33	330	11.00	5	50	0.00
7	State Bank of India	687	8506	233.00	584	7230	198.00	597	7391	199.00	0	0	0.00
8	UCO Bank	16	96	0.10	11	66	0.06	0	0	0.00	16	96	0.10
9	Union Bank of India	1	12	0.01	1	12	0.01	1	12	0.01	0	0	0.00
	<b>Total</b>	<b>990</b>	<b>11879</b>	<b>303.27</b>	<b>818</b>	<b>9705</b>	<b>250.42</b>	<b>713</b>	<b>8727</b>	<b>224.05</b>	<b>21</b>	<b>146</b>	<b>0.10</b>
	<b>BIHAR</b>												
1	Bank of Baroda	41815	421940	22165.96	39284	394620	21079.74	37581	375810	20650.18	436	5204	89.02
2	Bank of India	14830	167932	2553.00	13029	146631	2529.00	14830	167932	2553.00	0	0	0.00
3	Bank of Maharashtra	63	375	10.82	57	340	8.98	0	0	0.00	0	0	0.00
4	Canara Bank	22831	298182	7695.21	21725	284910	7322.54	5824	69888	2552.17	1603	19236	64.09
5	Central Bank of India	64195	1147660	26961.90	17030	204360	7152.60	17030	204360	7152.60	50	1000	21.00
6	Indian Bank	21068	273884	10407.37	20857	271141	10303.00	10534	136942	5204.00	211	2743	104.00
7	Indian Overseas Bank	725	9381	71.62	466	6319	45.95	46	644	1.07	33	340	4.16
8	Punjab and Sind Bank	102	1020	20.76	96	960	20.20	26	260	13.85	76	760	6.91
9	Punjab National Bank	71316	713160	30102.65	69448	694480	29819.39	61761	617610	26344.00	1615	16150	499.00
10	State Bank of India	155158	1920858	57808.00	138091	1709564	51449.00	139040	1721317	51450.00	10862	134461	5203.00
11	UCO Bank	42760	435871	5677.78	39534	398452	5279.48	32885	246939	4446.88	612	3672	31.64
12	Union Bank of India	8257	99084	2326.55	6958	83496	2108.42	6837	82044	2089.52	121	1452	18.90
	<b>Total</b>	<b>443120</b>	<b>5489347</b>	<b>165801.62</b>	<b>366575</b>	<b>4195273</b>	<b>137118.30</b>	<b>326394</b>	<b>3623746</b>	<b>122457.27</b>	<b>15619</b>	<b>185018</b>	<b>6041.72</b>
	<b>JHARKHAND</b>												
1	Bank of Baroda	9153	105074	3435.22	7301	85818	3059.36	6179	74148	2860.28	97	1136	19.45
2	Bank of India	60893	759125	4553.00	60697	756680	4374.00	46488	595845	1307.00	1632	22860	31.00
3	Bank of Maharashtra	217	1110	15.95	28	165	1.00	0	0	0.00	0	0	0.00
4	Canara Bank	11125	165314	7741.46	10490	157059	7207.31	9388	139748	7138.03	584	8694	248.42
5	Central Bank of India	7162	119640	3008.04	2950	35400	1239.00	2950	35400	1239.00	8	160	3.36
6	Indian Bank	12466	162058	4389.49	12341	160433	4346.00	6233	81029	2195.00	125	1625	44.00
7	Indian Overseas Bank	599	8278	130.75	525	7392	120.46	366	5124	105.41	4	43	0.08
8	Punjab and Sind Bank	361	3610	44.72	357	3570	44.69	152	1520	26.33	209	2090	18.39
9	Punjab National Bank	19302	193020	7451.83	18963	189630	7421.82	15855	158550	6412.00	1012	10120	196.00
10	State Bank of India	55494	687016	16397.00	49945	618315	14757.00	50183	621266	14758.00	3885	48092	1476.00
11	UCO Bank	3346	40919	385.91	2979	38216	365.74	2731	35227	335.83	472	2832	34.71
12	Union Bank of India	13526	162312	4782.99	10072	120864	3716.68	9850	118200	3702.52	222	2664	14.16
	<b>Total</b>	<b>193644</b>	<b>2407476</b>	<b>52336.36</b>	<b>176648</b>	<b>2173542</b>	<b>46653.06</b>	<b>150375</b>	<b>1866057</b>	<b>40079.40</b>	<b>8250</b>	<b>100316</b>	<b>2085.57</b>
	<b>ODISHA</b>												
1	Bank of Baroda	22955	232174	7974.74	19079	191154	7068.78	17648	176480	6495.10	288	3350	118.09
2	Bank of India	40006	408535	14058.00	39785	406325	13996.00	34969	358165	13354.00	933	9330	345.00
3	Bank of Maharashtra	68	355	16.78	66	335	13.86	0	0	0.00	0	0	0.00
4	Canara Bank	24876	410978	11655.59	22936	381878	10801.26	16795	267410	8648.52	0	0	0.00
5	Central Bank of India	11290	185992	4741.80	4976	59712	2089.92	4976	59712	2089.92	102	2040	42.84
6	Indian Bank	26086	339118	11986.80	25825	335725	11867.00	13043	169559	5993.00	261	3393	120.00

# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
7	Indian Overseas Bank	12758	178601	6943.54	11858	167955	6585.42	6936	97104	4145.04	428	4631	260.68
8	Punjab and Sind Bank	501	5010	126.96	498	4980	126.92	215	2150	70.32	286	2860	56.64
9	Punjab National Bank	44378	443780	22742.35	44100	441000	22693.14	37402	374020	19809.00	1693	16930	440.00
10	State Bank of India	157408	1948713	59372.00	141668	1753841	53435.00	143574	1777447	53435.00	11019	136410	5344.00
11	UCO Bank	44461	582706	16359.80	39803	540053	15216.33	34946	456652	13463.68	4589	27534	688.70
12	Union Bank of India	42405	508860	14069.96	37470	449640	12575.65	33630	403560	12101.98	3840	46080	473.67
	<b>Total</b>	<b>427192</b>	<b>5244822</b>	<b>170048.32</b>	<b>388064</b>	<b>4732598</b>	<b>156469.28</b>	<b>344134</b>	<b>4142259</b>	<b>139605.56</b>	<b>23439</b>	<b>252558</b>	<b>7889.62</b>
<b>WEST BENGAL</b>													
1	Bank Of Baroda	17921	196694	6260.08	15909	174905	5641.80	13609	149699	4821.66	1456	17119	666.37
2	Bank Of India	33467	364776	7945.00	32966	361150	7939.00	25070	278419	6678.00	541	6592	103.00
3	Bank Of Maharashtra	50	430	238.19	43	365	237.59	1	10	0.02	0	0	0.00
4	Canara Bank	23270	345384	11312.42	21847	325960	10620.59	9941	147291	5417.68	268	3768	28.28
5	Central Bank Of India	59304	990248	24907.68	24479	293748	10281.18	24399	292788	10247.58	589	11140	247.38
6	Indian Bank	70036	910468	30905.42	69336	901368	30596.00	35018	455234	15453.00	700	9100	309.00
7	Indian Overseas Bank	4285	57033	2317.49	3463	47455	1941.13	1092	15288	728.06	595	6402	281.75
8	Punjab And Sind Bank	635	6350	101.36	629	6290	101.20	69	690	3.39	566	5660	97.97
9	Punjab National Bank	217332	2173320	134835.87	216551	2165510	134439.76	181977	1819770	114591.00	9082	90820	4508.00
10	State Bank Of India	123527	1529265	38938.00	104998	1299875	33097.00	110934	1373363	33098.00	8647	107049	3505.00
11	UCO Bank												
12	Union Bank Of India	19189	230268	6609.65	17163	205956	5844.03	15714	188568	5604.58	1449	17388	239.45
	<b>Total</b>	<b>569016</b>	<b>6804236</b>	<b>264371.16</b>	<b>507384</b>	<b>5782582</b>	<b>240739.28</b>	<b>417824</b>	<b>4721120</b>	<b>196642.97</b>	<b>23893</b>	<b>275038</b>	<b>9986.20</b>
	<b>Total Eastern Region</b>	<b>1633962</b>	<b>19957760</b>	<b>652860.73</b>	<b>1439489</b>	<b>16893700</b>	<b>581230.34</b>	<b>1239440</b>	<b>14361909</b>	<b>499009.25</b>	<b>71222</b>	<b>813076</b>	<b>26003.21</b>
<b>NORTH EASTERN REGION</b>													
<b>ARUNACHAL PRADESH</b>													
1	Bank of Baroda	162	1770	18.94	13	131	0.72	12	120	0.58	0	0	0.00
2	Bank of India	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	Bank of Maharashtra	6	60	0.17	3	30	0.03	0	0	0.00	0	0	0.00
4	Canara Bank	136	1768	28.58	136	1768	28.58	86	1118	7.09	0	0	0.00
5	Central Bank of India	127	2508	53.34	4	48	1.68	4	48	1.68	0	0	0.00
6	Indian Bank	29	377	2.00	29	377	2.00	15	195	1.00	0	0	0.00
7	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	40	200	0.69	40	200	0.69	40	200	0.69	0	0	0.00
9	Punjab National Bank	493	4930	53.55	492	4920	53.55	444	4440	48.00	0	0	0.00
10	State Bank of India	2788	34517	422.00	2370	29339	359.00	2451	30344	359.00	0	0	0.00
11	UCO Bank	4	44	2.76	3	38	2.75	4	44	2.76	0	0	0.00
12	Union Bank of India	5	60	0.43	4	48	0.06	4	48	0.06	0	0	0.00
	<b>Total</b>	<b>3790</b>	<b>46234</b>	<b>582.46</b>	<b>3094</b>	<b>36899</b>	<b>449.06</b>	<b>3060</b>	<b>36557</b>	<b>420.86</b>	<b>0</b>	<b>0</b>	<b>0.00</b>

# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
	ASSAM												
1	Bank of Baroda	6603	70669	638.28	2086	22735	278.30	1709	18799	229.76	49	490	9.05
2	Bank of India	4427	44270	1426.00	2515	25150	803.00	2682	26820	862.00	483	4830	156.00
3	Bank of Maharashtra	481	3260	109.94	383	2655	98.98	33	330	19.65	0	0	0.00
4	Canara Bank	7008	102080	985.41	6656	98560	927.05	1339	19750	215.28	0	0	0.00
5	Central Bank of India	24229	450204	10176.18	4297	51564	1804.74	4297	51564	1804.74	0	0	0.00
6	Indian Bank	10775	140075	2209.18	10667	138671	2187.00	5388	70044	1105.00	108	1404	22.00
7	Indian Overseas Bank	928	12476	165.70	480	7114	95.62	54	756	5.85	10	103	2.87
8	Punjab and Sind Bank	1224	6120	136.25	1215	6075	136.05	789	3945	101.44	435	2175	34.81
9	Punjab National Bank	70696	706960	11622.82	70562	705620	11608.76	60824	608240	10020.00	1868	18680	294.00
10	State Bank of India	36022	445954	4255.00	28818	356763	3404.00	30541	378098	3404.00	2522	31217	383.00
11	UCO Bank	20036	206049	2607.28	18859	197895	2471.74	16819	150725	2350.55	644	3864	72.85
12	Union Bank of India	14412	172944	1868.62	7928	95136	1111.59	7879	94548	1106.14	49	588	5.45
	Total	196841	2361061	36200.66	154466	1707938	24926.83	132354	1423619	21224.41	6168	63351	980.03
	MANIPUR												
1	Bank of Baroda	1112	12253	99.74	668	7369	86.04	641	7051	81.27	0	0	0.00
2	Bank of India	241	2410	70.00	241	2410	70.00	241	2410	70.00	0	0	0.00
3	Bank of Maharashtra	5	25	0.14	3	15	0.06	0	0	0.00	0	0	0.00
4	Canara Bank	144	1933	33.89	131	1774	31.36	27	373	1.68	0	0	0.00
5	Central Bank of India	538	10656	225.96	13	156	5.46	13	156	5.46	2	40	0.84
6	Indian Bank	28	364	1.00	28	364	1.00	14	182	0.00	0	0	0.00
7	Indian Overseas Bank	27	379	1.23	22	319	1.16	11	154	0.44	0	0	0.00
8	Punjab and Sind Bank	386	1930	37.37	356	1780	37.03	120	600	28.21	266	1330	9.16
9	Punjab National Bank	3024	30240	668.45	3024	30240	668.45	2420	24200	546.00	201	2010	37.00
10	State Bank of India	3140	38863	256.00	2921	36154	238.00	2110	26123	229.00	220	2722	20.00
11	UCO Bank	164	2347	16.22	150	2186	12.42	140	1895	15.38	2	12	0.00
12	Union Bank of India	1	12	0.02	1	12	0.02	1	12	0.02	0	0	0.00
	Total	8810	101412	1410.02	7558	82779	1151.00	5738	63156	977.46	691	6114	67.00
	MEGHALAYA												
1	Bank of Baroda	50	527	28.56	27	274	3.09	25	250	3.06	0	0	0.00
2	Bank of India												
3	Canara Bank	60	840	13.77	60	840	13.77	0	0	0.00	0	0	0.00
4	Central Bank of India	323	6220	135.66	30	360	12.60	30	360	12.60	0	0	0.00
5	Indian Bank	36	468	15.36	36	468	15.00	18	234	8.00	0	0	0.00
6	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	Punjab National Bank	278	2780	135.55	276	2760	135.55	244	2440	121.00	4	40	1.00
8	State Bank of India	5096	63092	699.00	4434	54896	608.00	4332	53632	609.00	357	4417	56.00
9	UCO Bank	34	484	2.47	24	354	1.79	15	300	1.10	14	84	0.95
10	Union Bank of India	128	1536	15.16	71	852	9.48	69	828	9.46	2	24	0.02
	Total	6005	75947	1045.53	4958	60804	799.28	4733	58044	764.22	377	4565	57.97



# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
	MIZORAM												
1	Bank of Baroda	11	126	8.32	3	30	0.02	3	30	0.02	0	0	0.00
2	Bank of India												
3	Bank of Maharashtra	1	10	0.01	0	0	0.00	0	0	0.00	0	0	0.00
4	Canara Bank	61	850	3.96	61	850	3.96	2	24	0.14	0	0	0.00
5	Central Bank of India	15	300	6.30	0	0	0.00	0	0	0.00	2	40	0.84
6	Indian Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab National Bank	20	200	13.80	19	190	13.80	9	90	12.00	6	60	0.00
9	State Bank of India	461	5664	113.00	436	5355	106.00	413	5113	106.00	32	386	5.00
10	UCO Bank	31	256	0.26	18	178	0.26	5	100	0.22	26	156	0.04
11	Union Bank of India	2	24	2.22	1	12	2.22	1	12	2.22	0	0	0.00
	Total	602	7430	147.87	538	6615	126.26	433	5369	120.60	66	642	5.88
	NAGALAND												
1	Bank of Baroda	741	7850	81.09	357	3887	40.32	317	3487	31.91	0	0	0.00
2	Bank of India	173	1530	59.00	173	1530	59.00	89	640	49.00	0	0	0.00
3	Bank of Maharashtra	24	240	2.29	21	210	2.02	0	0	0.00	0	0	0.00
4	Canara Bank	125	1579	34.54	125	1579	34.54	0	0	0.00	0	0	0.00
5	Central Bank of India	864	17240	362.88	5	60	2.10	3	36	1.26	0	0	0.00
6	Indian Bank	107	1391	12.00	106	1378	12.00	54	702	6.00	1	13	0.00
7	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	10	50	0.15	9	45	0.15	3	15	0.05	7	35	0.10
9	Punjab National Bank	210	2100	30.28	208	2080	30.28	92	920	13.00	65	650	9.00
10	State Bank of India	4637	57407	797.00	3942	48796	685.00	4485	55524	735.00	0	0	0.00
11	UCO Bank	153	2150	21.17	106	1658	20.27	88	1760	4.60	65	390	16.57
12	Union Bank of India	16	192	0.36	5	60	0.16	5	60	0.16	0	0	0.00
	Total	7060	91729	1400.76	5057	61283	885.84	5136	63144	840.98	138	1088	25.67
	SIKKIM												
1	Bank of Baroda	22	264	2.19	15	180	2.01	15	180	2.01	0	0	0.00
2	Bank of India												
3	Canara Bank	225	3150	138.41	218	3052	134.22	63	882	23.45	0	0	0.00
4	Central Bank of India	1769	34204	742.98	147	1764	61.74	147	1764	61.74	2	40	0.84
5	Indian Bank	3	39	0.31	3	39	0.00	2	26	0.00	0	0	0.00
6	Indian Overseas Bank	21	290	10.49	20	278	9.83	2	28	2.09	0	0	0.00
7	Punjab National Bank	74	740	21.45	74	740	21.45	42	420	14.00	16	160	3.00
8	State Bank of India	1747	21629	675.00	1468	18168	567.00	1387	17171	567.00	0	0	0.00
9	UCO Bank	52	676	9.68	34	568	8.19	20	400	2.73	26	156	6.34
10	Union Bank of India	594	7128	231.39	497	5964	207.60	497	5964	207.60	0	0	0.00
	Total	4507	68120	1831.90	2476	30753	1012.04	2175	26835	880.62	44	356	10.18
	TRIPURA												
1	Bank of Baroda	100	1059	24.34	56	581	5.43	43	430	3.34	1	10	0.47

# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
2	Bank of India	871	8710	388.00	512	5120	227.00	260	2600	109.00	92	920	41.00
3	Bank of Maharashtra	38	190	4.80	37	185	4.75	0	0	0.00	1	5	0.07
4	Canara Bank	851	10212	262.48	815	9780	248.79	80	960	31.37	0	0	0.00
5	Central Bank of India	311	5924	130.62	37	444	15.54	37	444	15.54	1	20	0.42
6	Indian Bank	15	195	0.20	15	195	0.00	8	104	0.00	0	0	0.00
7	Indian Overseas Bank	15	186	4.68	2	30	0.10	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	96	960	46.36	95	950	46.36	96	960	46.36	0	0	0.00
9	Punjab National Bank	6760	67600	2722.75	6662	66620	2722.71	5589	55890	2194.00	330	3300	171.00
10	State Bank of India	2363	29214	771.00	2033	25159	663.00	1966	24339	664.00	24	252	8.00
11	UCO Bank	752	8842	102.83	696	8427	87.42	464	6484	69.92	243	1458	29.26
12	Union Bank of India	133	1596	136.26	93	1116	73.94	93	1116	73.94	0	0	0.00
	<b>Total</b>	<b>12305</b>	<b>134688</b>	<b>4594.32</b>	<b>11053</b>	<b>118607</b>	<b>4095.04</b>	<b>8636</b>	<b>93327</b>	<b>3207.47</b>	<b>692</b>	<b>5965</b>	<b>250.22</b>
	<b>Total North Eastern Region</b>	<b>239920</b>	<b>2886621</b>	<b>47213.52</b>	<b>189200</b>	<b>2105678</b>	<b>33445.35</b>	<b>162265</b>	<b>1770051</b>	<b>28436.62</b>	<b>8176</b>	<b>82081</b>	<b>1396.95</b>
<b>NORTHERN REGION</b>													
	<b>CHANDIGARH</b>												
1	Bank of Baroda	18	209	-1.88	10	113	0.90	7	77	0.88	0	0	0.00
2	Bank of India	415	4052	19.77	233	2285	14.61	108	1013	10.38	55	533	1.55
3	Bank of Maharashtra	6	60	0.10	3	30	0.07	0	0	0.00	0	0	0.00
4	Canara Bank	12	144	0.09	11	132	0.08	0	0	0.00	0	0	0.00
5	Central Bank of India	27	540	11.34	0	0	0.00	0	0	0.00	0	0	0.00
6	Indian Bank	3	39	0.31	3	39	0.00	2	26	0.00	0	0	0.00
7	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	84	840	7.29	81	810	6.79	61	610	5.75	23	230	1.54
9	Punjab National Bank	154	1540	18.10	154	1540	18.10	18	180	0.00	80	800	11.00
10	State Bank of India	13	161	7.00	0	0	0.00	0	0	0.00	1	12	0.00
11	UCO Bank	11	66	0.62	6	36	0.56	0	0	0.00	11	66	0.62
12	Union Bank of India	103	1236	35.91	91	1092	18.54	90	1080	18.54	1	12	0.00
	<b>Total</b>	<b>846</b>	<b>8887</b>	<b>102.41</b>	<b>592</b>	<b>6077</b>	<b>59.65</b>	<b>286</b>	<b>2986</b>	<b>35.55</b>	<b>171</b>	<b>1653</b>	<b>14.71</b>
	<b>HARYANA</b>												
1	Bank of Baroda	1472	17161	170.30	1145	13725	138.44	970	11640	100.97	15	165	3.21
2	Bank of India	415	4052	20.00	233	2285	15.00	108	1013	10.00	55	533	2.00
3	Bank of Maharashtra	120	805	12.05	114	760	11.28	7	70	0.34	0	0	0.00
4	Canara Bank	4225	59150	897.04	3889	54446	825.64	1683	23562	336.08	91	1274	45.82
5	Central Bank of India	2190	38760	919.80	630	7560	264.60	630	7560	264.60	8	160	3.36
6	Indian Bank	1225	15925	232.06	1213	15769	230.00	613	7969	116.00	12	156	2.00
7	Indian Overseas Bank	87	1046	11.45	61	736	7.27	0	0	0.00	2	21	0.28
8	Punjab and Sind Bank	2132	21320	270.98	2053	20530	242.38	1872	18720	253.25	260	2600	17.73
9	Punjab National Bank	20604	206040	3686.79	20433	204330	3682.93	16785	167850	3118.00	1172	11720	133.00
10	State Bank of India	8935	110617	1360.00	7774	96236	1169.00	8000	99041	1183.00	626	7744	109.00

# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
11	UCO Bank	905	9673	101.57	724	8531	80.28	464	6145	50.98	378	2268	47.64
12	Union Bank of India	2079	24948	404.60	1631	19572	299.84	1492	17904	291.44	139	1668	8.40
	<b>Total</b>	<b>44389</b>	<b>509497</b>	<b>8086.64</b>	<b>39900</b>	<b>444480</b>	<b>6966.66</b>	<b>32624</b>	<b>361474</b>	<b>5724.66</b>	<b>2758</b>	<b>28309</b>	<b>372.44</b>
	<b>HIMACHAL PRADESH</b>												
1	Bank of Baroda	263	2837	47.59	175	1939	37.71	152	1672	32.32	16	192	2.48
2	Bank of India	228	2183	20.00	213	2106	18.00	0	0	0.00	0	0	0.00
3	Bank of Maharashtra	37	365	9.62	33	325	9.48	2	20	1.08	0	0	0.00
4	Canara Bank	861	12830	177.32	776	11640	159.74	565	8419	131.61	0	0	0.00
5	Central Bank of India	1217	23412	511.14	116	1392	48.72	116	1392	48.72	40	800	16.80
6	Indian Bank	291	3783	53.66	288	3744	53.00	146	1898	27.00	3	39	1.00
7	Indian Overseas Bank	1	12	0.04	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	423	2115	76.90	416	2080	76.74	419	2095	76.88	4	20	0.02
9	Punjab National Bank	11682	116820	2292.84	11630	116300	2278.51	10476	104760	2045.00	25	250	13.00
10	State Bank of India	7581	93855	890.00	7506	92920	881.00	6712	83096	879.00	531	6570	9.00
11	UCO Bank	2440	23042	328.20	1718	17646	249.14	1981	16872	273.31	215	1290	35.82
12	Union Bank of India	475	5700	82.02	342	4104	57.74	341	4092	57.74	1	12	0.00
	<b>Total</b>	<b>25499</b>	<b>286954</b>	<b>4489.33</b>	<b>23213</b>	<b>254196</b>	<b>3869.78</b>	<b>20910</b>	<b>224316</b>	<b>3572.66</b>	<b>835</b>	<b>9173</b>	<b>78.12</b>
	<b>JAMMU AND KASHMIR</b>												
1	Bank of Baroda	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
2	Bank of India												
3	Bank of Maharashtra												
4	Canara Bank	59	708	5.36	51	612	4.55	8	96	1.18	2	24	0.00
5	Central Bank of India	105	2092	44.10	1	12	0.42	1	12	0.42	0	0	0.00
6	Indian Bank	2	26	0.00	2	26	0.00	1	13	0.00	0	0	0.00
7	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	39	195	2.43	35	175	2.40	37	185	2.42	2	10	0.01
9	Punjab National Bank	1473	14730	121.89	1410	14100	121.83	1300	13000	110.00	18	180	0.00
10	State Bank of India	732	9064	59.00	623	7710	50.00	506	6265	51.00	52	635	5.00
11	UCO Bank	142	880	8.76	105	644	8.31	14	84	0.08	126	756	8.68
12	Union Bank of India	26	312	1.99	6	72	0.31	6	72	0.31	0	0	0.00
	<b>Total</b>	<b>2578</b>	<b>28007</b>	<b>243.53</b>	<b>2233</b>	<b>23351</b>	<b>187.82</b>	<b>1873</b>	<b>19727</b>	<b>165.41</b>	<b>200</b>	<b>1605</b>	<b>13.69</b>
	<b>NEW DELHI</b>												
1	Bank of Baroda	522	5892	283.96	303	3636	65.51	262	3144	40.69	0	0	0.00
2	Bank of India	20	308	9.00	11	198	7.00	0	0	0.00	0	0	0.00
3	Bank of Maharashtra	43	245	8.98	30	170	5.75	0	0	0.00	0	0	0.00
4	Canara Bank	716	10725	169.06	706	10590	166.68	0	0	0.00	350	5235	69.49
5	Central Bank of India	110	2192	46.20	1	12	0.42	1	12	0.42	0	0	0.00
6	Indian Bank	522	6786	32.45	517	6721	32.00	261	3393	16.00	5	65	0.00
7	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	123	1230	20.37	104	1040	18.11	5	50	0.06	118	1180	20.31
9	Punjab National Bank	1210	12100	588.45	1207	12070	588.45	202	2020	56.00	592	5920	316.00
10	State Bank of India	720	8913	87.00	648	8018	77.00	659	8158	77.00	51	624	7.00



# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
11	UCO Bank	7	42	0.07	5	30	0.07	0	0	0.00	7	42	0.07
12	Union Bank of India	365	4380	187.39	188	2256	57.36	99	1188	45.88	89	1068	11.48
	<b>Total</b>	<b>4358</b>	<b>52813</b>	<b>1432.93</b>	<b>3720</b>	<b>44741</b>	<b>1018.35</b>	<b>1489</b>	<b>17965</b>	<b>236.05</b>	<b>1212</b>	<b>14134</b>	<b>424.35</b>
	<b>PUNJAB</b>												
1	Bank of Baroda	587	6258	36.27	361	3643	20.11	328	3280	16.92	0	0	0.00
2	Bank of India	463	4338	16.00	357	3175	11.00	189	1981	8.00	146	1090	3.00
3	Bank of Maharashtra	109	985	7.82	92	845	6.13	0	0	0.00	0	0	0.00
4	Canara Bank	843	10758	80.00	776	9820	73.60	306	3438	34.27	21	237	1.71
5	Central Bank of India	641	12548	269.22	34	408	14.28	34	408	14.28	1	20	0.42
6	Indian Bank	843	10959	102.48	835	10855	101.00	422	5486	51.00	8	104	1.00
7	Indian Overseas Bank	20	258	10.93	6	90	0.04	0	0	0.00	0	0	0.00
8	Punjab and Sind Bank	11027	110270	1085.11	10571	105710	1049.49	10020	100200	1050.19	1007	10070	34.92
9	Punjab National Bank	9981	99810	963.34	9390	93900	945.67	8187	81870	839.00	531	5310	18.00
10	State Bank of India	11915	147510	942.00	10605	131284	838.00	10423	129038	839.00	835	10326	76.00
11	UCO Bank	902	7372	43.68	665	5586	34.68	711	4266	39.42	51	306	1.62
12	Union Bank of India	965	11580	81.47	721	8652	71.30	655	7860	70.37	66	792	0.93
	<b>Total</b>	<b>38296</b>	<b>422646</b>	<b>3638.32</b>	<b>34413</b>	<b>373968</b>	<b>3165.30</b>	<b>31275</b>	<b>337827</b>	<b>2962.45</b>	<b>2666</b>	<b>28255</b>	<b>137.60</b>
	<b>RAJASTHAN</b>												
1	Bank of Baroda	54236	552852	9935.69	48677	491059	8764.60	45884	458840	8152.85	33	343	2.99
2	Bank of India	2908	30764	509.00	2030	21526	217.00	344	3679	10.00	0	0	0.00
3	Bank of Maharashtra	331	2890	21.09	313	2740	19.93	11	110	0.54	0	0	0.00
4	Canara Bank	3913	51653	591.15	3437	44681	524.15	857	11349	133.43	30	398	2.47
5	Central Bank of India	7757	145204	3257.94	1242	14904	521.64	1242	14904	521.64	8	160	3.36
6	Indian Bank	3386	44018	1304.50	3352	43576	1291.00	1693	22009	652.00	34	442	13.00
7	Indian Overseas Bank	129	1779	9.23	104	1479	7.59	76	1064	7.22	0	0	0.00
8	Punjab and Sind Bank	496	4960	45.63	475	4750	44.59	426	4260	39.86	70	700	5.77
9	Punjab National Bank	29434	294340	4439.61	29022	290220	4418.26	24120	241200	3786.00	1581	15810	140.00
10	State Bank of India	25528	316038	3837.00	22976	284434	3453.00	21031	260364	3454.00	1787	22123	307.00
11	UCO Bank	5484	40739	355.45	3880	30695	252.14	2448	19177	149.42	2797	16782	193.15
12	Union Bank of India	5235	62820	752.40	4420	53040	428.29	4132	49584	412.71	288	3456	15.58
	<b>Total</b>	<b>138837</b>	<b>1548057</b>	<b>25058.69</b>	<b>119928</b>	<b>1283104</b>	<b>19942.19</b>	<b>102264</b>	<b>1086540</b>	<b>17319.67</b>	<b>6628</b>	<b>60214</b>	<b>683.32</b>
	<b>Total Northern Region</b>	<b>254803</b>	<b>2856861</b>	<b>43051.85</b>	<b>223999</b>	<b>2429917</b>	<b>35209.75</b>	<b>190721</b>	<b>2050835</b>	<b>30016.45</b>	<b>14470</b>	<b>143343</b>	<b>1724.23</b>
	<b>SOUTHERN REGION</b>												
	<b>ANDHRA PRADESH</b>												
1	Bank of Baroda	25823	283109	32859.16	14389	157348	22421.71	10765	118415	17172.71	196	2143	209.36
2	Bank of India	13288	132880	10630.00	13288	132880	10630.00	6644	66440	5315.00	1548	15480	1238.00
3	Bank of Maharashtra	1396	10555	1749.91	885	6310	940.27	446	4460	749.07	1	5	1.68
4	Canara Bank	114129	1740299	129106.76	105853	1635474	120365.47	27073	477499	39253.73	4417	61518	5789.07
5	Central Bank of India	12362	211560	5192.04	4460	53520	1873.20	4460	53520	1873.20	1	20	0.42
6	Indian Bank	72486	942318	94390.16	71761	932893	93446.00	36243	471159	47195.00	725	9425	944.00
7	Indian Overseas Bank	26721	361835	32741.07	23395	321923	29213.03	13002	182028	17330.76	0	0	0.00
8	Punjab And Sind Bank	15	150	1.15	13	130	1.07	0	0	0.00	15	150	1.15

# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
9	Punjab National Bank	4303	43030	3880.79	4258	42580	3876.57	1639	16390	1555.00	1490	14900	1292.00
10	State Bank of India	239731	2967872	229218.00	230142	2849157	220049.00	203502	2519356	220050.00	16782	207751	0.00
11	UCO Bank	4394	73291	4763.04	4059	68979	4442.64	2321	44269	2573.80	1161	10782	1323.76
12	Union Bank of India	290036	3480432	356898.94	259171	3110052	323803.50	204695	2456340	258948.53	54476	653712	64854.97
	<b>Total</b>	<b>804684</b>	<b>10247331</b>	<b>901431.02</b>	<b>731674</b>	<b>9311246</b>	<b>831062.46</b>	<b>510790</b>	<b>6409876</b>	<b>612016.80</b>	<b>80812</b>	<b>975886</b>	<b>75654.41</b>
<b>KARNATAKA</b>													
1	Bank Of Baroda	52134	566351	12640.80	10635	117741	1973.35	7074	77814	838.96	76	763	20.74
2	Bank Of India	4015	37895	2161.00	3458	32290	1807.00	294	3191	34.00	0	0	0.00
3	Bank of Maharashtra	961	7655	127.43	808	6375	104.76	1	10	0.05	4	20	0.01
4	Canara Bank	71217	1097404	27137.56	70136	1083462	26697.37	17963	321969	5891.38	2611	39085	584.53
5	Central Bank of India	1942	38608	815.64	29	348	12.18	29	348	12.18	8	160	3.36
6	Indian Bank	4536	58968	840.81	4491	58383	832.00	2268	29484	420.00	45	585	8.00
7	Indian Overseas Bank	2511	34021	668.00	1945	27229	607.60	834	11676	283.96	23	253	6.18
8	Punjab And Sind Bank	14	140	0.30	9	90	0.27	3	30	0.18	11	110	0.12
9	Punjab National Bank	1225	12250	337.30	1215	12150	337.14	500	5000	110.00	402	4020	129.00
10	State Bank of India	57285	709189	9967.00	52703	652454	9171.00	35633	441137	9032.00	4010	49644	798.00
11	UCO Bank	1057	11611	211.98	774	9461	181.39	344	4141	94.28	485	2910	48.02
12	Union Bank of India	45362	544344	4059.35	13969	167628	1911.10	13116	157392	1731.15	853	10236	179.95
	<b>Total</b>	<b>242259</b>	<b>3118436</b>	<b>58967.17</b>	<b>160172</b>	<b>2167611</b>	<b>43635.16</b>	<b>78059</b>	<b>1052192</b>	<b>18448.14</b>	<b>8528</b>	<b>107786</b>	<b>1777.91</b>
<b>KERALA</b>													
1	Bank of Baroda	12334	129573	3475.90	4690	50588	1418.66	2324	23240	585.64	219	2199	90.90
2	Bank of India												
3	Bank of Maharashtra	105	560	39.04	79	430	25.60	0	0	0.00	0	0	0.00
4	Canara Bank	62943	970840	23415.21	58228	914670	21661.38	30496	507012	11240.75	0	0	0.00
5	Central Bank of India	16292	320720	6842.64	640	7680	268.80	640	7680	268.80	70	1400	29.40
6	Indian Bank	22058	286754	7003.74	21837	283881	6934.00	11029	143377	3502.00	221	2873	70.00
7	Indian Overseas Bank	13253	187167	6029.70	11337	164459	5428.29	386	5404	111.51	622	6700	346.62
8	Punjab And Sind Bank	8	80	1.26	8	80	1.26	0	0	0.00	8	80	1.26
9	Punjab National Bank	12782	127820	2825.69	12702	127020	2798.71	7757	77570	1951.00	2498	24980	394.00
10	State Bank of India	17844	220910	1985.00	15882	196610	1766.00	7457	92318	1766.00	1250	15464	159.00
11	UCO Bank	1594	21163	420.24	1144	17735	351.06	767	11539	241.71	494	2964	44.53
12	Union Bank of India	77803	933636	14008.90	59493	713916	10229.67	59200	710400	10156.25	293	3516	73.42
	<b>Total</b>	<b>237016</b>	<b>3199223</b>	<b>66047.32</b>	<b>186040</b>	<b>2477069</b>	<b>50883.43</b>	<b>120056</b>	<b>1578540</b>	<b>29823.66</b>	<b>5675</b>	<b>60176</b>	<b>1209.13</b>
<b>LAKSHADWEEP UT</b>													
1	Bank of Baroda	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
2	Bank of India	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	Canara Bank	311	3391	58.90	296	3256	56.15	0	0	0.00	0	0	0.00
4	Central Bank of India	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
5	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
6	Punjab National Bank												
7	State Bank of India	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	UCO Bank	1	6	0.03	1	6	0.03	1	6	0.03	0	0	0.00
	<b>Total</b>	<b>312</b>	<b>3397</b>	<b>58.93</b>	<b>297</b>	<b>3262</b>	<b>56.18</b>	<b>1</b>	<b>6</b>	<b>0.03</b>	<b>0</b>	<b>0</b>	<b>0.00</b>

# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
	PUDUCHERRY												
1	Bank of Baroda	528	5613	65.89	195	1950	44.19	128	1280	33.33	0	0	0.00
2	Bank of India	11104	125740	8697.00	11104	125740	8697.00	5202	52020	3674.00	0	0	0.00
3	Canara Bank	613	7356	508.09	539	6468	451.52	407	4884	440.92	0	0	0.00
4	Central Bank of India	91	1820	38.22	0	0	0.00	0	0	0.00	0	0	0.00
5	Indian Bank	6409	83317	1057.34	6345	82485	1047.00	3205	41665	529.00	64	832	11.00
6	Indian Overseas Bank	367	5205	131.40	357	5085	126.23	172	2408	25.14	12	132	5.38
7	Punjab and Sind Bank	1	10	0.02	1	10	0.02	0	0	0.00	1	10	0.02
8	Punjab National Bank	105	1050	28.54	105	1050	28.54	77	770	24.00	12	120	1.00
9	State Bank of India	705	8729	81.00	564	6983	66.00	631	7812	64.00	50	611	7.00
10	UCO Bank	578	6758	63.60	404	5506	53.51	161	2996	33.93	327	1962	17.51
11	Union Bank of India	762	9144	67.55	564	6768	59.74	449	5388	28.73	115	1380	31.01
	Total	21263	254742	10738.65	20178	242045	10573.75	10432	119223	4853.05	581	5047	72.92
	TAMIL NADU												
1	Bank of Baroda	20196	226113	2529.95	11735	138281	1414.31	9196	110352	1040.15	176	1936	46.40
2	Bank of India	84539	1103876	38837.00	30919	460402	25141.00	887	12028	429.00	486	7991	499.00
3	Bank of Maharashtra	542	3650	24.38	486	3215	22.47	51	510	0.00	0	0	0.00
4	Canara Bank	59723	894718	17501.34	59081	886215	17313.15	16202	242508	5672.57	4653	69695	1010.29
5	Central Bank of India	14112	275416	5927.04	853	10236	358.26	853	10236	358.26	51	1020	21.42
6	Indian Bank	253886	3300518	73095.63	251347	3267511	72365.00	126943	1650259	36548.00	2539	33007	731.00
7	Indian Overseas Bank	41633	585627	10007.09	38290	545693	9084.21	9495	132930	2072.22	754	8203	271.44
8	Punjab and Sind Bank	29	290	1.65	24	240	1.64	2	20	0.01	27	270	1.64
9	Punjab National Bank	9383	93830	1934.69	9359	93590	1932.88	4790	47900	1398.00	2436	24360	229.00
10	State Bank of India	61367	759724	4431.00	54003	668557	3899.00	55906	692116	3900.00	4296	53181	355.00
11	UCO Bank	4151	52922	452.26	3443	46392	411.91	2057	20170	275.14	652	3912	42.72
12	Union Bank Of India	33719	404628	5430.11	24957	299484	3304.43	21059	252708	3001.61	3898	46776	302.82
	Total	583280	7701312	160172.14	484497	6419816	135248.26	247441	3171737	54694.96	19968	250351	3510.73
	TELANGANA												
1	Bank of Baroda	8548	95868	7624.67	4727	53839	5512.57	2928	35136	1891.09	50	596	55.29
2	Bank of India	9250	92500	466.00	9250	92500	466.00	3770	37700	179.00	0	0	0.00
3	Bank of Maharashtra	1201	11170	571.69	892	8425	451.26	449	4490	293.87	6	30	4.67
4	Canara Bank	46170	705286	32963.40	40489	622347	29070.53	2467	41331	1627.66	9249	136459	7059.49
5	Central Bank of India	8545	152588	3588.90	2289	27468	961.38	1020	12240	428.40	40	800	16.80
6	Indian Bank	21996	285948	18728.29	21776	283088	18541.00	10998	142974	9364.00	220	2860	187.00
7	Indian Overseas Bank	8507	116629	3585.45	8039	111033	3358.42	4000	56000	1529.85	113	1233	102.89
8	Punjab National Bank	4806	48060	2555.37	4794	47940	2553.45	3053	30530	1695.00	848	8480	403.00
9	State Bank of India	158040	1956538	24444.00	151719	1878276	23466.00	62479	773491	17198.00	11063	136958	2200.00
10	UCO Bank	3609	47416	1879.62	3159	42680	1711.72	1823	16718	1049.55	444	3858	189.73



# STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
11	Union Bank of India	122319	1467828	76105.05	111473	1337676	70459.17	89730	1076760	58001.05	21743	260916	12458.12
	<b>Total</b>	<b>392991</b>	<b>4979831</b>	<b>172512.44</b>	<b>358607</b>	<b>4505272</b>	<b>156551.50</b>	<b>182717</b>	<b>2227370</b>	<b>93257.47</b>	<b>43776</b>	<b>552190</b>	<b>22676.99</b>
	<b>Total Southern Region</b>	<b>2281805</b>	<b>29504272</b>	<b>1369927.67</b>	<b>1941465</b>	<b>25126321</b>	<b>1228010.74</b>	<b>1149496</b>	<b>14558944</b>	<b>813094.11</b>	<b>159340</b>	<b>1951436</b>	<b>104902.09</b>
<b>WESTERN REGION</b>													
	<b>DAMAN AND DIU UT</b>												
1	Bank of Baroda	105	1060	49.70	102	1024	49.49	98	980	49.49	0	0	0.00
2	Bank of India	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	Canara Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
4	Indian Bank	56	728	47.02	55	715	47.00	28	364	24.00	1	13	0.00
5	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
6	State Bank of India	56	694	5.00	18	223	2.00	56	694	5.00	0	0	0.00
7	UCO Bank	5	30	0.44	4	24	0.17	4	24	0.38	1	6	0.06
8	Union Bank of India	2	24	0.02	2	24	0.02	2	24	0.02	0	0	0.00
	<b>Total</b>	<b>224</b>	<b>2536</b>	<b>102.18</b>	<b>181</b>	<b>2010</b>	<b>98.68</b>	<b>188</b>	<b>2086</b>	<b>78.89</b>	<b>2</b>	<b>19</b>	<b>0.06</b>
	<b>D AND N HAVELI UT</b>												
1	Bank of Baroda	1344	14558	464.62	1118	12298	385.16	837	9207	295.80	0	0	0.00
2	Bank of India												
3	Canara Bank	12	180	4.10	12	180	4.10	0	0	0.00	0	0	0.00
4	Indian Overseas Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
5	Punjab National Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
6	State Bank of India	11	137	3.00	0	0	0.00	7	87	0.00	0	0	0.00
7	UCO Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>1367</b>	<b>14875</b>	<b>471.72</b>	<b>1130</b>	<b>12478</b>	<b>389.26</b>	<b>844</b>	<b>9294</b>	<b>295.80</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>GOA</b>												
1	Bank of Baroda	1039	11680	440.93	904	10060	384.92	786	8646	325.58	1	10	0.01
2	Bank of India	1168	17358	453.00	1143	16979	438.00	800	12057	327.00	0	0	0.00
3	Bank of Maharashtra	179	1790	83.49	169	1690	78.44	3	30	0.07	0	0	0.00
4	Canara Bank	772	10036	297.33	0	0	0.00	542	7046	220.51	0	0	0.00
5	Central Bank of India	451	8652	189.42	46	552	19.32	46	552	19.32	0	0	0.00
6	Indian Bank	52	676	15.59	51	663	15.00	26	338	8.00	1	13	0.00
7	Indian Overseas Bank	59	790	14.65	37	526	10.79	29	406	9.06	0	0	0.00
8	Punjab and Sind Bank	1	10	2.90	1	10	2.90	1	10	2.90	0	0	0.00
9	Punjab National Bank	31	310	7.45	31	310	7.45	28	280	7.00	0	0	0.00
10	State Bank of India	1199	14843	405.00	1068	13211	360.00	1152	14261	361.00	0	0	0.00
11	UCO Bank	21	210	5.10	15	174	5.02	8	90	3.20	10	60	0.10
12	Union Bank of India	485	5820	312.33	353	4236	265.86	353	4236	265.86	0	0	0.00
	<b>Total</b>	<b>5457</b>	<b>72175</b>	<b>2227.19</b>	<b>3818</b>	<b>48411</b>	<b>1587.70</b>	<b>3774</b>	<b>47952</b>	<b>1549.50</b>	<b>12</b>	<b>83</b>	<b>0.11</b>
	<b>GUJARAT</b>												
1	Bank of Baroda	129181	1325236	18750.76	115613	1189543	16727.02	82200	822000	13506.52	100	1100	31.53
2	Bank of India	15029	167312	2720.00	11908	135671	2086.00	5155	52400	556.00	335	3090	36.00

## STATEMENT - III - A(I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
3	Bank of Maharashtra	758	6015	141.60	675	5250	133.20	31	310	5.11	0	0	0.00
4	Canara Bank	2403	35547	378.24	2097	31455	330.54	260	3867	47.18	503	7481	82.75
5	Central Bank of India	4632	90024	1945.44	327	3924	137.34	327	3924	137.34	10	200	4.20
6	Indian Bank	2854	37102	610.85	2825	36725	605.00	1427	18551	305.00	29	377	6.00
7	Indian Overseas Bank	150	1914	30.84	55	784	13.48	13	182	10.15	7	72	1.15
8	Punjab and Sind Bank	77	770	9.24	30	300	2.45	3	30	0.02	74	740	9.22
9	Punjab National Bank	2984	29840	388.11	2970	29700	387.55	1653	16530	204.00	688	6880	97.00
10	State Bank of India	38593	477783	3911.00	32419	401338	3285.00	35192	435678	3286.00	2702	33445	352.00
11	UCO Bank	1688	13992	164.25	1247	10940	147.79	693	4158	77.32	719	4314	40.38
12	Union Bank of India	13063	156756	1814.46	10408	124896	1462.85	9142	109704	1285.71	1266	15192	177.14
	<b>Total</b>	<b>211412</b>	<b>2342291</b>	<b>30864.79</b>	<b>180574</b>	<b>1970526</b>	<b>25318.22</b>	<b>136096</b>	<b>1467334</b>	<b>19420.35</b>	<b>6433</b>	<b>72891</b>	<b>837.37</b>
<b>MAHARASHTRA</b>													
1	Bank of Baroda	99137	1045991	13519.43	77064	825261	9872.75	42564	468204	7342.45	479	5227	70.95
2	Bank of India	66577	712879	3873.00	55880	582279	3066.00	37403	392524	2562.00	15234	155201	155.00
3	Bank of Maharashtra	143384	1318460	25878.46	114844	1046520	19955.26	9584	95840	1579.06	346	1730	54.30
4	Canara Bank	24187	335562	5802.12	22894	315914	5491.95	6347	89536	1699.88	2525	35620	772.61
5	Central Bank of India	58362	1117064	24512.04	6272	75264	2634.24	6272	75264	2634.24	280	5600	117.60
6	Indian Bank	10793	140309	2697.86	10685	138905	2671.00	5397	70161	1349.00	108	1404	27.00
7	Indian Overseas Bank	656	9185	112.73	637	8957	108.57	144	2016	12.98	16	176	2.71
8	Punjab and Sind Bank	211	2110	22.20	205	2050	22.17	46	460	3.92	165	1650	18.28
9	Punjab National Bank	7947	79470	1417.08	7798	77980	1406.86	4487	44870	795.00	1777	17770	320.00
10	State Bank of India	108876	1347885	16807.00	89279	1105266	13782.00	93481	1157295	13782.00	7622	94352	1345.00
11	UCO Bank	3827	35270	375.23	3084	29804	333.62	1687	16746	238.43	1734	10404	97.88
12	Union Bank of India	43488	521856	7779.97	34779	417348	5396.91	31102	373224	4644.86	3677	44124	752.05
	<b>Total</b>	<b>567445</b>	<b>6666041</b>	<b>102797.12</b>	<b>423421</b>	<b>4625548</b>	<b>64741.33</b>	<b>238514</b>	<b>2786140</b>	<b>36643.82</b>	<b>33963</b>	<b>373258</b>	<b>3733.38</b>
	<b>Total Western Region</b>	<b>785905</b>	<b>9097918</b>	<b>136463.00</b>	<b>609124</b>	<b>6658973</b>	<b>92135.19</b>	<b>379416</b>	<b>4312806</b>	<b>57988.36</b>	<b>40410</b>	<b>446251</b>	<b>4570.92</b>
	<b>Grand Total</b>	<b>5908880</b>	<b>73082404</b>	<b>2457728.48</b>	<b>4950954</b>	<b>59531929</b>	<b>2128712.34</b>	<b>3558560</b>	<b>42107337</b>	<b>1553031.11</b>	<b>333383</b>	<b>3827904</b>	<b>146391.33</b>

### PUBLIC SECTOR COMMERCIAL BANKS - ALL INDIA POSITION AS ON MARCH 2022

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
1	Bank of Baroda	624069	6581168	175615.53	471580	4969349	134796.55	356386	3736982	110138.49	4432	50117	1587.88
2	Bank of India	403700	4602058	107442.77	318610	3607194	88701.61	212301	2366435	41952.38	29958	294271	4893.55
3	Bank of Maharashtra	164225	1502275	32081.49	131780	1195715	24473.55	12180	121800	3034.62	381	1905	64.83
4	Canara Bank	524381	7901900	292037.33	486847	7401505	271449.69	164401	2641153	95990.86	29299	423698	16001.77
5	Central Bank of India	384563	6971556	161516.46	89963	1079556	37784.46	88572	1062864	37200.24	1660	32240	697.20
6	Indian Bank	617175	8023275	287767.30	611003	7943039	284887.00	308594	4011722	143883.00	6172	80236	2876.00
7	Indian Overseas Bank	116000	1606747	63586.96	103121	1453329	57253.70	37444	524216	26603.87	2773	29938	1323.69
8	Punjab And Sind Bank	27326	258995	4269.82	26361	249665	4181.06	21637	206145	3787.58	5689	52850	482.24
9	Punjab National Bank	654381	6543810	267454.73	645794	6457940	266385.65	533555	5335550	224227.00	36929	369290	10988.00
10	State Bank of India	1404295	17385122	507309.00	1251952	15498978	464612.00	1132603	14021646	458274.00	97392	1205525	24046.00
11	UCO Bank	159297	1751882	36030.96	140070	1589183	33162.08	112120	1133620	26925.44	23592	146562	3418.81
12	Union Bank of India	829468	9953616	522616.13	673873	8086476	461024.99	578767	6945204	381013.63	95106	1141272	80011.36
	<b>Total All Public Sec. Comm. Banks</b>	<b>5908880</b>	<b>73082404</b>	<b>2457728.48</b>	<b>4950954</b>	<b>59531929</b>	<b>2128712.34</b>	<b>3558560</b>	<b>42107337</b>	<b>1553031.11</b>	<b>333383</b>	<b>3827904</b>	<b>146391.33</b>

## STATEMENT - III - A(II)

Savings of SHGs with Private Sector Commercial Banks -  
Region-wise/ State-wise/ Agency-wise position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
CENTRAL REGION													
	CHHATTISGARH												
1	Bandhan Bank Limited	339	3390	50.20	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited												
3	Federal Bank Ltd	1	5	0.65	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	2196	16532	2787.97	2196	16532	2787.97	914	6835	997.39	514	3872	892.65
5	ICICI Bank Limited	46	598	3.88	46	598	3.88	46	598	3.88	0	0	0.00
6	IDBI Bank Limited	2892	34704	489.12	2238	26856	387.08	2892	34704	489.12	0	0	0.00
7	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Karnataka Bank Ltd	29	159	1.22	29	159	1.22	0	0	0.00	0	0	0.00
9	Karur Vysya Bank Ltd	3	30	0.06	1	15	0.00	0	0	0.00	0	0	0.00
10	South Indian Bank Ltd	3	36	0.13	3	36	0.12	0	0	0.00	0	0	0.00
11	YES Bank Ltd.	30	356	0.38	30	356	0.38	0	0	0.00	0	0	0.00
	Total	5539	55810	3333.61	4543	44552	3180.65	3852	42137	1490.39	514	3872	892.65
	MADHYA PRADESH												
1	Bandhan Bank Limited	48	480	14.82	0	0	0.00	0	0	0.00	0	0	0.00
2	Catholic Syrian Bank Ltd	1	5	0.16	1	5	0.16	0	0	0.00	0	0	0.00
3	DCB Bank Limited												
4	Federal Bank Ltd	2	10	0.01	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	12068	94277	20196.69	12068	94277	20196.69	9681	76038	16931.80	1657	12361	2730.22
6	ICICI Bank Limited	29149	378937	1550.06	29149	378937	1550.06	25702	334126	1207.93	3447	44811	342.13
7	IDBI Bank Limited	1729	20748	332.04	1358	16296	284.52	1729	20748	332.04	0	0	0.00
8	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	Karnataka Bank Ltd	5	40	0.03	3	26	0.01	0	0	0.00	1	10	0.00
10	South Indian Bank Ltd	1	12	0.01	1	12	0.01	0	0	0.00	0	0	0.00
11	YES Bank Ltd.	760	8555	9.45	760	8555	9.45	0	0	0.00	0	0	0.00
	Total	43763	503064	22103.27	43340	498108	22040.90	37112	430912	18471.77	5105	57182	3072.35
	UTTARAKHAND												
1	Bandhan Bank Limited	6	60	2.81	0	0	0.00	0	0	0.00	0	0	0.00
2	ICICI Bank Limited	1	13	0.00	1	13	0.00	1	13	0.00	0	0	0.00
3	IDBI Bank Limited	370	4440	49.28	136	1632	31.21	370	4440	49.28	0	0	0.00
4	Karnataka Bank Ltd	18	157	0.42	9	81	0.23	0	0	0.00	0	0	0.00
5	Nainital Bank Ltd	1530	7650	309.85	1530	7650	309.85	1530	7650	309.85	0	0	0.00
6	YES Bank Ltd.	199	2174	0.85	199	2174	0.85	0	0	0.00	0	0	0.00
	Total	2124	14494	363.21	1875	11550	342.14	1901	12103	359.13	0	0	0.00
	UTTAR PRADESH												
1	AXIS Bank Limited												
2	Bandhan Bank Limited	172	1720	59.82	0	0	0.00	0	0	0.00	0	0	0.00
3	DCB Bank Limited	147	1470	9.31	147	1470	9.31	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	87	435	2.37	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	55	394	65.46	55	394	65.46	53	380	64.18	0	0	0.00
6	ICICI Bank Limited	5	65	0.11	5	65	0.11	5	65	0.11	0	0	0.00
7	IDBI Bank Limited	3881	46572	94.03	3236	38832	61.07	3881	46572	94.03	0	0	0.00
8	Karnataka Bank Ltd	42	444	1.29	40	430	1.20	0	0	0.00	0	0	0.00
9	Nainital Bank Ltd	207	1035	19.59	207	1035	19.59	207	1035	19.59	0	0	0.00
10	The Dhanalakshmi Bank Ltd												
11	YES Bank Ltd.	2398	32455	54.42	2398	32455	54.42	0	0	0.00	0	0	0.00
	Total	6994	84590	306.40	6088	74681	211.16	4146	48052	177.91	0	0	0.00
	Total Central Region	58420	657958	26106.49	55846	628891	25774.85	47011	533204	20499.20	5619	61054	3965.00



# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
EASTERN REGION													
	ANDAMAN & NICOBAR												
1	HDFC Bank Ltd.												
2	IDBI Bank Limited	232	2784	9.56	225	2700	9.24	232	2784	9.56	0	0	0.00
	Total	232	2784	9.56	225	2700	9.24	232	2784	9.56	0	0	0.00
BIHAR													
1	Bandhan Bank Limited	64	640	6.18	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited												
3	Federal Bank Ltd	2	10	0.02	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	237	1748	409.00	237	1748	409.00	231	1704	397.53	0	0	0.00
5	ICICI Bank Limited	9093	118209	1791.13	9093	118209	1791.13	9088	118144	1791.13	5	65	0.00
6	IDBI Bank Limited	585	7020	230.39	472	5664	216.60	585	7020	230.39	0	0	0.00
7	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	YES Bank Ltd.	167	2237	1.15	167	2237	1.15	0	0	0.00	0	0	0.00
	Total	10148	129864	2437.87	9969	127858	2417.88	9904	126868	2419.05	5	65	0.00
JHARKHAND													
1	Bandhan Bank Limited	117	1170	9.98	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	1	5	0.01	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	3	24	2.45	3	24	2.45	3	24	2.45	0	0	0.00
4	ICICI Bank Limited	5	65	0.00	5	65	0.00	5	65	0.00	0	0	0.00
5	IDBI Bank Limited	2440	29280	469.31	1686	20232	239.22	2440	29280	469.31	0	0	0.00
6	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	Karnataka Bank Ltd	9	74	0.63	5	42	0.21	0	0	0.00	0	0	0.00
8	YES Bank Ltd.	113	1407	0.98	113	1407	0.98	0	0	0.00	0	0	0.00
	Total	2688	32025	483.36	1812	21770	242.86	2448	29369	471.76	0	0	0.00
ODISHA													
1	AXIS Bank Limited												
2	Bandhan Bank Limited	210	2100	55.97	0	0	0.00	0	0	0.00	0	0	0.00
3	DCB Bank Limited	60683	606830	8464.26	60683	606830	8464.26	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	402	2010	148.28	0	0	0.00	22	110	5.56	1	5	0.20
5	HDFC Bank Ltd.	8704	67225	14689.12	8704	67225	14689.12	3298	25337	6851.74	712	5288	1485.44
6	ICICI Bank Limited	10576	137488	1905.46	10576	137488	1905.46	9162	119106	1597.12	1414	18382	308.34
7	IDBI Bank Limited	4795	57540	384.66	4406	52872	350.07	4795	57540	384.66	0	0	0.00
8	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	Karnataka Bank Ltd	3	24	0.34	3	24	0.34	0	0	0.00	0	0	0.00
10	YES Bank Ltd.	12264	140949	69.54	12264	140949	69.54	0	0	0.00	0	0	0.00
	Total	97637	1014166	25717.63	96636	1005388	25478.79	17277	202093	8839.08	2127	23675	1793.98
WEST BENGAL													
1	AXIS Bank Limited												
2	Bandhan Bank Limited	1005	10050	217.14	0	0	0.00	0	0	0.00	0	0	0.00
3	DCB Bank Limited	6	60	2.06	6	60	2.06	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	3	15	0.05	0	0	0.00	0	0	0.00	0	0	0.00

# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
5	HDFC Bank Ltd.	1	8	2.70	1	8	2.70	0	0	0.00	0	0	0.00
6	ICICI Bank Limited	10	130	5.71	10	130	5.71	10	130	5.71	0	0	0.00
7	IDBI Bank Limited	6019	72228	520.21	4509	54108	407.20	6019	72228	520.21	0	0	0.00
8	IDFC Bank Limited												
9	Karnataka Bank Ltd	35	372	1.14	28	291	0.68	0	0	0.00	0	0	0.00
10	Karur Vysya Bank Ltd	240	3600	30.66	232	3480	25.84	0	0	0.00	0	0	0.00
11	The Dhanalakshmi Bank Ltd												
12	YES Bank Ltd.	602	6277	3.59	602	6277	3.59	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>7921</b>	<b>92740</b>	<b>783.26</b>	<b>5388</b>	<b>64354</b>	<b>447.78</b>	<b>6029</b>	<b>72358</b>	<b>525.92</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>Total Eastern Region</b>	<b>118626</b>	<b>1271579</b>	<b>29431.68</b>	<b>114030</b>	<b>1222070</b>	<b>28596.55</b>	<b>35890</b>	<b>433472</b>	<b>12265.37</b>	<b>2132</b>	<b>23740</b>	<b>1793.98</b>
<b>NORTH EASTERN REGION</b>													
	<b>ARUNACHAL PRADESH</b>												
1	Bandhan Bank Limited	2	20	0.12	0	0	0.00	0	0	0.00	0	0	0.00
2	HDFC Bank Ltd.												
3	IDBI Bank Limited	1	12	0.50	1	12	0.50	1	12	0.50	0	0	0.00
	<b>Total</b>	<b>3</b>	<b>32</b>	<b>0.62</b>	<b>1</b>	<b>12</b>	<b>0.50</b>	<b>1</b>	<b>12</b>	<b>0.50</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>ASSAM</b>												
1	Bandhan Bank Limited	2542	25420	437.46	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	26	130	1.78	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	4600	34270	6867.00	4600	34270	6867.00	4204	31466	6375.47	268	1880	396.77
4	ICICI Bank Limited	2	26	0.00	2	26	0.00	2	26	0.00	0	0	0.00
5	IDBI Bank Limited	5762	69144	494.96	4574	54888	425.57	5762	69144	494.96	0	0	0.00
6	Karnataka Bank Ltd	5	58	0.11	0	0	0.00	0	0	0.00	0	0	0.00
7	South Indian Bank Ltd	2	24	3.32	1	12	0.00	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>12939</b>	<b>129072</b>	<b>7804.63</b>	<b>9177</b>	<b>89196</b>	<b>7292.57</b>	<b>9968</b>	<b>100636</b>	<b>6870.43</b>	<b>268</b>	<b>1880</b>	<b>396.77</b>
	<b>MANIPUR</b>												
1	Bandhan Bank Limited	1	10	0.05	0	0	0.00	0	0	0.00	0	0	0.00
2	IDBI Bank Limited	80	960	63.11	67	804	62.90	80	960	63.11	0	0	0.00
	<b>Total</b>	<b>81</b>	<b>970</b>	<b>63.16</b>	<b>67</b>	<b>804</b>	<b>62.90</b>	<b>80</b>	<b>960</b>	<b>63.11</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>MEGHALAYA</b>												
1	Bandhan Bank Limited	2	20	0.09	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	1	5	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	9	75	12.21	9	75	12.21	9	75	12.21	0	0	0.00
4	IDBI Bank Limited	1	12	0.05	1	12	0.05	1	12	0.05	0	0	0.00
	<b>Total</b>	<b>13</b>	<b>112</b>	<b>12.35</b>	<b>10</b>	<b>87</b>	<b>12.26</b>	<b>10</b>	<b>87</b>	<b>12.26</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>MIZORAM</b>												
1	IDBI Bank Limited	118	1416	9.68	90	1080	7.88	118	1416	9.68	0	0	0.00
	<b>Total</b>	<b>118</b>	<b>1416</b>	<b>9.68</b>	<b>90</b>	<b>1080</b>	<b>7.88</b>	<b>118</b>	<b>1416</b>	<b>9.68</b>	<b>0</b>	<b>0</b>	<b>0.00</b>

# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
	NAGALAND												
1	Bandhan Bank Limited	6	60	0.11	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	24	120	0.72	0	0	0.00	0	0	0.00	0	0	0.00
3	ICICI Bank Limited	1	13	0.00	1	13	0.00	1	13	0.00	0	0	0.00
4	IDBI Bank Limited	178	2136	71.02	141	1692	12.27	178	2136	71.02	0	0	0.00
	Total	209	2329	71.85	142	1705	12.27	179	2149	71.02	0	0	0.00
	SIKKIM												
1	IDBI Bank Limited	576	6912	212.20	515	6180	114.13	576	6912	212.20	0	0	0.00
2	Karnataka Bank Ltd	3	24	0.37	3	24	0.37	0	0	0.00	0	0	0.00
	Total	579	6936	212.57	518	6204	114.50	576	6912	212.20	0	0	0.00
	TRIPURA												
1	Bandhan Bank Limited	202	2020	99.30	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd												
3	HDFC Bank Ltd.	2	15	2.94	2	15	2.94	0	0	0.00	2	15	2.94
4	IDBI Bank Limited	526	6312	132.70	143	1716	39.89	526	6312	132.70	0	0	0.00
	Total	730	8347	234.94	145	1731	42.83	526	6312	132.70	2	15	2.94
	Total North Eastern Region	14672	149214	8409.80	10150	100819	7545.71	11458	118484	7371.90	270	1895	399.71
NORTHERN REGION													
	CHANDIGARH												
1	IDBI Bank Limited	3	36	0.01	1	12	0.00	3	36	0.01	0	0	0.00
	Total	3	36	0.01	1	12	0.00	3	36	0.01	0	0	0.00
	HARYANA												
1	Bandhan Bank Limited												
2	Federal Bank Ltd	10	50	2.89	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	864	6128	1722.62	864	6128	1722.62	854	6057	1703.64	0	0	0.00
4	ICICI Bank Limited	12	156	0.02	12	156	0.02	12	156	0.02	0	0	0.00
5	IDBI Bank Limited	500	6000	45.07	313	3756	37.89	500	6000	45.07	0	0	0.00
6	Nainital Bank Ltd	11	55	0.37	11	55	0.37	11	55	0.37	0	0	0.00
7	South Indian Bank Ltd	2	24	0.00	2	24	0.00	0	0	0.00	0	0	0.00
8	YES Bank Ltd.	282	3059	0.41	282	3059	0.41	0	0	0.00	0	0	0.00
	Total	1681	15472	1771.38	1484	13178	1761.31	1377	12268	1749.10	0	0	0.00
	HIMACHAL PRADESH												
1	ICICI Bank Limited	2	26	0.00	2	26	0.00	2	26	0.00	0	0	0.00
2	IDBI Bank Limited	202	2424	35.20	88	1056	15.63	202	2424	35.20	0	0	0.00
3	YES Bank Ltd.	8	146	0.05	8	146	0.05	0	0	0.00	0	0	0.00
	Total	212	2596	35.25	98	1228	15.68	204	2450	35.20	0	0	0.00
	JAMMU AND KASHMIR												
1	ICICI Bank Limited	1	13	0.00	1	13	0.00	1	13	0.00	0	0	0.00
2	IDBI Bank Limited	2	24	0.00	0	0	0.00	2	24	0.00	0	0	0.00
	Total	3	37	0.00	1	13	0.00	3	37	0.00	0	0	0.00



# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
	NEW DELHI												
1	AXIS Bank Limited												
2	Bandhan Bank Limited	37	370	41.23	0	0	0.00	0	0	0.00	0	0	0.00
3	DCB Bank Limited												
4	Federal Bank Ltd	6	30	11.63	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.												
6	ICICI Bank Limited	3	39	0.00	3	39	0.00	3	39	0.00	0	0	0.00
7	IDBI Bank Limited	6	72	4.30	1	12	0.01	6	72	4.30	0	0	0.00
8	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	Indusind Bank Ltd												
10	Karnataka Bank Ltd	4	27	7.57	2	12	7.16	0	0	0.00	0	0	0.00
11	Nainital Bank Ltd	4	20	4.07	4	20	4.07	4	20	4.07	0	0	0.00
12	South Indian Bank Ltd	16	192	0.05	6	72	0.00	0	0	0.00	0	0	0.00
13	YES Bank Ltd.												
	Total	76	750	68.85	16	155	11.24	13	131	8.37	0	0	0.00
	PUNJAB												
1	Bandhan Bank Limited	17	170	1.24	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited												
3	Federal Bank Ltd	23	115	0.66	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	503	3233	792.81	503	3233	792.81	458	2914	736.58	0	0	0.00
5	ICICI Bank Limited	39	507	1.20	39	507	1.20	39	507	1.20	0	0	0.00
6	IDBI Bank Limited	482	5784	23.55	227	2724	14.65	482	5784	23.55	0	0	0.00
7	Karnataka Bank Ltd	1	12	0.15	1	12	0.15	0	0	0.00	0	0	0.00
8	YES Bank Ltd.	228	2591	1.70	228	2591	1.70	0	0	0.00	0	0	0.00
	Total	1293	12412	821.31	998	9067	810.51	979	9205	761.33	0	0	0.00
	RAJASTHAN												
1	Bandhan Bank Limited	170	1700	96.50	0	0	0.00	0	0	0.00	0	0	0.00
2	Catholic Syrian Bank Ltd	2	10	0.06	2	10	0.06	0	0	0.00	0	0	0.00
3	City Union Bank Limited	7	35	0.76	7	35	0.76	0	0	0.00	0	0	0.00
4	DCB Bank Limited	6277	62770	558.97	6277	62770	558.97	0	0	0.00	0	0	0.00
5	Federal Bank Ltd	14	70	0.58	0	0	0.00	0	0	0.00	0	0	0.00
6	HDFC Bank Ltd.	7190	50703	10551.93	7190	50703	10551.93	6472	45433	9739.18	209	1395	311.09
7	ICICI Bank Limited	63368	823784	5524.23	63368	823784	5524.23	61902	804726	5423.53	1466	19058	100.70
8	IDBI Bank Limited	1685	20220	113.05	1467	17604	72.52	1685	20220	113.05	0	0	0.00
9	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	Karnataka Bank Ltd	1	12	0.06	0	0	0.00	0	0	0.00	0	0	0.00
11	Nainital Bank Ltd	1	5	0.40	1	5	0.40	1	5	0.40	0	0	0.00
12	YES Bank Ltd.	667	8160	4.85	667	8160	4.85	0	0	0.00	0	0	0.00
	Total	79382	967469	16851.39	78979	963071	16713.72	70060	870384	15276.16	1675	20453	411.79
	Total Northern Region	82650	998772	19548.19	81577	986724	19312.46	72639	894511	17830.17	1675	20453	411.79

# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
SOUTHERN REGION													
	ANDHRA PRADESH												
1	AXIS Bank Limited												
2	Catholic Syrian Bank Ltd	3	15	0.42	1	5	0.00	0	0	0.00	0	0	0.00
3	City Union Bank Limited	779	3895	94.80	141	705	29.42	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	7	35	0.14	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	2159	20599	6529.71	2159	20599	6529.71	0	0	0.00	0	0	0.00
6	ICICI Bank Limited	15	195	0.03	15	195	0.03	15	195	0.03	0	0	0.00
7	IDBI Bank Limited	326	3912	447.53	210	2520	221.87	326	3912	447.53	0	0	0.00
8	Karnataka Bank Ltd	503	5246	213.42	409	4590	196.98	0	0	0.00	0	0	0.00
9	Karur Vysya Bank Ltd	27	405	0.86	4	60	0.08	0	0	0.00	0	0	0.00
10	South Indian Bank Ltd	13	156	11.42	13	156	11.42	0	0	0.00	0	0	0.00
11	Tamilnad Mercantile Bank Ltd	3	37	0.00	3	37	0.00	0	0	0.00	0	0	0.00
	Total	3835	34495	7298.33	2955	28867	6989.51	341	4107	447.56	0	0	0.00
	KARNATAKA												
1	AXIS Bank Limited												
2	Bandhan Bank Limited												
3	Catholic Syrian Bank Ltd	14	70	5.03	9	45	4.87	0	0	0.00	0	0	0.00
4	City Union Bank Limited	78	390	13.15	76	380	12.93	0	0	0.00	0	0	0.00
5	DCB Bank Limited												
6	Federal Bank Ltd	398	1990	47.61	0	0	0.00	0	0	0.00	0	0	0.00
7	HDFC Bank Ltd.	23445	221800	63929.57	23445	221800	63929.57	0	0	0.00	0	0	0.00
8	ICICI Bank Limited	32277	419601	1319.55	32277	419601	1319.55	31754	412802	1214.29	523	6799	105.26
9	IDBI Bank Limited	1991	23892	173.26	1818	21816	143.95	1991	23892	173.26	0	0	0.00
10	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	Karnataka Bank Ltd	11376	98009	3254.40	8707	74472	2348.87	15	130	0.91	31	327	7.78
12	Karur Vysya Bank Ltd	46	690	2.91	30	450	2.47	0	0	0.00	0	0	0.00
13	South Indian Bank Ltd	84	1008	10.85	68	816	8.65	0	0	0.00	0	0	0.00
14	Tamilnad Mercantile Bank Ltd	5	62	0.17	5	62	0.17	0	0	0.00	0	0	0.00
15	The Dhanalakshmi Bank Ltd	1	7	0.00	1	7	0.00	0	0	0.00	0	0	0.00
16	YES Bank Ltd.	7921	89481	116.58	7921	89481	116.58	0	0	0.00	0	0	0.00
	Total	77636	857000	68873.08	74357	828930	67887.61	33760	436824	1388.46	554	7126	113.04
	KERALA												
1	AXIS Bank Limited												
2	Bandhan Bank Limited	1	10	0.04	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	2282	11509	756.56	2180	10989	736.91	0	0	0.00	0	0	0.00
4	City Union Bank Limited	1	5	0.58	1	5	0.58	0	0	0.00	0	0	0.00

# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
5	DCB Bank Limited												
6	Federal Bank Ltd	19120	95600	4379.79	120	600	8.73	3	15	0.20	0	0	0.00
7	HDFC Bank Ltd.	30596	309348	80400.96	30596	309348	80400.96	0	0	0.00	0	0	0.00
8	ICICI Bank Limited	12724	165412	2287.42	12724	165412	2287.42	11329	147277	1939.32	1395	18135	348.10
9	IDBI Bank Limited	7657	91884	759.45	7332	87984	688.84	7656	91872	759.04	1	12	0.41
10	Karnataka Bank Ltd	87	684	32.69	66	508	17.44	0	0	0.00	0	0	0.00
11	Karur Vysya Bank Ltd	6	90	1.56	4	60	1.09	0	0	0.00	0	0	0.00
12	South Indian Bank Ltd	2082	24984	531.34	1354	16248	378.22	0	0	0.00	0	0	0.00
13	Tamilnad Mercantile Bank Ltd	102	1378	10.14	94	1269	10.09	0	0	0.00	0	0	0.00
14	The Dhanalakshmi Bank Ltd	12778	89446	4758.84	12716	89012	4729.37	1454	10178	455.54	79	553	18.47
15	YES Bank Ltd.	81	808	0.50	81	808	0.50	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>87517</b>	<b>791158</b>	<b>93919.87</b>	<b>67268</b>	<b>682243</b>	<b>89260.15</b>	<b>20442</b>	<b>249342</b>	<b>3154.10</b>	<b>1475</b>	<b>18700</b>	<b>366.98</b>
<b>LAKSHADWEEP UT</b>													
1	IDBI Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>PUDUCHERRY</b>													
1	City Union Bank Limited	140	700	6.68	130	650	1.67	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	1	5	2.51	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	595	6169	1658.84	595	6169	1658.84	0	0	0.00	11	130	44.27
4	IDBI Bank Limited	1248	14976	1.16	1183	14196	1.16	1248	14976	1.16	0	0	0.00
5	Karur Vysya Bank Ltd	226	3390	29.01	144	2160	27.61	0	0	0.00	0	0	0.00
6	South Indian Bank Ltd	12	144	0.18	3	36	0.03	0	0	0.00	0	0	0.00
7	Tamilnad Mercantile Bank Ltd	5	62	0.06	5	62	0.06	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>2227</b>	<b>25446</b>	<b>1698.44</b>	<b>2060</b>	<b>23273</b>	<b>1689.37</b>	<b>1248</b>	<b>14976</b>	<b>1.16</b>	<b>11</b>	<b>130</b>	<b>44.27</b>
<b>TAMIL NADU</b>													
1	AXIS Bank Limited												
2	Bandhan Bank Limited												
3	Catholic Syrian Bank Ltd	2491	12477	64.03	2433	12175	47.93	0	0	0.00	0	0	0.00
4	City Union Bank Limited	10189	50945	273.23	9181	45905	238.87	25	125	2.05	2	10	1.36
5	DCB Bank Limited	84	840	70.56	84	840	70.56	0	0	0.00	0	0	0.00
6	Federal Bank Ltd	1357	6785	138.78	7	35	0.06	0	0	0.00	0	0	0.00
7	HDFC Bank Ltd.	38748	388217	105208.12	38748	388217	105208.12	0	0	0.00	2219	22026	9287.30
8	ICICI Bank Limited	163871	2130323	13132.14	163871	2130323	13132.14	149070	1937910	11131.47	14801	192413	2000.67
9	IDBI Bank Limited	16467	197604	1001.98	15405	184860	736.38	16467	197604	1001.98	0	0	0.00
10	IDFC Bank Limited												
11	Indusind Bank Ltd												
12	Karnataka Bank Ltd	167	1121	10.03	147	912	7.37	0	0	0.00	0	0	0.00
13	Karur Vysya Bank Ltd	6523	97845	248.47	4303	64545	166.37	0	0	0.00	0	0	0.00
14	South Indian Bank Ltd	2030	24360	201.89	1397	16764	97.95	0	0	0.00	0	0	0.00
15	Tamilnad Mercantile Bank Ltd	11037	149108	240.39	10298	139123	224.53	231	3121	0.35	3	38	1.75
16	The Dhanalakshmi Bank Ltd	126	882	10.29	126	882	10.29	0	0	0.00	0	0	0.00
17	YES Bank Ltd.	5600	71152	68.90	5600	71152	68.90	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>258690</b>	<b>3131659</b>	<b>120668.81</b>	<b>251600</b>	<b>3055733</b>	<b>120009.47</b>	<b>165793</b>	<b>2138760</b>	<b>12135.85</b>	<b>17025</b>	<b>214487</b>	<b>11291.08</b>
<b>TELANGANA</b>													

# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
1	AXIS Bank Limited												
2	Bandhan Bank Limited												
3	DCB Bank Limited	11433	114330	3520.20	11433	114330	3520.20	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	3	15	0.06	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	8844	83657	30027.98	8844	83657	30027.98	0	0	0.00	0	0	0.00
6	ICICI Bank Limited	8	104	0.00	8	104	0.00	8	104	0.00	0	0	0.00
7	IDBI Bank Limited	15	180	1.48	11	132	1.39	15	180	1.48	0	0	0.00
8	Indusind Bank Ltd												
9	Karnataka Bank Ltd	2	18	0.05	0	0	0.00	0	0	0.00	0	0	0.00
10	Karur Vysya Bank Ltd	2	30	4.57	0	0	0.00	0	0	0.00	0	0	0.00
11	South Indian Bank Ltd	79	948	2.21	76	912	2.21	0	0	0.00	0	0	0.00
12	The Dhanalakshmi Bank Ltd	2	14	0.00	2	14	0.00	0	0	0.00	0	0	0.00
13	YES Bank Ltd.												
	<b>Total</b>	<b>20388</b>	<b>199296</b>	<b>33556.55</b>	<b>20374</b>	<b>199149</b>	<b>33551.78</b>	<b>23</b>	<b>284</b>	<b>1.48</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>Total Southern Region</b>	<b>450293</b>	<b>5039054</b>	<b>326015.08</b>	<b>418614</b>	<b>4818195</b>	<b>319387.89</b>	<b>221607</b>	<b>2844293</b>	<b>17128.61</b>	<b>19065</b>	<b>240443</b>	<b>11815.37</b>
<b>WESTERN REGION</b>													
	<b>DAMAN AND DIU UT</b>												
1	IDBI Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>D AND N HAVELI UT</b>												
1	IDBI Bank Limited	14	168	3.57	13	156	3.57	14	168	3.57	0	0	0.00
	<b>Total</b>	<b>14</b>	<b>168</b>	<b>3.57</b>	<b>13</b>	<b>156</b>	<b>3.57</b>	<b>14</b>	<b>168</b>	<b>3.57</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>GOA</b>												
1	HDFC Bank Ltd.	408	4004	1226.96	408	4004	1226.96	0	0	0.00	0	0	0.00
2	IDBI Bank Limited	9	108	7.33	4	48	7.31	9	108	7.33	0	0	0.00
3	Karnataka Bank Ltd	4	30	0.65	4	30	0.65	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>421</b>	<b>4142</b>	<b>1234.94</b>	<b>416</b>	<b>4082</b>	<b>1234.92</b>	<b>9</b>	<b>108</b>	<b>7.33</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>GUJARAT</b>												
1	Bandhan Bank Limited	10	100	3.42	0	0	0.00	0	0	0.00	0	0	0.00
2	City Union Bank Limited	1	5	0.45	1	5	0.45	0	0	0.00	0	0	0.00
3	DCB Bank Limited												
4	Federal Bank Ltd	25	125	2.17	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	597	5432	1298.92	597	5432	1298.92	1	8	1.63	154	1278	293.94
6	ICICI Bank Limited	19929	259077	1511.35	19929	259077	1511.35	14627	190151	967.55	5302	68926	543.80
7	IDBI Bank Limited	1185	14220	63.56	1153	13836	47.95	1185	14220	63.56	0	0	0.00
8	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	Karnataka Bank Ltd	2	23	1.23	1	14	0.23	0	0	0.00	0	0	0.00
10	South Indian Bank Ltd	1	12	0.40	1	12	0.40	0	0	0.00	0	0	0.00
11	The Dhanalakshmi Bank Ltd												
12	YES Bank Ltd.												
	<b>Total</b>	<b>21750</b>	<b>278994</b>	<b>2881.50</b>	<b>21682</b>	<b>278376</b>	<b>2859.30</b>	<b>15813</b>	<b>204379</b>	<b>1032.74</b>	<b>5456</b>	<b>70204</b>	<b>837.74</b>
	<b>MAHARASHTRA</b>												
1	AXIS Bank Limited												
2	Bandhan Bank Limited	16	160	10.50	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	22	110	34.96	18	90	34.59	0	0	0.00	0	0	0.00



# STATEMENT - III - A(II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
4	City Union Bank Limited	9	45	0.56	7	35	0.55	0	0	0.00	0	0	0.00
5	DCB Bank Limited												
6	Federal Bank Ltd	482	2410	80.28	0	0	0.00	0	0	0.00	0	0	0.00
7	HDFC Bank Ltd.	50170	398278	87445.01	50170	398278	87445.01	36220	283600	62476.31	861	6634	2106.20
8	ICICI Bank Limited	143398	1864174	13118.21	143398	1864174	13118.21	121829	1583777	9703.28	21569	280397	3414.93
9	IDBI Bank Limited	32571	390852	4476.69	28143	337716	3754.82	32571	390852	4476.69	0	0	0.00
10	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	Indusind Bank Ltd												
12	Karnataka Bank Ltd	126	1147	16.30	101	895	13.71	0	0	0.00	0	0	0.00
13	South Indian Bank Ltd	30	360	16.13	27	324	9.93	0	0	0.00	0	0	0.00
14	Tamilnad Mercantile Bank Ltd	12	174	0.26	12	174	0.26	0	0	0.00	0	0	0.00
15	The Dhanalakshmi Bank Ltd												
16	YES Bank Ltd.	4891	61063	89.62	4891	61063	89.62	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>231727</b>	<b>2718773</b>	<b>105288.52</b>	<b>226767</b>	<b>2662749</b>	<b>104466.70</b>	<b>190620</b>	<b>2258229</b>	<b>76656.28</b>	<b>22430</b>	<b>287031</b>	<b>5521.13</b>
	<b>Total Western Region</b>	<b>253912</b>	<b>3002077</b>	<b>109408.53</b>	<b>248878</b>	<b>2945363</b>	<b>108564.49</b>	<b>206456</b>	<b>2462884</b>	<b>77699.92</b>	<b>27886</b>	<b>357235</b>	<b>6358.87</b>
	<b>Grand Total</b>	<b>978573</b>	<b>11118654</b>	<b>518919.77</b>	<b>929095</b>	<b>10702062</b>	<b>509181.95</b>	<b>595061</b>	<b>7286848</b>	<b>152795.17</b>	<b>56647</b>	<b>704820</b>	<b>24744.72</b>

## SAVING OF SHGs WITH PRIVATE SECTOR COMMERCIAL BANKS ALL INDIA POSITION AS ON 31 MARCH 2022

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
2	Bandhan Bank Limited	4967	49670	1106.98	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	4815	24196	861.22	4644	23319	824.52	0	0	0.00	0	0	0.00
4	City Union Bank Limited	11204	56020	390.21	9544	47720	285.23	25	125	2.05	2	10	1.36
5	DCB Bank Limited	78630	786300	12625.36	78630	786300	12625.36	0	0	0.00	0	0	0.00
6	Federal Bank Ltd	21995	109975	4820.99	127	635	8.79	25	125	5.76	1	5	0.20
7	HDFC Bank Ltd.	191994	1712136	435828.97	191994	1712136	435828.97	62398	479871	106290.11	6607	54879	17550.82
8	ICICI Bank Limited	484535	6298955	42150.50	484535	6298955	42150.50	434613	5649969	34986.57	49922	648986	7163.93
9	IDBI Bank Limited	94548	1134576	10720.01	81167	974004	8397.34	94547	1134564	10719.60	1	12	0.41
10	IDFC Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	Indusind Bank Ltd												
12	Karnataka Bank Ltd	12422	107681	3542.10	9558	82522	2596.82	15	130	0.91	32	337	7.78
13	Karur Vysya Bank Ltd	7073	106080	318.10	4718	70770	223.46	0	0	0.00	0	0	0.00
14	Nainital Bank Ltd	1753	8765	334.28	1753	8765	334.28	1753	8765	334.28	0	0	0.00
15	South Indian Bank Ltd	4355	52260	777.93	2952	35424	508.94	0	0	0.00	0	0	0.00
16	Tamilnad Mercantile Bank Ltd	11164	150821	251.02	10417	140727	235.11	231	3121	0.35	3	38	1.75
17	The Dhanalakshmi Bank Ltd	12907	90349	4769.13	12845	89915	4739.66	1454	10178	455.54	79	553	18.47
18	YES Bank Ltd.	36211	430870	422.97	36211	430870	422.97	0	0	0.00	0	0	0.00
	<b>Total All Private Sec. Comm. Banks</b>	<b>978573</b>	<b>11118654</b>	<b>518919.77</b>	<b>929095</b>	<b>10702062</b>	<b>509181.95</b>	<b>595061</b>	<b>7286848</b>	<b>152795.17</b>	<b>56647</b>	<b>704820</b>	<b>24744.72</b>

## STATEMENT - III - B

Savings of SHGs with Regional Rural Banks - Region-wise/ State-wise/ Agency-wise position  
as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY			
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	
CENTRAL REGION														
	MADHYA PRADESH													
1	Madhyanchal Gramin Bank	55335	553350	7274.00	16446	164460	1749.00	37611	376110	5252.00	979	9790	218.00	
2	Madhya Pradesh Gramin Bank	170683	1621914	40435.14	163966	1555259	34709.41	128573	1230828	25563.05	11329	94096	3456.22	
	Total	226018	2175264	47709.14	180412	1719719	36458.41	166184	1606938	30815.05	12308	103886	3674.22	
	UTTARAKHAND													
1	Uttarakhand Gramin Bank	30570	247693	7010.61	25023	208551	6355.62	7937	71368	2430.48	376	2809	54.38	
	Total	30570	247693	7010.61	25023	208551	6355.62	7937	71368	2430.48	376	2809	54.38	
	UTTAR PRADESH													
1	Aryavart Bank	123367	1298247	5938.49	66803	702086	4550.86	104810	1095074	5308.09	0	0	0.00	
2	Baroda U.p. Bank	111869	1194361	6633.18	104257	1113669	6357.86	103153	1101969	6532.45	289	3064	12.47	
3	Prathama U.p Gramin Bank	46208	508288	17554.43	42049	462542	15974.53	39277	432045	14921.26	0	0	0.00	
	Total	281444	3000896	30126.10	213109	2278297	26883.25	247240	2629088	26761.80	289	3064	12.47	
	Total Central Region	538032	5423853	84845.85	418544	4206567	69697.28	421361	4307394	60007.33	12973	109759	3741.07	
EASTERN REGION														
	BIHAR													
1	Dakshin Bihar Gramin Bank	258530	3102360	2385.76	258530	3102360	2385.76	258530	3102360	2385.76	0	0	0.00	
2	Uttar Bihar Gramin Bank	259954	2763310	48660.00	253689	2696713	48260.99	259954	2763310	48660.00	0	0	0.00	
	Total	518484	5865670	51045.76	512219	5799073	50646.75	518484	5865670	51045.76	0	0	0.00	
	JHARKHAND													
1	Jharkhand Rajya Gramin Bank	109386	1291609	5669.96	101583	1202958	4820.86	71834	876167	4355.62	0	0	0.00	
	Total	109386	1291609	5669.96	101583	1202958	4820.86	71834	876167	4355.62	0	0	0.00	
	ODISHA													
1	Odisha Gramya Bank	196414	2530348	326457.94	196414	2530348	326457.94	196189	2528876	326398.99	225	1472	58.95	
2	Utkal Grameen Bank	82469	1262780	28707.87	73175	1169840	25705.03	79170	1212269	27068.65	0	0	0.00	
	Total	278883	3793128	355165.81	269589	3700188	352162.97	275359	3741145	353467.64	225	1472	58.95	
	WEST BENGAL													
1	Bangiya Gramin Vikash Bank	226820	2401845	101918.00	193996	2035737	87169.00	209156	2212854	93981.00	17664	188991	7937.00	
2	Paschim Banga Gramin Bank	84519	845190	48963.32	80734	807340	46791.56	83543	835430	48394.94	793	7930	462.40	
3	Uttar Banga Kshetriya Gramin Bank	66192	662279	50147.33	66192	662279	50147.33	37800	378163	27251.43	28392	284116	22895.90	
	Total	377531	3909314	201028.65	340922	3505356	184107.89	330499	3426447	169627.37	46849	481037	31295.30	
	Total Eastern Region	1284284	14859721	612910.18	1224313	14207575	591738.47	1196176	13909429	578496.39	47074	482509	31354.25	
NORTH EASTERN REGION														
	ASSAM													
1	Assam Gramin Vikash Bank	304778	3343415	27587.33	198471	2068453	23380.26	945	4997	46.90	0	0	0.00	
	Total	304778	3343415	27587.33	198471	2068453	23380.26	945	4997	46.90	0	0	0.00	

# STATEMENT - III - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY			
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	
	MANIPUR													
1	Manipur Rural Bank	14089	147406	494.00	14089	147406	494.00	2328	23325	121.00	1003	10095	49.00	
	Total	14089	147406	494.00	14089	147406	494.00	2328	23325	121.00	1003	10095	49.00	
	MEGHALAYA													
1	Meghalaya Rural Bank	28962	328946	5492.62	19019	218341	3496.99	17409	200120	3341.32	0	0	0.00	
	Total	28962	328946	5492.62	19019	218341	3496.99	17409	200120	3341.32	0	0	0.00	
	MIZORAM													
1	Mizoram Rural Bank	11942	106404	2571.79	8691	77437	1976.99	4622	41182	1372.46	438	3903	77.99	
	Total	11942	106404	2571.79	8691	77437	1976.99	4622	41182	1372.46	438	3903	77.99	
	NAGALAND													
1	Nagaland Rural Bank	1850	16514	342.42	1850	16514	342.42	910	7280	259.99	83	664	14.61	
	Total	1850	16514	342.42	1850	16514	342.42	910	7280	259.99	83	664	14.61	
	TRIPURA													
1	Tripura Gramin Bank	32842	355370	12915.00	22989	250960	10944.85	14125	154421	7966.00	561	6354	490.36	
	Total	32842	355370	12915.00	22989	250960	10944.85	14125	154421	7966.00	561	6354	490.36	
	Total North Eastern Region	394463	4298055	49403.16	265109	2779111	40635.51	40339	431325	13107.67	2085	21016	631.96	
NORTHERN REGION														
	HARYANA													
1	Sarva Haryana Gramin Bank	27131	283519	3905.67	21268	222251	3501.84	24675	257854	3631.54	349	3647	16.61	
	Total	27131	283519	3905.67	21268	222251	3501.84	24675	257854	3631.54	349	3647	16.61	
	HIMACHAL PRADESH													
1	Himachal Pradesh Gramin Bank	12810	97557	3167.00	12810	97557	3167.00	12437	94933	2439.00	373	2624	728.00	
	Total	12810	97557	3167.00	12810	97557	3167.00	12437	94933	2439.00	373	2624	728.00	
	JAMMU AND KASHMIR													
1	Ellaquai Dehati Bank	1056	7392	98.71	729	5103	64.21	1056	7392	98.71	0	0	0.00	
2	J & K Grameen Bank	6409	58742	640.74	6318	57993	638.52	3364	30545	554.69	25	215	8.10	
	Total	7465	66134	739.45	7047	63096	702.73	4420	37937	653.40	25	215	8.10	
	PUNJAB													
1	Punjab Gramin Bank	18138	199518	1256.40	18138	199518	1256.40	13190	145090	1043.53	0	0	0.00	
	Total	18138	199518	1256.40	18138	199518	1256.40	13190	145090	1043.53	0	0	0.00	
	RAJASTHAN													
1	Baroda Rajasthan Kshetriya Gramin Bank	110950	1017026	15366.00	103863	965042	13615.00	59453	452775	9119.00	3208	31772	1100.00	
2	Rajasthan Marudhara Gramin Bank	54547	545470	7822.58	49092	490921	7040.95	50471	504710	7323.28	573	5720	83.76	
	Total	165497	1562496	23188.58	152955	1455963	20655.95	109924	957485	16442.28	3781	37492	1183.76	
	Total Northern Region	231041	2209224	32257.10	212218	2038385	29283.92	164646	1493299	24209.75	4528	43978	1936.47	
SOUTHERN REGION														

# STATEMENT - III - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	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												
1	Andhra Pragathi Grameena Bank	131035	1310350	120540.97	131035	1310350	120540.97	0	0	0.00	0	0	0.00
2	Chaitanya Godavari Grameena Bank	51823	518230	69690.88	51823	518230	69690.88	39131	391310	51612.42	0	0	0.00
3	Saptagiri Grameena Bank	61452	614520	29322.23	60494	605420	28358.78	47337	473370	22632.14	6277	62770	3170.94
	Total	244310	2443100	219554.08	243352	2434000	218590.63	86468	864680	74244.56	6277	62770	3170.94
	KARNATAKA												
1	Karnataka Gramin Bank	161354	1774894	11227.00	157428	1735845	10979.00	143605	1579655	9992.00	3249	31948	212.00
2	Karnataka Vikas Grameena Bank	52591	679790	5579.76	51092	662697	5437.63	44335	572996	4670.48	8256	106794	909.28
	Total	213945	2454684	16806.76	208520	2398542	16416.63	187940	2152651	14662.48	11505	138742	1121.28
	KERALA												
1	Kerala Gramin Bank	68676	961464	18966.03	53669	751366	16036.14	15139	211946	7796.24	1779	24906	947.31
	Total	68676	961464	18966.03	53669	751366	16036.14	15139	211946	7796.24	1779	24906	947.31
	PUDUCHERRY												
1	Puduvai Bharathiyar Grama Bank	4528	72377	1134.58	4472	71433	1105.24	2898	47157	640.13	358	5026	77.34
	Total	4528	72377	1134.58	4472	71433	1105.24	2898	47157	640.13	358	5026	77.34
	TAMIL NADU												
1	Tamil Nadu Grama Bank	99817	1497283	14568.99	96823	1452359	14002.26	48550	728275	7086.33	192	2881	335.09
	Total	99817	1497283	14568.99	96823	1452359	14002.26	48550	728275	7086.33	192	2881	335.09
	TELANGANA												
1	Andhra Pradesh Grameena Vikas Bank	225236	2462603	235864.01	225236	2462603	235864.01	103755	1153756	118642.02	26070	260700	31902.03
2	Telangana Grameena Bank	84303	962389	60344.40	84303	962389	60344.40	46577	512472	32616.15	422	4331	205.17
	Total	309539	3424992	296208.41	309539	3424992	296208.41	150332	1666228	151258.17	26492	265031	32107.20
	Total Southern Region	940815	10853900	567238.85	916375	10532692	562359.31	491327	5670937	255687.91	46603	499356	37759.16
WESTERN REGION													
	GUJARAT												
1	Baroda Gujarat Gramin Bank	48476	921371	6717.35	44271	875116	6391.50	48476	921371	6717.35	0	0	0.00
2	Saurashtra Gramin Bank	15574	155740	2572.35	14835	148350	2447.43	9853	98530	1402.39	0	0	0.00
	Total	64050	1077111	9289.70	59106	1023466	8838.93	58329	1019901	8119.74	0	0	0.00
	MAHARASHTRA												
1	Maharashtra Gramin Bank	60020	1098365	11689.30	60020	1098365	11689.30	60020	1098365	11689.30	0	0	0.00
2	Vidharbha Konkan Gramin Bank	70514	705140	11490.47	53858	538580	7327.54	53127	531270	7278.27	75	750	4.21
	Total	130534	1803505	23179.77	113878	1636945	19016.84	113147	1629635	18967.57	75	750	4.21
	Total Western Region	194584	2880616	32469.47	172984	2660411	27855.77	171476	2649536	27087.31	75	750	4.21
	Grand Total	3583219	40525369	1379124.61	3209543	36424741	1321570.26	2485325	28461920	958596.36	113338	1157368	75427.12



## STATEMENT - III - C

Savings of SHGs with Co-operative Banks - Region-wise/ State-wise/ Agency-wise  
position as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY			
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	
CENTRAL REGION														
	CHHATTISGARH													
1	District Central Co-Operative Bank Ltd., Bilaspur	913	9130	85.53	913	9130	85.53	6	60	1.30	0	0	0.00	
2	District Central Co-Operative Bank Ltd., Durg	6605	82095	506.83	6407	79632	491.63	6605	82095	506.83	0	0	0.00	
3	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
4	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur	2328	27936	532.40	2328	27936	532.40	274	3288	116.25	16	192	11.13	
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	400	5020	60.98	400	5020	60.98	0	0	0.00	0	0	0.00	
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	9164	100758	537.70	9164	100758	537.70	9164	100758	537.70	0	0	0.00	
	Total	19410	224939	1723.44	19212	222476	1708.24	16049	186201	1162.08	16	192	11.13	
	MADHYA PRADESH													
1	Indore Premier Co-Operative Bank Limited, Indore	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
2	Jilla Sahakari Kendriya Bank Maryadit, Betul	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
3	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
4	Jilla Sahakari Kendriya Bank Maryadit, Damoh	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
5	Jilla Sahakari Kendriya Bank Maryadit, Dewas	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
6	Jilla Sahakari Kendriya Bank Maryadit, Dhar	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
7	Jila Sahakari Kendriya Bank Maryadit, Gwalior	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
8	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
9	Jilla Sahakari Kendriya Bank Maryadit, Jabalpur	23	235	17.21	23	235	17.21	23	235	17.21	0	0	0.00	
10	Jilla Sahakari Kendriya Bank Maryadit, Jhabua													
11	Jilla Sahakari Kendriya Bank Maryadit, Khandwa	1438	14544	57.96	1243	13497	57.10	12	132	0.13	0	0	0.00	
12	Jilla Sahakari Kendriya Bank Maryadit, Khargone	5648	52840	800.05	4250	39990	401.80	2824	26445	400.80	0	0	0.00	
13	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	28	280	2.45	0	0	0.00	3	30	0.00	25	250	2.45	
14	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
15	Jilla Sahakari Kendriya Bank Maryadit, Sehore	188	1350	12.57	147	1061	9.03	188	1350	12.57	0	0	0.00	
16	Jilla Sahakari Kendriya Bank Maryadit, Shahdol	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
17	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	
	Total	7325	69249	890.24	5663	54783	485.14	3050	28192	430.71	25	250	2.45	
	UTTARAKHAND													
1	Almora Zilla Sahakari Bank Ltd.	189	1080	71.86	189	1080	71.86	162	945	65.16	0	0	0.00	
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	1864	10720	479.63	1450	8279	403.36	1864	10720	479.63	0	0	0.00	
3	District Cooperative Bank Ltd., Dehradun	1945	9725	316.78	1945	9725	316.78	1256	6280	306.91	0	0	0.00	

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
4	Nainital District Co-Operative Bank Ltd., Haldwani	265	1590	157.24	265	1590	157.24	265	1590	157.24	0	0	0.00
5	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	1858	11016	444.67	1387	8252	319.26	988	5914	223.82	225	1312	108.45
6	The Uttarakhand State Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	3311	33110	668.60	778	7780	117.74	2483	24830	554.94	0	0	0.00
8	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	2835	14175	762.55	2835	14175	762.55	1052	5260	424.47	0	0	0.00
9	Zila Sahkari Bank Ltd., Haridwar	1555	12990	338.54	1397	11457	304.69	1440	11862	335.84	0	0	0.00
	<b>Total</b>	<b>13822</b>	<b>94406</b>	<b>3239.87</b>	<b>10246</b>	<b>62338</b>	<b>2453.48</b>	<b>9510</b>	<b>67401</b>	<b>2548.01</b>	<b>225</b>	<b>1312</b>	<b>108.45</b>
<b>UTTAR PRADESH</b>													
1	District Co-Operative Bank Ltd., Saharanpur	1130	11439	185.95	855	8563	157.60	0	0	0.00	0	0	0.00
2	District Co-Operative Bank Ltd., Varanasi	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	Etah District Co-Operative Bank Ltd.	125	1375	1.95	117	1287	1.83	125	1375	1.95	0	0	0.00
4	Farrukhabad District Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
5	Firozabad Jilla Sahkari Bank Ltd.	2442	25715	376.16	789	9005	338.54	421	4846	294.97	0	0	0.00
6	Ghaziabad Jilla Sahkari Bank Ltd.	426	8115	1.27	274	5098	0.31	0	0	0.00	426	8115	1.27
7	Jilla Sahkari Bank Ltd., Azamgarh	25	127	2.59	0	0	0.00	4	22	0.87	21	105	1.72
8	Jilla Sahkari Bank Ltd., Ballia	78	1014	10.20	74	946	9.90	78	1014	10.20	0	0	0.00
9	Jilla Sahkari Bank Ltd., Bareilly	42	420	1.77	4	40	0.51	13	130	0.40	29	290	1.37
10	Jilla Sahkari Bank Ltd., Basti	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	Jilla Sahkari Bank Ltd., Jhansi	383	4929	6.95	341	4433	5.95	0	0	0.00	383	4929	6.95
12	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	813	8130	13.19	553	5530	12.48	329	3290	12.08	447	4470	0.48
13	Jilla Sahkari Bank Ltd., Meerut	186	2079	31.67	19	244	3.22	0	0	0.00	0	0	0.00
14	Jilla Sahkari Bank Ltd., Raibareilly												
15	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
16	Mainpuri Jilla Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
17	Muzaffarnagar District Co-Operative Bank Ltd.	90	1032	2.56	19	263	0.64	90	1032	2.56	0	0	0.00
18	Pilibhit Jilla Sahkari Bank Ltd.	146	1608	36.52	106	1183	28.31	35	403	0.47	0	0	0.00
19	Rampur Jilla Sahkari Bank Ltd.	147	2940	6.24	147	2940	6.24	0	0	0.00	0	0	0.00
20	The Uttar Pradesh State Co-Operative Bank Ltd.	37	375	1.00	37	375	1.00	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>6070</b>	<b>69298</b>	<b>678.02</b>	<b>3335</b>	<b>39907</b>	<b>566.53</b>	<b>1095</b>	<b>12112</b>	<b>323.50</b>	<b>1306</b>	<b>17909</b>	<b>11.79</b>
	<b>Total Central Region</b>	<b>46627</b>	<b>457892</b>	<b>6531.57</b>	<b>38456</b>	<b>379504</b>	<b>5213.39</b>	<b>29704</b>	<b>293906</b>	<b>4464.30</b>	<b>1572</b>	<b>19663</b>	<b>133.82</b>
<b>EASTERN REGION</b>													
<b>ANDAMAN &amp; NICOBAR</b>													
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	5614	67312	1610.00	5339	63924	1481.19	448	5376	177.33	0	0	0.00
	<b>Total</b>	<b>5614</b>	<b>67312</b>	<b>1610.00</b>	<b>5339</b>	<b>63924</b>	<b>1481.19</b>	<b>448</b>	<b>5376</b>	<b>177.33</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>BIHAR</b>													
1	Central Co-Operative Bank Ltd., Ara	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
2	Sasaram-Bhabua Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	The Aurangabad District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
4	The Begusarai Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
5	The Bhagalpur Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00

## STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
6	The Gopalganj Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	The Katihar District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	The Khagaria District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	The Magadh Central Co-Operative Bank Ltd., Gaya	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	The Motihari Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
12	The Muzaffarpur Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
13	The Nalanda Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
14	The Nawadah Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
15	The Pataliputra Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
16	The Purnea District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
17	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
18	The Samastipur District Central Co-Operative Bank Ltd.	33	660	2.72	14	280	0.69	0	0	0.00	0	0	0.00
19	The Sitamarhi Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
20	The Siwan Central Co-Operative Bank Ltd., Siwan	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
21	The Vaishali District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
<b>Total</b>		<b>33</b>	<b>660</b>	<b>2.72</b>	<b>14</b>	<b>280</b>	<b>0.69</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>JHARKHAND</b>													
1	The Dhanbad Central Co-Operative Bank Ltd.	361	3909	20.38	361	3909	20.38	120	1419	11.65	189	1914	6.42
2	The Jharkhand State Co-Operative Bank Ltd.	1917	21566	335.73	1917	21566	335.73	0	0	0.00	0	0	0.00
<b>Total</b>		<b>2278</b>	<b>25475</b>	<b>356.11</b>	<b>2278</b>	<b>25475</b>	<b>356.11</b>	<b>120</b>	<b>1419</b>	<b>11.65</b>	<b>189</b>	<b>1914</b>	<b>6.42</b>
<b>ODISHA</b>													
1	Cuttack Central Co-Operative Bank Ltd.	9457	104027	677.60	9457	104027	677.60	8018	88198	505.05	1439	15829	172.55
2	Keonjhar Central Co-Operative Bank Ltd.												
3	The Angul United Central Co-Operative Bank Ltd.	9267	92670	591.39	9267	92670	591.39	9267	92670	591.39	0	0	0.00
4	The Aska Central Co-Operative Bank Ltd.	2719	54380	49.99	2719	54380	49.99	44	880	0.23	0	0	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	8618	90180	830.95	8618	90180	830.95	8618	90180	830.95	0	0	0.00
6	The Berhampore Co-Operative Central Bank Ltd.	6637	73177	658.59	6636	73167	658.47	3174	35042	274.51	3167	34797	276.78
7	The Bhawanipatna Central Co-Operative Bank Ltd.	363	3630	145.11	363	3630	145.11	0	0	0.00	363	3630	145.11
8	The Bolangir District Central Co-Operative Bank Ltd.	791	8872	211.10	775	8707	209.45	791	8872	211.10	0	0	0.00
9	The Khurda Central Co-Operative Bank Ltd.	2817	28170	209.10	2817	28170	209.10	0	0	0.00	0	0	0.00
10	The Koraput Central Co-Operative Bank Ltd.	14541	174492	2532.91	14541	174492	2532.91	197	2364	0.00	0	0	0.00

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
11	The Mayurbhanj District Central Co-Operative Bank Ltd.	900	10747	100.23	900	10747	100.23	900	10747	100.23	0	0	0.00
12	The Sundargarh District Central Co-Operative Bank Ltd.	14489	161945	2721.03	14489	161945	2721.03	0	0	0.00	11923	131153	1866.22
	<b>Total</b>	<b>70599</b>	<b>802290</b>	<b>8728.00</b>	<b>70582</b>	<b>802115</b>	<b>8726.23</b>	<b>31009</b>	<b>328953</b>	<b>2513.46</b>	<b>16892</b>	<b>185409</b>	<b>2460.66</b>
	<b>WEST BENGAL</b>												
1	Balageria Central Co-Operative Bank Ltd.	4137	38657	238.52	4137	38657	238.52	0	0	0.00	0	0	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	19006	183143	5529.32	18580	179735	5422.64	10947	109943	4159.09	0	0	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	3304	30395	98.05	3304	30395	98.05	0	0	0.00	0	0	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	846	5908	247.64	0	0	0.00	0	0	0.00	0	0	0.00
5	Howrah District Central Co-Operative Bank Ltd.	8666	85889	5297.72	8151	81065	4957.22	0	0	0.00	0	0	0.00
6	Malda District Central Co-Operative Bank Ltd.	9745	102218	436.00	9745	102218	436.00	9535	100118	393.30	210	2100	42.70
7	Murshidabad District Central Co-Operative Bank Ltd.												
8	Nadia District Central Co-Operative Bank Ltd.	40298	382862	25876.19	38232	361292	24038.98	0	0	0.00	0	0	0.00
9	Purulia District Central Co-Operative Bank Ltd.	5045	50156	858.51	5023	49930	856.19	4526	45390	752.97	519	4766	105.54
10	Raiganj Central Co-Operative Bank Ltd.	6765	68698	1871.10	6765	68698	1871.10	65	665	68.68	30	335	51.57
11	Tamluk Ghatal Central Co-Operative Bank Ltd.	17198	170031	8769.90	17198	170031	8769.90	17198	170031	8769.90	0	0	0.00
12	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	4644	52800	689.37	4644	52800	689.37	1190	12926	118.54	1481	16997	349.36
13	The Jalpaiguri Central Co-Operative Bank Ltd.	2562	24622	643.08	2321	22173	579.09	0	0	0.00	0	0	0.00
14	Vidyasagar Central Co-Operative Bank Ltd.	6368	71769	2140.28	6051	68206	2083.27	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>128584</b>	<b>1267148</b>	<b>52695.68</b>	<b>124151</b>	<b>1225200</b>	<b>50040.33</b>	<b>43461</b>	<b>439073</b>	<b>14262.48</b>	<b>2240</b>	<b>24198</b>	<b>549.17</b>
	<b>Total Eastern Region</b>	<b>207108</b>	<b>2162885</b>	<b>63392.51</b>	<b>202364</b>	<b>2116994</b>	<b>60604.55</b>	<b>75038</b>	<b>774821</b>	<b>16964.92</b>	<b>19321</b>	<b>211521</b>	<b>3016.25</b>
	<b>NORTH EASTERN REGION</b>												
	<b>ASSAM</b>												
1	The Assam Co-Operative Apex Bank Ltd.	26831	271609	290.67	23025	233243	253.45	26831	271609	290.67	0	0	0.00
	<b>Total</b>	<b>26831</b>	<b>271609</b>	<b>290.67</b>	<b>23025</b>	<b>233243</b>	<b>253.45</b>	<b>26831</b>	<b>271609</b>	<b>290.67</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>MANIPUR</b>												
1	The Manipur State Co-Operative Bank Ltd.	2211	26532	336.04	0	0	0.00	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>2211</b>	<b>26532</b>	<b>336.04</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>MIZORAM</b>												
1	The Mizoram Co-Operative Apex Bank Ltd.	1036	20480	141.09	984	19440	137.38	455	8860	96.22	155	3100	21.24
	<b>Total</b>	<b>1036</b>	<b>20480</b>	<b>141.09</b>	<b>984</b>	<b>19440</b>	<b>137.38</b>	<b>455</b>	<b>8860</b>	<b>96.22</b>	<b>155</b>	<b>3100</b>	<b>21.24</b>
	<b>SIKKIM</b>												
1	The Sikkim State Co-Operative Bank Ltd.	1712	17120	646.65	1712	17120	646.65	1204	12040	441.05	0	0	0.00
	<b>Total</b>	<b>1712</b>	<b>17120</b>	<b>646.65</b>	<b>1712</b>	<b>17120</b>	<b>646.65</b>	<b>1204</b>	<b>12040</b>	<b>441.05</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>Total North Eastern Region</b>	<b>31790</b>	<b>335741</b>	<b>1414.45</b>	<b>25721</b>	<b>269803</b>	<b>103748</b>	<b>28490</b>	<b>292509</b>	<b>827.94</b>	<b>155</b>	<b>3100</b>	<b>21.24</b>



# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
NORTHERN REGION													
	CHANDIGARH												
1	The Chandigarh State Co-Operative Bank Ltd.	49	655	6.28	0	0	0.00	0	0	0.00	0	0	0.00
	Total	49	655	6.28	0	0	0.00	0	0	0.00	0	0	0.00
	HARYANA												
1	The Ambala Central Co-Operative Bank Ltd.	48	614	90.18	48	614	90.18	48	614	90.18	0	0	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	32	320	5.72	32	320	5.72	16	160	2.86	0	0	0.00
3	The Faridabad Central Co-Operative Bank Ltd.	132	1158	252.00	132	1158	126.00	126	1086	252.00	6	72	0.00
4	The Fatehabad Central Co-Operative Bank Ltd.	274	2422	17.75	112	1151	9.60	274	2422	17.75	0	0	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	498	5361	66.13	493	5303	53.73	495	5314	65.99	0	0	0.00
6	The Haryana State Co-Operative Apex Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	The Hissar Central Co-Operative Bank Ltd.	768	8026	47.14	384	4013	23.57	0	0	0.00	0	0	0.00
8	The Jhajjar Central Co-Operative Bank Ltd.	32	320	1.40	22	220	1.00	0	0	0.00	0	0	0.00
9	The Jind Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	The Kurukshetra Central Co-Operative Bank Ltd.	566	3399	49.45	562	3372	49.32	566	3399	49.45	0	0	0.00
11	The Mahendragarh Central Co-Operative Bank Ltd.												
12	The Panchakula Central Co-Operative Bank Ltd.	255	2806	26.12	45	496	5.70	255	2806	26.12	0	0	0.00
13	The Panipat Central Co-Operative Bank Ltd.	294	3272	37.68	292	3249	37.22	130	1370	20.85	0	0	0.00
14	The Rewari Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
15	The Rohtak Central Co-Operative Bank Ltd.	271	2757	13.40	9	85	1.20	16	147	2.62	0	0	0.00
16	The Yamunanagar Central Co-Operative Bank Ltd.	1337	13559	218.57	152	1609	22.15	206	2244	29.95	0	0	0.00
	Total	4507	44014	825.54	2283	21590	425.39	2132	19562	557.77	6	72	0.00
	HIMACHAL PRADESH												
1	Jogindra Central Co-Operative Bank Ltd.	4924	42104	601.51	4794	40239	590.51	533	4396	96.21	77	603	13.56
2	The Kangra Central Co-Operative Bank Ltd.	6191	108331	973.92	4289	72229	748.88	2184	35708	97.61	48	621	0.87
	Total	11115	150435	1575.43	9083	112468	1339.39	2717	40104	193.82	125	1224	14.43
	JAMMU AND KASHMIR												
1	Baramulla Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
2	The Jammu & Kashmir State Co-Operative Bank Ltd.	730	7858	17.29	690	7363	16.21	730	7858	17.29	0	0	0.00
	Total	730	7858	17.29	690	7363	16.21	730	7858	17.29	0	0	0.00
	NEW DELHI												
1	The Delhi State Co-Operative Bank Ltd.	246	3762	94.52	241	3695	88.41	0	0	0.00	0	0	0.00
	Total	246	3762	94.52	241	3695	88.41	0	0	0.00	0	0	0.00
	PUNJAB												
1	The Amritsar Central Co-Operative Bank Ltd., Amritsar	214	3381	5.46	192	3073	4.07	0	0	0.00	0	0	0.00

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	644	6440	17.86	644	6440	17.86	0	0	0.00	0	0	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	298	3234	8.43	298	3234	8.43	0	0	0.00	0	0	0.00
4	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	484	4498	44.02	484	4498	44.02	484	4498	44.02	0	0	0.00
5	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	949	11337	97.88	910	10906	93.70	0	0	0.00	0	0	0.00
6	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	821	11571	43.32	820	11561	43.17	0	0	0.00	0	0	0.00
7	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	368	4502	23.61	357	4440	23.13	0	0	0.00	0	0	0.00
8	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	464	4458	33.83	464	4458	33.83	0	0	0.00	0	0	0.00
9	The Mansa Central Co-Operative Bank Ltd., Mansa	97	1050	4.04	97	1050	4.04	0	0	0.00	0	0	0.00
10	The Muktsar Central Co-Operative Bank Ltd., Muktsar	1708	10854	56.42	517	4594	12.30	1708	10854	56.42	0	0	0.00
11	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	414	5081	19.26	414	5081	19.26	0	0	0.00	0	0	0.00
12	The Patiala Central Co-Operative Bank Ltd., Patiala	1304	13040	125.95	1285	12850	125.32	344	3440	26.57	0	0	0.00
13	The Ropar Central Co-Operative Bank Ltd., Ropar	361	3615	92.21	361	3615	92.21	361	3615	92.21	0	0	0.00
14	The Sangrur Central Co-Operative Bank Ltd., Sangrur	338	3340	31.50	270	2354	22.68	338	3340	31.50	0	0	0.00
15	The Taran Taran Central Co-Operative Bank Ltd., Taran Taran	728	9064	61.99	695	8521	52.07	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>9192</b>	<b>95465</b>	<b>665.78</b>	<b>7808</b>	<b>86675</b>	<b>596.09</b>	<b>3235</b>	<b>25747</b>	<b>250.72</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>RAJASTHAN</b>												
1	Ajmer Central Co-Operative Bank Ltd.	11022	121202	1367.26	10806	118826	1301.86	5511	60601	683.63	0	0	0.00
2	Baran Kendriya Sahakari Bank Ltd.	2468	25022	65.14	2243	22692	59.09	0	0	0.00	225	2250	14.30
3	Chittorgarh Kendriya Sahakari Bank Ltd.	3556	36784	114.61	3389	34519	110.20	50	546	1.67	0	0	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	1767	17670	141.49	1592	15920	113.89	0	0	0.00	0	0	0.00
5	Jhunjhunu Kendriya Sahakari Bank Ltd.	4727	47270	104.09	4690	46900	103.61	37	370	0.48	0	0	0.00
6	Sawai Madhopur Kendriya Sahakari Bank Ltd.	2191	22521	186.35	2191	22521	186.35	0	0	0.00	0	0	0.00
7	The Alwar Central Co-Operative Bank Ltd.	5196	52454	44.72	5184	52270	42.57	7	75	1.39	0	0	0.00
8	The Banswara Central Co-Operative Bank Ltd.	2702	35550	188.59	2702	35550	188.59	1623	20988	188.59	1079	14562	0.00
9	The Bharatpur Central Co-Operative Bank Ltd.	2301	23070	186.11	2301	23070	186.11	0	0	0.00	0	0	0.00
10	The Bundi District Central Co-Operative Bank Ltd.	2445	25317	298.65	2432	25187	293.23	605	6912	178.67	33	330	2.96
11	The Central Co-Operative Bank Ltd, Bhilwara	5405	53430	247.30	5351	53005	243.50	110	1115	6.10	0	0	0.00
12	The Central Co-Operative Bank Ltd., Bikaner	661	6875	17.15	405	4315	8.99	19	190	0.00	0	0	0.00
13	The Central Co-Operative Bank Ltd., Tonk	554	6054	66.27	205	2391	52.55	356	3698	53.82	198	2356	12.45
14	The Churu Central Co-Operative Bank Ltd.	2767	29321	76.51	2381	24587	60.33	12	129	1.10	0	0	0.00
15	The Dungarpur Central Co-Operative Bank Ltd.	2200	25982	47.10	1998	23786	47.10	395	4377	1.24	0	0	0.00

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
16	The Ganganagar Kendriya Sahakari Bank Ltd.	4425	43150	135.37	4425	43150	135.37	2	20	3.94	0	0	0.00
17	The Jaipur Central Co-Operative Bank Ltd.	832	8403	48.51	832	8403	48.51	0	0	0.00	0	0	0.00
18	The Jaisalmer Central Co-Operative Bank Ltd.	1602	16031	49.41	1536	15342	47.44	1602	16031	49.41	0	0	0.00
19	The Jalore Central Co-Operative Bank Ltd.	2360	23362	152.40	2245	22408	141.32	2360	23362	152.40	0	0	0.00
20	The Jhalawar Kendriya Sahakari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
21	The Jodhpur Central Co-Operative Bank Ltd.	4978	56658	785.70	4800	54480	731.20	2489	28329	392.85	98	980	12.01
22	The Kota Central Co-Operative Bank Ltd.	4278	43350	134.30	4278	43350	134.30	246	3555	28.10	85	443	6.97
23	The Nagaur Central Co-Operative Bank Ltd.	3774	39077	147.86	3774	39077	147.86	3774	39077	147.86	0	0	0.00
24	The Pali District Central Co-Operative Bank Ltd.	360	3600	143.09	360	3600	143.09	0	0	0.00	0	0	0.00
25	The Rajasthan State Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
26	The Sikar Kendriya Sahakari Bank Ltd.	3946	39460	373.10	3946	39460	373.10	0	0	0.00	0	0	0.00
27	The Sirohi Central Co-Operative Bank Ltd.	1479	16151	99.20	1448	15810	97.36	68	680	4.93	107	1127	5.17
28	The Udaipur Central Co-Operative Bank Ltd.	7759	77590	320.05	7575	75634	305.83	1221	13585	63.07	0	0	0.00
	<b>Total</b>	<b>85755</b>	<b>895354</b>	<b>5540.33</b>	<b>83089</b>	<b>866253</b>	<b>5303.35</b>	<b>20487</b>	<b>223640</b>	<b>1959.25</b>	<b>1825</b>	<b>22048</b>	<b>53.86</b>
	<b>Total Northern Region</b>	<b>111594</b>	<b>1197543</b>	<b>8725.17</b>	<b>103194</b>	<b>1098044</b>	<b>7768.84</b>	<b>29301</b>	<b>316911</b>	<b>2978.85</b>	<b>1956</b>	<b>23344</b>	<b>68.29</b>
<b>SOUTHERN REGION</b>													
	<b>ANDHRA PRADESH</b>												
1	The Anantpur District Co Operative Central Bank Ltd.	1411	14110	992.48	1411	14110	992.48	0	0	0.00	0	0	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	1168	11703	619.80	1168	11703	619.80	259	2603	94.35	892	8930	520.61
3	The Chittoor District Co-Operative Central Bank Ltd.	1220	12200	519.42	1220	12200	519.42	0	0	0.00	0	0	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	1812	18120	2581.86	1812	18120	2581.86	0	0	0.00	0	0	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	710	6902	339.72	710	6902	339.72	710	6902	339.72	0	0	0.00
6	The District Cooperative Central Bank Ltd., Kumool	355	3550	201.25	350	3500	201.23	0	0	0.00	355	3550	201.25
7	The District Co-Operative Central Bank Ltd., Srikakulam	623	6242	230.27	623	6242	230.27	623	6242	230.27	0	0	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	1150	10350	950.64	1150	10350	950.64	1150	10350	950.64	0	0	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	1257	13451	9971.69	1175	12627	9739.91	1257	13451	9971.69	0	0	0.00
10	The Guntur District Co-Operative Central Bank	9120	90030	8497.65	9107	89951	8488.09	7594	74758	5867.53	0	0	0.00
11	The Krishna District Co-Operative Central Bank Ltd.	9872	106386	11590.73	9872	106386	11590.73	0	0	0.00	0	0	0.00
12	The Nellore District Co-Operative Central Bank Ltd.	502	5026	381.64	496	4982	379.83	0	0	0.00	0	0	0.00
13	The Prakasam District Co-Operative Central Bank Ltd.	3456	34560	1662.38	3456	34560	1662.38	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>32656</b>	<b>332630</b>	<b>38539.53</b>	<b>32550</b>	<b>331633</b>	<b>38296.36</b>	<b>11593</b>	<b>114306</b>	<b>17454.20</b>	<b>1247</b>	<b>12480</b>	<b>721.86</b>
	<b>KARNATAKA</b>												
1	Bagalkot District Central Co-Operative Bank Ltd.	2827	33924	6.54	2815	33780	6.54	1837	22044	4.25	990	11880	2.29

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
2	Mandya District Co-Operative Central Bank Ltd.	24290	364350	2428.89	23407	351105	2349.42	20989	314835	2131.80	2371	35565	213.39
3	The Belagavi District Central Co-Operative Bank Ltd.	25691	368622	2551.87	21565	327702	2277.07	23442	335917	1427.55	2249	32705	1124.32
4	The Bellary District Co-Operative Central Bank Ltd.	7518	97298	506.38	7433	96219	502.74	1087	12952	176.02	0	0	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd.	4326	73773	561.74	4276	73123	560.49	3507	63126	452.78	11	143	0.38
6	The Chikmagalur District Co-Operative Central Bank Ltd.	13535	163738	2102.95	13133	157414	1828.39	677	8054	80.20	0	0	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	2911	34932	349.32	2896	34752	347.52	1721	20652	206.52	25	300	3.00
8	The Dawangere District Central Co-Operative Bank Ltd.	1155	14914	414.29	1106	14277	398.14	0	0	0.00	0	0	0.00
9	The District Co-Operative Central Bank Ltd., Bidar	33953	477377	14346.81	33554	470195	14262.41	0	0	0.00	0	0	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	635	7620	117.42	0	0	0.00	0	0	0.00	0	0	0.00
11	The Hassan District Co-Operative Central Bank Ltd.	16864	232836	5315.78	14771	199519	5078.36	4678	60623	1402.01	242	3348	78.15
12	The Kanara District Central Co-Operative Bank Ltd.	8416	100413	2106.30	7455	88419	1391.26	2689	31124	580.48	1932	22422	301.00
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	14837	215249	1653.39	13612	197424	1440.56	511	7439	187.52	369	5374	172.09
14	The Kodagu District Co-Operative Central Bank Ltd.	6656	85176	1439.37	5396	71638	1375.27	273	2730	185.44	0	0	0.00
15	The Kolar And Chickaballapur District Co-Operative Central Bank Ltd.	32207	386484	4342.16	32207	386484	4342.16	0	0	0.00	0	0	0.00
16	The Mysore And Chamarajnagar District Cooperative Central Bank Ltd.	7934	120944	1033.99	7341	111895	987.92	60	854	1.56	13	183	0.38
17	The Raichur District Central Co-Operative Bank Ltd.	9024	90240	1744.15	9024	90240	1744.15	3487	34870	257.98	5537	55370	1486.17
18	The Shimoga District Co-Operative Central Bank Ltd.	7539	98760	1984.48	6145	80499	1617.58	5404	70792	1422.33	741	9707	195.25
19	The South Canara District Central Co-Operative Bank Ltd.	33306	249377	12085.55	23487	183935	7651.52	33306	249377	12085.55	0	0	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	5603	73618	468.43	4777	62880	458.48	4321	56952	454.59	0	0	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	9695	97592	2072.22	8371	84102	1762.04	0	0	0.00	0	0	0.00
<b>Total</b>		<b>268922</b>	<b>3387237</b>	<b>57632.03</b>	<b>242771</b>	<b>3115602</b>	<b>50382.02</b>	<b>107989</b>	<b>1292341</b>	<b>21056.58</b>	<b>14480</b>	<b>176997</b>	<b>3576.42</b>
<b>KERALA</b>													
1	The Kerala State Co-Operative Bank Ltd.	49639	755972	8383.00	38837	630785	7221.00	16619	274158	4066.00	144	2013	36.00
2	The Malappuram District Co-Operative Bank Ltd.	2140	35976	385.43	2140	35976	385.43	219	3504	112.24	18	306	3.29
<b>Total</b>		<b>51779</b>	<b>791948</b>	<b>8768.43</b>	<b>40977</b>	<b>666761</b>	<b>7606.43</b>	<b>16838</b>	<b>277662</b>	<b>4178.24</b>	<b>162</b>	<b>2319</b>	<b>39.29</b>
<b>TAMIL NADU</b>													
1	Chennai Central Co-Operative Bank Ltd.	6259	93885	945.78	6259	93885	945.78	0	0	0.00	0	0	0.00
2	Dindigul Central Co-Operative Bank Ltd.	5308	63696	507.45	5050	60600	491.28	1134	13601	144.00	0	0	0.00
3	The Coimbatore District Central Co-Operative Bank Ltd.	9945	112268	3008.44	9538	108042	2941.64	4406	51076	1907.78	5539	61192	1100.66
4	The Cuddalore District Central Co-Operative Bank Ltd.	10390	199125	481.82	10253	196565	470.69	8675	164825	443.12	1715	34300	38.70
5	The Dharmapuri District Central Co-Operative Bank Ltd.	3687	52613	3298.20	3619	51596	3259.93	35	559	23.56	0	0	0.00



# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
6	The Erode District Central Co-Operative Bank Ltd.	7812	91143	3216.54	7812	91143	3216.54	6357	82641	2865.90	1455	8502	350.64
7	The Kancheepuram Central Co-Op.bank Ltd.	6796	99347	671.56	6796	99347	671.56	0	0	0.00	0	0	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	9141	130259	2684.51	6856	97694	2013.38	0	0	0.00	0	0	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	18875	226500	2663.95	18875	226500	2663.95	217	2604	17.58	0	0	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	10010	119875	284.73	10010	119875	284.73	5893	70712	172.79	1132	13494	35.11
11	The Nilgiris District Central Co-Operative Bank Ltd.	4374	45145	754.88	4067	42033	718.23	0	0	0.00	0	0	0.00
12	The Pudukottai District Central Co-Operative Bank Ltd.	4329	56277	427.40	4310	56030	400.13	3680	47840	363.30	432	5616	42.74
13	The Ramanathapuram District Central Co-Operative Bank Ltd.	10716	128675	232.07	10716	128675	232.07	10716	128675	232.07	0	0	0.00
14	The Salem District Central Co-Operative Bank Ltd.	16975	243074	1318.33	16127	230920	1252.42	10185	145844	791.00	5093	72922	395.50
15	The Sivgangai District Central Co-Operative Bank Ltd.	6457	77484	389.77	6457	77484	389.77	6457	77484	389.77	0	0	0.00
16	The Thanjavur Central Co-Operative Bank Ltd.	7189	86268	441.82	7189	86268	441.82	7013	84156	427.71	176	2112	14.11
17	The Tiruchirappalli District Central Co-Operative Bank Ltd.	23213	299333	1911.35	21523	284365	1792.03	18570	239250	1529.46	4643	60083	381.89
18	The Tirunelveli District Central Co-Operative Bank Ltd.	4013	52169	1026.44	4013	52169	1026.44	4013	52169	1026.44	0	0	0.00
19	The Tiruvannamalai District Central Co-Operative Bank Ltd.	18326	267564	2907.33	18301	267169	2891.99	18326	267564	2907.33	0	0	0.00
20	The Vellore District Central Cooperative Bank Ltd.	861	13075	2250.22	861	13075	2250.22	219	3285	636.93	0	0	0.00
21	The Villupuram District Central Co-Operative Bank Ltd.	10617	169877	101.33	9831	157301	93.67	10617	169877	101.33	0	0	0.00
22	The Virudhunagar District Central Co-Operative Bank Ltd.	4047	52573	798.37	4047	52573	798.37	0	0	0.00	0	0	0.00
23	Thoothukudi District Central Co-Operative Bank Ltd.	3767	52665	418.96	3767	52665	418.96	3013	42132	343.54	754	10533	75.42
<b>Total</b>		<b>203107</b>	<b>2732890</b>	<b>30741.25</b>	<b>196277</b>	<b>2645974</b>	<b>29665.60</b>	<b>119526</b>	<b>1644294</b>	<b>14323.61</b>	<b>20939</b>	<b>268754</b>	<b>2434.77</b>
<b>TELANGANA</b>													
1	The Adilabad District Co Operative Central Bank Ltd.	420	4200	200.25	420	4200	200.25	420	4200	200.25	0	0	0.00
2	The District Co-Operative Central Bank Ltd., Khammam	1020	10200	1921.82	1020	10200	1921.82	510	5100	960.91	510	5100	960.91
3	The District Co-Operative Central Bank Ltd., Medak	2553	25760	2297.81	2553	25760	2297.81	0	0	0.00	0	0	0.00
4	The District Co-Operative Central Bank Ltd., Warangal	1187	11870	35.61	1187	11870	35.61	702	7020	21.06	0	0	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.	262	1880	26.87	262	1880	26.87	4	31	0.17	0	0	0.00
6	The Karimnagar District Co-Operative Central Bank Ltd.	1218	13398	182.70	1218	13398	182.70	0	0	0.00	0	0	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	69	770	6.70	69	770	6.70	69	770	6.70	0	0	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	694	6940	154.80	694	6940	154.80	0	0	0.00	0	0	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	3456	34932	174.66	3456	34932	174.66	0	0	0.00	0	0	0.00

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
10	The Telangana State Co-Operative Bank Ltd.	3814	37392	2179.38	3744	37020	2164.41	0	0	0.00	3814	37392	2179.38
	<b>Total</b>	<b>14693</b>	<b>147342</b>	<b>7180.60</b>	<b>14623</b>	<b>146970</b>	<b>7165.63</b>	<b>1705</b>	<b>17121</b>	<b>1189.09</b>	<b>4324</b>	<b>42492</b>	<b>3140.29</b>
	<b>Total Southern Region</b>	<b>571157</b>	<b>7392047</b>	<b>142861.84</b>	<b>527198</b>	<b>6906940</b>	<b>133116.04</b>	<b>257651</b>	<b>3345724</b>	<b>58201.72</b>	<b>41152</b>	<b>503042</b>	<b>9912.63</b>
<b>WESTERN REGION</b>													
	<b>GOA</b>												
1	The Goa State Co-Operative Bank Ltd.	4058	58781	1259.11	3754	55328	1219.88	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>4058</b>	<b>58781</b>	<b>1259.11</b>	<b>3754</b>	<b>55328</b>	<b>1219.88</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>GUJARAT</b>												
1	Banaskantha District Central Co-Operative Bank	11650	116500	592.35	10803	108030	562.80	11650	116500	592.35	0	0	0.00
2	Bhavnagar District Co-Operative Bank Ltd	617	8151	45.00	280	3640	17.00	0	0	0.00	0	0	0.00
3	Mehsana District Central Co-Operative Bank	3828	61080	389.00	3692	58904	373.00	0	0	0.00	0	0	0.00
4	Panchmahals District Co-Operative Bank Ltd.	3870	39487	441.70	3651	37687	435.12	625	6479	48.37	0	0	0.00
5	Rajkot District Co-Operative Bank Ltd.	6006	74923	1375.69	5541	70153	1255.84	595	8029	186.27	0	0	0.00
6	Sabarkantha District Central Co-Operative Bank	2933	35196	328.40	2809	33708	299.98	853	10236	48.20	0	0	0.00
7	Surat District Co-Operative Bank Ltd.	2673	26730	421.42	2575	25750	387.54	0	0	0.00	0	0	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	5820	65432	509.62	4971	55754	486.49	4447	49981	443.80	232	2433	25.27
9	The Amreli Jili Madhyastha Sahakari Bank Ltd.	2863	31784	377.90	2719	29477	359.01	0	0	0.00	0	0	0.00
10	The Baroda Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	The Bharuch District Central Co-Operative Bank Ltd.	744	8862	94.18	506	6002	35.72	126	1281	4.48	0	0	0.00
12	The Gujarat State Co-Operative Bank Ltd.	225	2255	23.19	222	2225	22.96	0	0	0.00	225	2255	23.19
13	The Jamnagar District Co-Operative Bank Ltd.	712	7376	51.66	630	6505	46.37	0	0	0.00	0	0	0.00
14	The Junagadh Jili Sahakari Bank Ltd.	690	7867	95.54	672	7663	95.28	690	7867	95.54	0	0	0.00
15	The Kachchh District Central Co-Operative Bank	384	3827	13.70	305	3029	9.10	0	0	0.00	0	0	0.00
16	The Kaira District Central Co-Operative Bank Ltd.	538	5521	22.98	344	3543	16.18	0	0	0.00	538	5521	22.98
17	The Kodinar Taluka Co-Operative Banking Union Ltd.	1803	18565	250.50	1770	18218	241.95	0	0	0.00	0	0	0.00
18	The Surendranagar District Co-Operative Bank Ltd.	63	1098	2.69	57	1053	1.43	0	0	0.00	63	1098	2.69
19	Valsad District Central Co-Operative Bank Ltd	434	5208	43.85	401	4782	43.85	0	0	0.00	0	0	0.00
	<b>Total</b>	<b>45853</b>	<b>519862</b>	<b>5079.37</b>	<b>41948</b>	<b>476123</b>	<b>4689.62</b>	<b>18986</b>	<b>200373</b>	<b>1419.01</b>	<b>1058</b>	<b>11307</b>	<b>74.13</b>
	<b>MAHARASHTRA</b>												
1	Akola District Central Co-Operative Bank Ltd.	15548	155480	1778.32	14274	141020	1614.87	0	0	0.00	0	0	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	6152	86128	888.57	4579	64106	812.18	0	0	0.00	0	0	0.00
3	Bhandara District Central Co-Operative Bank Ltd.	6612	74932	1004.71	6217	70968	965.55	3478	39758	585.53	0	0	0.00

# STATEMENT - III - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Details of SHGs Saving linked with Banks			Out of Total SHGs - Exclusive Women SHGs			Out of Total SHGs - Under NRLM/SGSY Scheme			Out of Total SHGs - Under NULM/SJSRY		
		No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount	No. of SHGs	No. of Members	Savings - Amount
4	Buldhana District Central Co-Operative Bank Ltd.	1633	20345	27.55	486	4872	8.85	443	4251	10.26	0	0	0.00
5	Chandrapur District Central Co-Operative Bank Ltd.	28430	325006	470.60	27093	309472	470.60	25990	276805	470.05	2440	48201	0.55
6	Dhule & Nandurbar District Central Co-Operativebank Ltd.	6292	77658	2791.20	435	5166	39.10	540	6133	5.20	0	0	0.00
7	Gadchiroli District Central Co-Operative Bank Ltd.	10860	130320	3897.89	10620	127440	3843.49	3520	42240	1018.29	0	0	0.00
8	Jalna District Central Co-Operative Bank Ltd.	2422	30674	214.11	1620	21866	164.47	0	0	0.00	0	0	0.00
9	Kolhapur District Central Co-Operative Bank Ltd.	45913	669816	1561.95	45913	669816	1561.95	4937	55176	212.27	24	360	1.56
10	Latur District Central Co-Operative Bank Ltd.	17169	309042	1949.37	15781	284058	1913.04	1820	32760	41.53	0	0	0.00
11	Nagpur District Central Co-Operative Bank Ltd.	2952	38376	82.61	2566	33358	62.28	451	5863	13.95	0	0	0.00
12	Nasik District Central Co-Operative Bank Ltd.	5747	62206	254.71	3278	30330	157.30	2339	24560	104.82	0	0	0.00
13	Parbhani District Central Co-Operative Bank Ltd.	4313	52269	386.44	4248	51431	379.52	2021	27288	141.57	105	1367	15.53
14	Pune District Central Co-Operative Bank Ltd.	49094	736410	6595.44	46065	690975	6180.06	0	0	0.00	0	0	0.00
15	Raigad District Central Co-Operative Bank Ltd.	20412	215669	1463.30	18266	194663	1143.62	764	6832	970.25	0	0	0.00
16	Ratnagiri District Central Co-Operative Bank Ltd.	5119	64294	288.60	4648	58535	262.62	154	1753	16.94	0	0	0.00
17	Sangli District Central Co-Operative Bank Ltd.	34751	448906	3534.61	31275	404016	3181.15	8028	96026	880.49	0	0	0.00
18	Sindhudurg District Central Co-Operative Bank Ltd.	7741	90872	808.26	7142	83549	745.93	3343	30595	252.30	0	0	0.00
19	Solapur District Central Co-Operative Bank Ltd.	19906	218068	113.37	18757	205249	83.95	12055	132695	66.93	7851	85373	46.44
20	The Ahmednagar District Central Co-Operative Bank Ltd.	28559	359937	3970.52	28559	359937	3970.52	5347	58886	926.91	0	0	0.00
21	The Gondia District Central Co-Operative Bank Ltd.	10934	98406	1107.85	9294	83646	871.65	8747	78723	942.28	2187	19683	165.57
22	The Jalgaon District Central Co-Operative Bank Ltd.	5800	65548	162.23	5800	65548	162.23	0	0	0.00	0	0	0.00
23	The Maharashtra State Co-Operative Bank Ltd.	995	13172	175.16	978	12927	166.91	0	0	0.00	0	0	0.00
24	The Mumbai District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
25	The Nanded District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
26	The Satara District Central Co-Operative Bank Ltd.	1297	14267	42.80	1297	14267	42.80	0	0	0.00	0	0	0.00
27	The Thane District Central Co-Operative Bank Ltd.	39891	518583	7698.49	36766	477958	7095.40	710	9230	137.02	0	0	0.00
28	Wardha District Central Co-Operative Bank Ltd.	6260	80855	139.87	5347	68183	122.09	1577	18924	15.54	0	0	0.00
29	Yavatmal District Central Co-Operative Bank Ltd.	19337	135359	1602.69	16450	115150	1340.72	19337	135359	1602.69	0	0	0.00
	<b>Total</b>	<b>404139</b>	<b>5092598</b>	<b>43011.22</b>	<b>367754</b>	<b>4648506</b>	<b>37362.85</b>	<b>105601</b>	<b>1083857</b>	<b>8414.82</b>	<b>12607</b>	<b>154984</b>	<b>229.65</b>
	<b>Total Western Region</b>	<b>454050</b>	<b>5671241</b>	<b>49349.70</b>	<b>413456</b>	<b>5179957</b>	<b>43272.35</b>	<b>124587</b>	<b>1284230</b>	<b>9833.83</b>	<b>13665</b>	<b>166291</b>	<b>303.78</b>
	<b>Grand Total</b>	<b>1422326</b>	<b>17217349</b>	<b>272275.24</b>	<b>1310389</b>	<b>15951242</b>	<b>251012.65</b>	<b>544771</b>	<b>6308101</b>	<b>93271.56</b>	<b>77821</b>	<b>926961</b>	<b>13456.01</b>

## STATEMENT - IV - A (I)

Bank loans disbursed by Public Sector Commercial Banks to SHGs during F. Y. 2021-22

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
CENTRAL REGION									
	CHHATTISGARH								
1	Bank of Baroda	10648	11664.36	10268	11520.53	10200	11465.92	103	83.20
2	Bank of India	513	431.00	513	431.00	481	404.00	32	27.00
3	Bank of Maharashtra	1088	1090.41	789	738.56	1039	1049.15	28	19.09
4	Canara Bank	239	355.57	239	355.57	80	152.65	108	136.92
5	Central Bank of India	5860	4290.92	5591	4069.50	5561	4058.08	107	62.85
6	Indian Bank	1343	1624.81	1316	1592.00	918	1055.00	69	52.57
7	Indian Overseas Bank	1042	1097.02	848	916.80	381	401.94	93	62.16
8	Punjab and Sind Bank								
9	Punjab National Bank	5548	6362.40	5548	6362.40	3165	3698.83	258	179.34
10	State Bank of India	4867	7078.00	4458	6483.00	4433	6483.00	0	0.00
11	UCO Bank	274	359.29	239	313.12	199	275.06	75	84.23
12	Union Bank of India	1907	2296.77	1721	2102.17	1683	2080.54	38	21.63
	Total	33329	36650.55	31530	34884.65	28140	31124.17	911	728.99
MADHYA PRADESH									
1	Bank of Baroda	1981	3009.69	1709	2829.65	1680	2800.62	34	33.39
2	Bank of India	2676	1012.00	2271	820.00	1258	475.00	666	278.00
3	Bank of Maharashtra	2056	1929.89	1316	1236.21	1751	1615.54	107	105.15
4	Canara Bank	306	379.89	306	379.89	55	69.50	211	255.41
5	Central Bank of India	10541	12731.18	8624	10677.53	8529	10590.70	101	54.85
6	Indian Bank	1768	2405.46	1733	2357.00	959	837.00	63	48.92
7	Indian Overseas Bank	68	73.18	56	62.18	32	38.79	5	2.02
8	Punjab and Sind Bank	159	331.14	115	199.90	68	202.42	91	128.72
9	Punjab National Bank	4060	4037.04	4060	4037.04	2338	2384.05	122	66.12
10	State Bank of India	4679	7454.00	4621	7378.00	1678	2120.00	374	31.00
11	UCO Bank	450	402.55	407	366.70	309	281.83	141	120.72
12	Union Bank of India	2024	2809.70	1736	2506.49	1689	2444.65	47	61.84
	Total	30768	36575.72	26954	32850.59	20346	23860.10	1962	1186.14
UTTARAKHAND									
1	Bank of Baroda	831	871.49	797	468.65	795	467.37	3	1.77
2	Bank of India	15	5.00	15	5.00	15	5.00	0	0.00
3	Bank of Maharashtra	1	1.50	0	0.00	0	0.00	1	1.50
4	Canara Bank	34	50.09	34	50.09	1	1.00	31	45.09
5	Central Bank of India	84	81.11	25	46.97	23	46.07	4	1.07
6	Indian Bank	54	45.08	53	44.00	34	26.00	9	9.21
7	Indian Overseas Bank	102	90.22	87	82.53	1	0.01	0	0.00
8	Punjab and Sind Bank	161	494.66	160	252.58	150	484.16	11	10.50
9	Punjab National Bank	1195	737.88	1195	737.88	369	217.43	62	40.77
10	State Bank of India	306	316.00	306	316.00	240	165.00	0	0.00
11	UCO Bank	54	58.50	47	51.18	25	15.46	29	43.04
12	Union Bank of India	384	303.64	293	228.48	287	222.09	6	6.39
	Total	3221	3055.17	3012	2283.36	1940	1649.59	156	159.34
UTTAR PRADESH									
1	Bank of Baroda	9389	3551.59	7284	3263.34	7250	3250.87	41	13.77
2	Bank of India	440	390.00	428	386.00	434	386.00	6	4.00
3	Bank of Maharashtra	88	79.00	50	30.40	58	40.74	26	34.17
4	Canara Bank	375	333.92	364	320.66	73	50.67	66	100.73
5	Central Bank of India	547	179.97	319	109.50	299	105.48	30	8.63
6	Indian Bank	843	723.90	826	709.00	435	339.00	164	97.61
7	Indian Overseas Bank	140	113.23	110	48.36	60	21.58	0	0.00
8	Punjab and Sind Bank	723	1274.34	672	657.62	638	1229.64	85	44.70
9	Punjab National Bank	4157	2642.57	4157	2642.57	1133	1097.44	304	144.44
10	State Bank of India	1503	1867.00	1503	1867.00	1288	945.00	0	0.00
11	UCO Bank	51	44.20	48	39.05	21	15.54	30	28.66



## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
12	Union Bank of India	2027	939.69	1600	786.96	1567	762.31	33	24.65
	<b>Total</b>	<b>20283</b>	<b>12139.41</b>	<b>17361</b>	<b>10860.46</b>	<b>13256</b>	<b>8244.27</b>	<b>785</b>	<b>501.36</b>
	<b>Total Central Region</b>	<b>87601</b>	<b>88420.85</b>	<b>78857</b>	<b>80879.06</b>	<b>63682</b>	<b>64878.13</b>	<b>3814</b>	<b>2575.83</b>
<b>EASTERN REGION</b>									
	<b>ANDAMAN &amp; NICOBAR</b>								
1	Bank of Baroda	10	2.31	10	2.31	10	2.31	0	0.00
2	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Central Bank of India								
4	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Punjab National Bank	4	7.50	4	7.50	4	0.00	0	7.50
7	State Bank of India	6	9.00	6	9.00	6	9.00	0	0.00
8	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Union Bank of India								
	<b>Total</b>	<b>20</b>	<b>18.81</b>	<b>20</b>	<b>18.81</b>	<b>20</b>	<b>11.31</b>	<b>0</b>	<b>7.50</b>
	<b>BIHAR</b>								
1	Bank of Baroda	35018	56894.33	34899	56848.06	34628	56677.86	292	176.33
2	Bank of India	1976	3982.00	1976	2092.00	1976	3982.00	0	0.00
3	Bank of Maharashtra	2	1.06	1	0.96	1	0.96	1	0.10
4	Canara Bank	231	427.69	224	415.17	98	212.12	12	10.55
5	Central Bank of India	47312	42571.83	19144	15391.36	17112	13837.64	45	30.80
6	Indian Bank	10647	18307.48	10434	17941.00	2383	2983.00	545	621.97
7	Indian Overseas Bank	256	215.28	163	141.30	27	19.14	14	8.08
8	Punjab and Sind Bank								
9	Punjab National Bank	37496	29601.18	37496	29601.18	23242	17315.65	1542	1210.97
10	State Bank of India	13466	22662.00	13085	22025.00	13207	22021.00	17	20.00
11	UCO Bank	1588	2023.87	1519	1934.76	1494	1942.75	94	81.12
12	Union Bank of India	3101	2901.39	2692	2529.14	2681	2515.14	11	14.00
	<b>Total</b>	<b>151093</b>	<b>179588.11</b>	<b>121633</b>	<b>148919.93</b>	<b>96849</b>	<b>121507.26</b>	<b>2573</b>	<b>2173.92</b>
	<b>JHARKHAND</b>								
1	Bank of Baroda	87542	231810.09	84642	230876.78	11889	27805.74	72	311.72
2	Bank of India	10533	6137.00	10533	6137.00	10473	6095.00	60	42.00
3	Bank of Maharashtra	5	12.84	1	0.60	2	2.70	3	10.14
4	Canara Bank	207	211.50	198	206.87	122	131.90	78	73.10
5	Central Bank of India	2631	2513.02	2358	2360.45	2356	2359.36	7	5.99
6	Indian Bank	4098	5227.46	4016	5123.00	2637	2999.00	183	174.71
7	Indian Overseas Bank	392	359.80	359	335.08	274	282.89	3	2.04
8	Punjab and Sind Bank	23	49.48	21	32.00	15	32.00	8	17.48
9	Punjab National Bank	7521	5787.02	7521	5787.02	5858	4407.11	149	93.24
10	State Bank of India	4878	5128.00	4846	5089.00	4477	5088.00	0	0.00
11	UCO Bank	97	89.02	95	88.00	64	53.68	33	35.34
12	Union Bank of India	4834	5164.30	4456	4718.20	4435	4700.64	21	17.56
	<b>Total</b>	<b>122761</b>	<b>262489.53</b>	<b>119046</b>	<b>260754.00</b>	<b>42602</b>	<b>53958.02</b>	<b>617</b>	<b>783.32</b>
	<b>ODISHA</b>								
1	Bank of Baroda	10746	14836.65	10475	14757.27	10375	14590.18	137	240.96
2	Bank of India	5487	6541.00	5487	6541.00	5457	6471.00	30	70.00
3	Bank of Maharashtra	22	23.23	14	19.40	16	20.16	4	0.07
4	Canara Bank	1671	4512.01	1671	4512.01	1132	3094.34	157	248.81
5	Central Bank of India	5411	8318.13	4178	6358.54	4158	6329.66	70	116.79
6	Indian Bank	8937	19645.21	8758	19252.00	6834	15092.00	347	777.21
7	Indian Overseas Bank	7104	10222.96	6622	9447.18	4707	6907.28	324	378.65
8	Punjab and Sind Bank	80	392.20	80	230.05	56	324.30	24	67.90
9	Punjab National Bank	21115	31155.11	21115	31155.11	13380	18726.95	1118	1647.46
10	State Bank of India	29441	67397.00	28881	66116.00	22824	66116.00	42	84.00
11	UCO Bank	2808	7380.21	2622	6934.41	2446	6498.64	362	881.57

## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
12	Union Bank of India	11070	19505.40	8661	15483.32	8462	15149.51	199	333.81
	<b>Total</b>	<b>103892</b>	<b>189929.11</b>	<b>98564</b>	<b>180806.29</b>	<b>79847</b>	<b>159320.02</b>	<b>2814</b>	<b>48472.3</b>
	<b>WEST BENGAL</b>								
1	Bank of Baroda	9394	11798.78	9225	11677.55	9016	11534.40	305	248.36
2	Bank of India	3448	3012.00	3448	3012.00	1796	2571.00	11	10.00
3	Bank of Maharashtra	7	7.85	5	5.90	6	7.00	1	0.85
4	Canara Bank	451	867.47	439	825.58	172	303.25	20	29.51
5	Central Bank of India	38739	53158.26	22840	31913.42	21314	30177.15	380	634.45
6	Indian Bank	48729	97121.28	47754	95179.00	24205	50271.00	933	1624.44
7	Indian Overseas Bank	2629	4585.85	2138	3882.98	812	1829.71	357	505.90
8	Punjab and Sind Bank	169	292.67	169	292.67	0	0.00	169	292.67
9	Punjab National Bank	144713	229937.34	144713	229937.34	120990	193734.82	7957	10449.84
10	State Bank of India	16513	26199.00	16379	25987.00	15577	18219.00	34	48.00
11	UCO Bank	1934	2560.92	1900	2518.15	1477	2074.35	457	486.57
12	Union Bank of India	9146	16957.03	8670	16151.11	8404	15758.97	266	392.14
	<b>Total</b>	<b>275872</b>	<b>446498.45</b>	<b>257680</b>	<b>421382.70</b>	<b>203769</b>	<b>326480.65</b>	<b>10890</b>	<b>14722.73</b>
	<b>Total Eastern Region</b>	<b>653638</b>	<b>1078524.01</b>	<b>596943</b>	<b>1011881.73</b>	<b>423087</b>	<b>661277.26</b>	<b>16894</b>	<b>22534.70</b>
	<b>NORTH EASTERN REGION</b>								
	<b>ARUNACHAL PRADESH</b>								
1	Bank of Baroda	3	22.37	2	14.90	2	14.90	1	7.47
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2	3.86	2	3.86	0	0.00	1	3.00
5	Central Bank of India	5	4.16	5	4.16	4	4.06	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10	6.40	10	6.40	7	2.06	0	0.00
10	State Bank of India	144	224.00	144	224.00	144	224.00	0	0.00
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India								
	<b>Total</b>	<b>164</b>	<b>260.79</b>	<b>163</b>	<b>253.32</b>	<b>157</b>	<b>245.02</b>	<b>2</b>	<b>10.47</b>
	<b>ASSAM</b>								
1	Bank of Baroda	951	993.25	870	967.71	847	947.62	47	45.40
2	Bank of India	63	32.00	63	32.00	63	32.00	0	0.00
3	Bank of Maharashtra	163	235.78	136	194.78	151	221.78	0	0.00
4	Canara Bank	318	531.30	315	526.77	54	74.00	31	51.80
5	Central Bank of India	5361	9483.99	3717	6640.96	3659	6557.46	38	30.94
6	Indian Bank	3910	5825.10	3832	5709.00	2369	3208.00	32	45.13
7	Indian Overseas Bank	554	679.18	292	357.81	36	75.41	9	12.80
8	Punjab and Sind Bank	74	128.14	66	88.20	22	76.00	52	52.14
9	Punjab National Bank	9696	9617.11	9696	9617.11	5882	4933.89	480	294.86
10	State Bank of India	7964	9808.00	7964	9808.00	6148	5664.00	0	0.00
11	UCO Bank	2558	3255.21	2447	3125.29	2502	3185.75	56	69.46
12	Union Bank of India	1607	1840.65	1270	1531.54	1236	1498.99	34	32.55
	<b>Total</b>	<b>33219</b>	<b>42429.71</b>	<b>30668</b>	<b>38599.17</b>	<b>22969</b>	<b>26474.90</b>	<b>779</b>	<b>635.08</b>
	<b>MANIPUR</b>								
1	Bank of Baroda	83	41.33	63	37.68	63	37.68	0	0.00
2	Bank of India	6	4.00	6	4.00	6	4.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	17	15.66	14	13.02	13	12.97	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
9	Punjab National Bank	33	52.92	33	52.92	6	10.47	0	0.00
10	State Bank of India	89	170.00	89	170.00	44	165.00	0	0.00
11	UCO Bank	9	13.62	8	12.62	8	11.62	1	2.00
12	Union Bank of India								
	<b>Total</b>	<b>237</b>	<b>297.53</b>	<b>213</b>	<b>290.24</b>	<b>140</b>	<b>241.74</b>	<b>1</b>	<b>2.00</b>
	<b>MEGHALAYA</b>								
1	Bank of Baroda	4	7.00	4	7.00	4	7.00	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	2	6.00	2	6.00	0	0.00	0	0.00
4	Central Bank of India	26	22.09	26	22.09	26	22.09	0	0.00
5	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Overseas Bank	2	3.01	1	0.01	0	0.00	0	0.00
7	Punjab National Bank	12	5.10	12	5.10	6	0.08	0	0.00
8	State Bank of India	651	762.00	651	762.00	586	732.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>697</b>	<b>805.20</b>	<b>696</b>	<b>802.20</b>	<b>622</b>	<b>761.17</b>	<b>0</b>	<b>0.00</b>
	<b>MIZORAM</b>								
1	Bank of Baroda	5	15.29	5	15.29	5	15.29	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	9	15.95	9	15.95	0	0.00	8	13.65
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	2	0.02	2	0.02	2	0.02	0	0.00
9	State Bank of India	50	123.00	50	123.00	50	123.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India								
	<b>Total</b>	<b>66</b>	<b>154.26</b>	<b>66</b>	<b>154.26</b>	<b>57</b>	<b>138.31</b>	<b>8</b>	<b>13.65</b>
	<b>NAGALAND</b>								
1	Bank of Baroda	31	34.50	21	30.70	21	30.70	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	4	4.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	70	68.24	7	4.28	2	1.30	0	0.00
6	Indian Bank	3	7.40	3	7.00	0	0.00	3	7.40
7	Indian Overseas Bank	2	5.01	1	0.01	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	435	784.00	435	784.00	435	784.00	0	0.00
11	UCO Bank	6	19.00	5	17.00	1	2.00	5	17.00
12	Union Bank of India	1	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>552</b>	<b>922.15</b>	<b>472</b>	<b>842.99</b>	<b>459</b>	<b>818.00</b>	<b>8</b>	<b>24.40</b>
	<b>SIKKIM</b>								
1	Bank Of Baroda								
2	Bank Of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	11	20.70	11	20.70	0	0.00	0	0.00
4	Central Bank Of India	206	229.11	143	165.60	143	165.60	1	0.07
5	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Overseas Bank	11	11.85	10	11.84	2	5.81	0	0.00
7	Punjab National Bank	3	9.34	3	9.34	1	4.29	1	3.05
8	State Bank Of India	108	227.00	108	227.00	97	222.00	0	0.00
9	UCO Bank	1	2.00	1	2.00	1	2.00	0	0.00
10	Union Bank Of India	104	108.90	96	96.72	96	96.72	0	0.00
	<b>Total</b>	<b>444</b>	<b>608.90</b>	<b>372</b>	<b>533.20</b>	<b>340</b>	<b>496.42</b>	<b>2</b>	<b>3.12</b>

## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	TRIPURA								
1	Bank of Baroda	9	3.60	7	3.60	7	3.60	0	0.00
2	Bank of India	22	2.00	22	2.00	22	2.00	0	0.00
3	Bank of Maharashtra	10	10.00	9	9.00	10	10.00	0	0.00
4	Canara Bank	48	68.13	45	63.88	1	1.50	33	42.63
5	Central Bank of India	36	29.00	33	26.00	33	26.00	1	0.00
6	Indian Bank	1	1.00	1	1.00	0	0.00	0	0.00
7	Indian Overseas Bank	10	10.50	1	1.50	0	0.00	0	0.00
8	Punjab and Sind Bank	9	18.00	9	9.00	9	18.00	0	0.00
9	Punjab National Bank	1513	1570.23	1513	1570.23	769	828.17	72	35.88
10	State Bank of India	159	193.00	159	193.00	159	193.00	0	0.00
11	UCO Bank	94	117.86	72	90.55	0	0.00	94	117.86
12	Union Bank of India	44	61.25	43	60.25	41	57.35	2	2.90
	Total	1955	2084.57	1914	2030.01	1051	1139.62	202	199.27
	Total North Eastern Region	37334	47563.11	34564	43505.39	25795	30315.18	1002	887.99
NORTHERN REGION									
	CHANDIGARH								
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India								
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	142	331.77	136	202.70	88	254.24	54	77.53
9	Punjab National Bank	20	16.78	20	16.78	1	0.01	17	15.78
10	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO Bank	1	0.50	0	0.00	0	0.00	1	0.50
12	Union Bank of India								
	Total	163	349.05	156	219.48	89	254.25	72	93.81
	HARYANA								
1	Bank of Baroda	139	140.71	130	140.55	118	130.62	12	9.93
2	Bank of India	22	9.00	22	9.00	22	9.00	0	0.00
3	Bank of Maharashtra	15	125.17	10	12.08	11	119.06	3	5.11
4	Canara Bank	124	167.63	124	167.63	32	52.50	38	33.92
5	Central Bank of India	471	559.90	383	448.63	378	441.74	1	2.00
6	Indian Bank	99	127.19	97	125.00	44	47.00	21	25.45
7	Indian Overseas Bank	60	68.85	39	38.49	0	0.00	2	2.02
8	Punjab and Sind Bank	409	2425.74	393	1231.88	366	2333.76	43	91.98
9	Punjab National Bank	4987	4671.83	4987	4671.83	2498	2497.01	267	242.23
10	State Bank of India	5914	4831.00	5914	4831.00	5780	4631.00	0	0.00
11	UCO Bank	31	40.72	27	36.06	24	35.22	7	5.50
12	Union Bank of India	310	532.26	220	404.03	209	395.40	11	8.63
	Total	12581	13700.00	12346	12116.18	9482	10692.31	405	426.77
	HIMACHAL PRADESH								
1	Bank of Baroda	33	28.47	30	22.51	24	18.58	7	8.65
2	Bank of India	5	6.00	5	6.00	5	6.00	0	0.00
3	Bank of Maharashtra	6	12.16	5	12.00	1	3.00	1	0.16
4	Canara Bank	34	62.55	26	50.04	19	36.65	9	15.10
5	Central Bank of India	78	96.72	65	90.99	63	90.92	1	0.07
6	Indian Bank	18	16.00	18	16.00	6	8.00	8	4.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	61	321.57	60	171.31	54	300.52	7	21.05
9	Punjab National Bank	1737	2456.18	1737	2456.18	653	964.29	171	186.04
10	State Bank of India	316	720.00	289	656.00	283	660.00	0	0.00



## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
11	UCO Bank	90	243.51	79	209.04	73	216.78	17	26.73
12	Union Bank of India	30	23.34	29	23.34	20	21.01	9	2.33
	<b>Total</b>	<b>2408</b>	<b>3986.50</b>	<b>2343</b>	<b>3713.41</b>	<b>1201</b>	<b>2325.75</b>	<b>230</b>	<b>264.13</b>
<b>JAMMU AND KASHMIR</b>									
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	61	95.24	61	95.24	1	0.40	60	94.84
5	Central Bank of India	7	36.00	1	10.00	1	10.00	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	27	39.87	15	18.79	22	30.38	5	9.49
9	Punjab National Bank	779	989.40	779	989.40	149	268.55	18	7.41
10	State Bank of India	312	1039.00	292	973.00	283	973.00	0	0.00
11	UCO Bank	18	29.00	14	23.21	0	0.00	18	29.00
12	Union Bank of India	6	4.53	4	2.58	3	0.59	1	1.99
	<b>Total</b>	<b>1210</b>	<b>2233.04</b>	<b>1166</b>	<b>2112.22</b>	<b>459</b>	<b>1282.92</b>	<b>102</b>	<b>142.73</b>
<b>NEW DELHI</b>									
1	Bank of Baroda	4	7.87	4	7.87	4	7.87	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	3	16.45	0	0.00	1	1.60	2	14.85
4	Canara Bank	4	2.45	4	2.45	0	0.00	4	2.45
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	3	0.25	3	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	4	3.40	4	3.40	0	0.00	2	0.00
10	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO Bank	1	1.90	1	1.90	0	0.00	1	1.90
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>19</b>	<b>32.32</b>	<b>16</b>	<b>15.62</b>	<b>5</b>	<b>9.47</b>	<b>9</b>	<b>19.20</b>
<b>PUNJAB</b>									
1	Bank of Baroda	49	38.64	41	31.37	41	31.37	0	0.00
2	Bank of India	19	3.00	10	2.00	1	1.00	0	0.00
3	Bank of Maharashtra	7	506.00	3	3.00	6	506.00	1	0.00
4	Canara Bank	18	18.53	18	18.53	2	2.00	8	5.03
5	Central Bank of India	41	22.17	29	17.11	25	15.49	1	0.50
6	Indian Bank	30	29.56	29	29.00	16	14.00	4	3.00
7	Indian Overseas Bank	4	0.20	3	0.18	0	0.00	0	0.00
8	Punjab and Sind Bank								
9	Punjab National Bank	1200	665.83	1200	665.83	294	123.44	40	13.31
10	State Bank of India	1853	1239.00	1853	1239.00	1621	543.00	0	0.00
11	UCO Bank	8	12.20	8	12.20	3	8.50	5	3.70
12	Union Bank of India	65	38.31	47	24.29	47	24.29	0	0.00
	<b>Total</b>	<b>3294</b>	<b>2573.44</b>	<b>3241</b>	<b>2042.51</b>	<b>2056</b>	<b>1269.09</b>	<b>59</b>	<b>25.54</b>
<b>RAJASTHAN</b>									
1	Bank of Baroda	14920	18743.89	14624	18707.85	14623	18707.61	1	0.24
2	Bank of India	184	125.00	158	99.00	173	122.00	0	0.00
3	Bank of Maharashtra	31	29.27	19	8.66	24	12.28	6	16.91
4	Canara Bank	102	141.27	102	141.27	16	31.00	75	92.77
5	Central Bank of India	1344	628.29	965	390.48	953	388.05	5	6.03
6	Indian Bank	561	1249.17	550	1224.00	470	1051.00	30	23.86
7	Indian Overseas Bank	36	18.18	25	9.16	14	7.00	0	0.00
8	Punjab and Sind Bank	16	25.45	11	13.88	11	22.60	5	2.85
9	Punjab National Bank	4540	4936.31	4540	4936.31	1869	1291.36	100	105.42
10	State Bank of India	2423	3253.00	2398	3219.00	1593	2203.00	0	0.00

# STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
11	UCO Bank	135	192.15	122	183.70	70	120.02	65	72.13
12	Union Bank of India	332	271.88	272	233.43	263	230.36	9	3.07
	<b>Total</b>	<b>24624</b>	<b>29613.86</b>	<b>23786</b>	<b>29166.74</b>	<b>20079</b>	<b>24186.28</b>	<b>296</b>	<b>323.28</b>
	<b>Total Northern Region</b>	<b>44299</b>	<b>52488.21</b>	<b>43054</b>	<b>49386.16</b>	<b>33371</b>	<b>40020.07</b>	<b>1173</b>	<b>1295.46</b>
<b>SOUTHERN REGION</b>									
<b>ANDHRA PRADESH</b>									
1	Bank of Baroda	25802	97120.51	25447	97059.20	25390	97059.20	64	0.00
2	Bank of India	1199	5201.00	1199	5201.00	309	1194.00	0	0.00
3	Bank of Maharashtra	596	2019.03	346	1149.54	470	1528.34	29	48.89
4	Canara Bank	6011	46354.00	5830	44833.25	1722	12496.38	9	9.00
5	Central Bank of India	6139	25427.83	4033	16698.00	3727	15406.70	18	25.58
6	Indian Bank	42657	246236.00	41804	241311.00	2000	7959.00	74	148.44
7	Indian Overseas Bank	13626	36267.76	12876	32327.81	9871	25626.50	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	2639	8855.64	2639	8855.64	161	620.40	516	1615.74
10	State Bank of India	26721	200991.00	26178	196912.00	23349	196911.00	232	399.00
11	UCO Bank	208	1350.31	204	1326.81	117	1055.00	91	295.31
12	Union Bank of India	187850	1210794.30	166262	1078918.30	136709	903528.36	29553	175389.94
	<b>Total</b>	<b>313448</b>	<b>1880617.38</b>	<b>286818</b>	<b>1724592.55</b>	<b>203825</b>	<b>1263384.88</b>	<b>30586</b>	<b>177931.90</b>
<b>KARNATAKA</b>									
1	Bank of Baroda								
2	Bank of India	88	123.00	61	113.00	17	85.00	19	29.00
3	Bank of Maharashtra	31	76.49	9	12.23	14	26.31	17	50.18
4	Canara Bank	3111	17576.64	2987	16864.29	720	4239.08	218	329.97
5	Central Bank of India	222	507.67	53	89.73	32	45.56	3	1.75
6	Indian Bank	211	1021.17	207	1001.00	3	7.00	18	80.30
7	Indian Overseas Bank	761	1457.32	670	1327.89	346	679.34	16	21.11
8	Punjab and Sind Bank	1	1.33	0	0.00	0	0.00	1	1.33
9	Punjab National Bank	97	396.79	97	396.79	1	0.22	38	127.30
10	State Bank of India	25679	288673.00	25164	282887.00	10622	159387.00	187	299.00
11	UCO Bank	37	164.02	27	124.89	17	110.91	20	53.11
12	Union Bank of India	256334	693134.16	217899	577913.94	217428	577465.46	471	448.48
	<b>Total</b>	<b>286572</b>	<b>1003131.59</b>	<b>247174</b>	<b>880730.76</b>	<b>229200</b>	<b>742045.88</b>	<b>1008</b>	<b>1441.53</b>
<b>KERALA</b>									
1	Bank of Baroda	7421	11704.25	6896	11606.13	6859	11592.95	48	82.26
2	Bank of India	2501	2199.00	2010	1815.00	1978	1330.00	27	108.00
3	Bank of Maharashtra	20	65.85	13	50.45	16	55.55	2	6.00
4	Canara Bank	3924	33442.65	3822	32321.72	2168	17046.36	380	2753.22
5	Central Bank of India	4465	19498.13	687	1913.26	560	1472.47	72	58.77
6	Indian Bank	4105	21326.10	4023	20900.00	18	38.00	12	76.83
7	Indian Overseas Bank	4048	7835.09	3499	6352.95	305	580.36	502	1237.01
8	Punjab and Sind Bank	6	13.66	6	13.66	0	0.00	6	13.66
9	Punjab National Bank	2226	5399.65	2226	5399.65	825	1721.25	739	2124.84
10	State Bank of India	3674	28920.00	3612	28372.00	1835	28372.00	111	93.00
11	UCO Bank	77	587.33	70	545.63	63	489.03	14	98.30
12	Union Bank of India	29798	54388.08	25367	47003.73	24917	44313.80	450	2689.93
	<b>Total</b>	<b>62265</b>	<b>185379.79</b>	<b>52231</b>	<b>156294.18</b>	<b>39544</b>	<b>107011.77</b>	<b>2363</b>	<b>9341.82</b>
<b>LAKSHADWEEP</b>									
1	Bank of Baroda								
2	Bank of India								
3	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
4	Central Bank of India								
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
8	UCO Bank								
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	PUDUCHERRY								
1	Bank of Baroda	110	182.51	90	182.45	90	182.45	0	0.00
2	Bank of India	2306	9115.00	2306	9115.00	993	3363.00	0	0.00
3	Canara Bank	28	158.56	28	158.56	14	71.72	0	0.00
4	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
5	Indian Bank	397	1884.34	389	1847.00	38	100.00	25	102.45
6	Indian Overseas Bank	153	338.50	150	326.52	75	221.30	3	12.00
7	Punjab and Sind Bank	2	5.40	2	5.40	0	0.00	2	5.40
8	Punjab National Bank	1	0.04	1	0.04	0	0.00	1	0.04
9	State Bank of India	54	232.00	54	232.00	54	232.00	0	0.00
10	UCO Bank	26	108.87	25	103.47	23	105.87	3	3.00
11	Union Bank of India	39	46.50	37	46.50	20	37.28	17	9.22
	Total	3116	12071.72	3082	12016.94	1307	4313.62	51	132.11
	TAMIL NADU								
1	Bank of Baroda	2976	5924.89	2240	5738.09	2190	5685.52	88	219.40
2	Bank of India	431	1613.00	429	1611.00	241	1049.00	31	130.00
3	Bank of Maharashtra	30	90.83	22	55.44	22	70.93	3	4.89
4	Canara Bank	2920	20657.51	2863	19593.29	858	5647.06	82	304.99
5	Central Bank of India	2155	7541.01	827	2516.71	730	2355.21	21	35.57
6	Indian Bank	45745	238487.00	44830	233717.00	4031	12523.00	1395	6158.74
7	Indian Overseas Bank	13515	30320.43	12191	25834.28	2950	6594.92	528	1189.87
8	Punjab and Sind Bank	6	45.35	5	22.35	1	16.00	5	29.35
9	Punjab National Bank	1216	3354.23	1216	3354.23	447	924.44	145	541.18
10	State Bank of India	3949	21805.00	3937	21740.00	2818	9912.00	92	66.00
11	UCO Bank	178	780.93	173	759.23	127	611.06	51	169.87
12	Union Bank of India	5239	13955.03	4159	10429.44	3669	9316.89	490	1112.55
	Total	78360	344575.21	72892	325371.06	18084	54706.03	2931	9962.41
	TELANGANA								
1	Bank of Baroda	6541	21885.16	6087	21357.40	6087	21357.40	54	343.77
2	Bank of India	1440	791.00	1440	791.00	440	489.00	0	0.00
3	Bank of Maharashtra	508	963.19	321	670.95	429	856.60	14	16.97
4	Canara Bank	1629	12298.73	1550	11874.32	86	628.00	18	14.87
5	Central Bank of India	5142	18459.52	2206	7655.83	864	2759.45	20	31.59
6	Indian Bank	11414	40412.96	11186	39605.00	655	2591.00	31	146.61
7	Indian Overseas Bank	3329	32180.04	3188	5741.50	2165	3766.91	75	310.48
8	Punjab National Bank	2201	5388.56	2201	5388.56	625	1453.92	112	160.03
9	State Bank of India	18470	90176.00	17920	87492.00	16706	87493.00	96	86.00
10	UCO Bank	156	1009.44	139	869.09	140	898.61	16	110.83
11	Union Bank of India	64327	307527.68	59685	283667.47	51202	239996.34	8483	43671.13
	Total	115157	531092.28	105923	465113.12	79399	362290.23	8919	44892.28
	Total Southern Region	858918	3956867.97	768120	3564118.61	571359	2533752.41	45858	243702.05
WESTERN REGION									
	DAMAN AND DIU UT								
1	Bank of Baroda								
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
4	Indian Bank								
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
7	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Union Bank of India								
	Total	0	0.00	0	0.00	0	0.00	0	0.00
	D AND N HAVELI UT								
1	Bank of Baroda	113	108.26	113	108.26	113	108.26	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
4	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Punjab National Bank								
6	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
7	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>113</b>	<b>108.26</b>	<b>113</b>	<b>108.26</b>	<b>113</b>	<b>108.26</b>	<b>0</b>	<b>0.00</b>
	<b>GOA</b>								
1	Bank of Baroda	84	179.69	77	173.65	76	166.15	1	7.50
2	Bank of India	32	39.00	32	39.00	32	39.00	0	0.00
3	Bank of Maharashtra	7	19.42	4	15.42	6	17.92	0	0.00
4	Canara Bank	7	23.30	7	23.15	3	15.00	3	5.30
5	Central Bank of India	39	163.37	35	153.96	35	153.96	0	0.00
6	Indian Bank	1	1.10	1	1.00	0	0.00	0	0.00
7	Indian Overseas Bank	29	59.10	13	17.58	8	8.04	0	0.00
8	Punjab and Sind Bank								
9	Punjab National Bank								
10	State Bank of India	57	333.00	57	333.00	50	283.00	0	0.00
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	113	484.37	93	406.08	93	406.08	0	0.00
	<b>Total</b>	<b>369</b>	<b>1302.35</b>	<b>319</b>	<b>1162.84</b>	<b>303</b>	<b>1089.15</b>	<b>4</b>	<b>12.80</b>
	<b>GUJARAT</b>								
1	Bank of Baroda	23244	21033.27	17985	16329.26	17951	16310.60	41	20.70
2	Bank of India	223	1227.00	108	112.00	51	48.00	3	3.00
3	Bank of Maharashtra	64	106.10	32	16.74	14	20.72	28	75.24
4	Canara Bank	84	106.74	84	106.74	1	1.00	75	98.04
5	Central Bank of India	590	405.30	274	227.32	243	215.38	3	1.00
6	Indian Bank	166	320.18	163	314.00	4	1.00	3	2.00
7	Indian Overseas Bank	82	47.69	26	23.21	12	17.53	5	6.50
8	Punjab and Sind Bank	2	3.86	0	0.00	0	0.00	2	3.86
9	Punjab National Bank	269	167.71	269	167.71	155	91.89	75	33.99
10	State Bank of India	567	515.00	567	515.00	498	331.00	0	0.00
11	UCO Bank	24	23.28	16	15.68	5	4.11	19	19.17
12	Union Bank of India	543	429.81	485	394.97	480	388.27	5	6.70
	<b>Total</b>	<b>25858</b>	<b>24385.94</b>	<b>20009</b>	<b>18222.63</b>	<b>19414</b>	<b>17429.50</b>	<b>259</b>	<b>270.20</b>
	<b>MAHARASHTRA</b>								
1	Bank of Baroda	14561	14209.76	13573	13821.83	13425	13654.60	261	307.67
2	Bank of India	4969	3484.00	4711	3327.00	3225	2432.00	231	198.00
3	Bank of Maharashtra	15933	22216.97	11171	15453.09	13898	19218.49	575	818.54
4	Canara Bank	990	2206.49	990	2206.49	254	666.41	251	465.02
5	Central Bank of India	11799	17463.72	4864	7695.54	4698	7436.70	137	194.05
6	Indian Bank	1078	1464.00	1056	1464.00	565	934.00	71	100.00
7	Indian Overseas Bank	419	996.92	406	983.68	117	107.51	7	8.08
8	Punjab and Sind Bank								
9	Punjab National Bank	716	863.83	716	863.83	338	359.94	60	55.78
10	State Bank of India	11757	19180.00	11422	18633.00	7027	18633.00	63	78.00
11	UCO Bank	282	472.80	275	464.55	232	412.94	50	59.86
12	Union Bank of India	4410	5917.30	3610	4715.94	3503	4596.07	107	119.87
	<b>Total</b>	<b>66914</b>	<b>88475.79</b>	<b>52794</b>	<b>69628.95</b>	<b>47282</b>	<b>68451.66</b>	<b>1813</b>	<b>2404.87</b>
	<b>Total Western Region</b>	<b>93254</b>	<b>114272.34</b>	<b>73235</b>	<b>89122.68</b>	<b>67112</b>	<b>87078.57</b>	<b>2076</b>	<b>2687.87</b>
	<b>Grand Total</b>	<b>1775044</b>	<b>5338136.49</b>	<b>1594773</b>	<b>4838893.63</b>	<b>1184406</b>	<b>3417321.62</b>	<b>70817</b>	<b>273683.90</b>



## STATEMENT - IV - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed

### PUBLIC SECTOR BANKS - ALL INDIA POSITION DURING THE YEAR 2021-22

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
2	Bank of India	38598	45483.00	37253	41702.00	29468	30594.00	1116	899.00
3	Bank of Maharashtra	20693	29638.49	14276	19695.41	17946	25404.83	852	1228.81
4	Canara Bank	22955	141100.37	22355	136159.97	7684	45024.49	1986	5235.72
5	Central Bank of India	149338	224506.30	81446	115710.94	75541	105085.25	1066	1303.35
6	Indian Bank	186818	703509.20	183082	689468.00	48624	102083.00	4040	10330.85
7	Indian Overseas Bank	48374	127057.17	43774	88270.83	22195	47191.97	1943	3758.72
8	Punjab and Sind Bank	2070	6194.63	1920	3441.99	1500	5324.02	570	870.61
9	Punjab National Bank	259710	359695.34	259710	359695.34	185168	257677.98	14366	19402.56
10	State Bank of India	187005	812308.00	183342	795595.00	143912	639837.00	1248	1204.00
11	UCO Bank	11196	21343.21	10590	20168.29	9441	18426.73	1755	2916.48
12	Union Bank of India	585645	2340436.27	509407	2050378.42	469144	1826007.11	40263	224371.31
	<b>Total All Public Sec. Comm. Banks</b>	<b>1775044</b>	<b>5338136.49</b>	<b>1594773</b>	<b>4838893.63</b>	<b>1184406</b>	<b>3417321.62</b>	<b>70817</b>	<b>273683.90</b>

## STATEMENT - IV - A (II)

Bank loans disbursed by Private Sector Commercial Banks to SHGs during F. Y. 2021-22

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	CHHATTISGARH								
1	Bandhan Bank Limited								
2	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
4	HDFC Bank Ltd.	2048	3086.52	2048	3086.52	914	1081.49	514	950.68
5	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
6	IDBI Bank Limited	342	371.02	293	318.41	257	276.73	0	0.00
7	IDFC Bank Limited								
8	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	2390	3457.54	2341	3404.93	1171	1358.22	514	950.68
	MADHYA PRADESH								
1	Bandhan Bank Limited								
2	Catholic Syrian Bank Ltd								
3	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
4	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	11450	22756.12	11450	22756.12	9637	19372.43	1650	3245.55
6	ICICI Bank Limited	1723	3618.89	1723	3618.89	1562	3271.78	161	347.11
7	IDBI Bank Limited	217	476.77	213	470.77	3	2.72	0	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	13390	26851.78	13386	26845.78	11202	22646.93	1811	3592.66
	UTTARAKHAND								
1	Bandhan Bank Limited								
2	ICICI Bank Limited								
3	IDBI Bank Limited	6	2.60	4	1.60	4	1.60	0	0.00
4	Karnataka Bank Ltd								
5	Nainital Bank Ltd	54	52.83	38	36.33	54	52.83	0	0.00
6	YES Bank Ltd.								
	Total	60	55.43	42	37.93	58	54.43	0	0.00
	UTTAR PRADESH								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	55	76.75	55	76.75	52	74.47	0	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	2	1.65	2	1.65	0	0.00	0	0.00
8	Karnataka Bank Ltd								
9	Nainital Bank Ltd	2	1.60	2	1.60	2	1.60	0	0.00
10	The Dhanalakshmi Bank Ltd								
11	YES Bank Ltd.								
	Total	59	80.00	59	80.00	54	76.07	0	0.00
	Total Central Region	15899	30444.75	15828	30368.64	12485	24135.65	2325	4543.34
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	HDFC Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
2	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	Total	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - IV - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	BIHAR								
1	Bandhan Bank Limited								
2	DCB Bank Limited								
3	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
4	HDFC Bank Ltd.	237	421.83	237	421.83	232	410.60	0	0.00
5	ICICI Bank Limited	1510	2474.52	1510	2474.52	1510	2474.52	0	0.00
6	IDBI Bank Limited	156	194.63	154	191.63	25	32.31	0	0.00
7	IDFC Bank Limited								
8	YES Bank Ltd.								
	Total	1903	3090.98	1901	3087.98	1767	2917.43	0	0.00
	JHARKHAND								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	3	2.87	3	2.87	3	2.87	0	0.00
4	ICICI Bank Limited								
5	IDBI Bank Limited	30	26.05	22	24.09	19	20.14	0	0.00
6	IDFC Bank Limited								
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	Total	33	28.92	25	26.96	22	23.01	0	0.00
	ODISHA								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
4	Federal Bank Ltd	28	0.00	0	0.00	7	0.00	0	0.00
5	HDFC Bank Ltd.	7852	16117.48	7852	16117.48	3237	6995.74	707	1554.59
6	ICICI Bank Limited	2764	5025.01	2764	5025.01	2469	4501.57	295	523.44
7	IDBI Bank Limited	112	204.19	104	191.82	30	55.18	2	6.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	YES Bank Ltd.								
	Total	10756	21346.68	10720	21334.31	5743	11552.49	1004	2084.03
	WEST BENGAL								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	1	3.63	1	3.63	0	0.00	0	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	145	210.01	137	199.01	67	100.64	10	6.51
8	IDFC Bank Limited								
9	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
10	Karur Vysya Bank Ltd								
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	Total	146	213.64	138	202.64	67	100.64	10	6.51
	Total Eastern Region	12838	24680.22	12784	24651.89	7599	14593.57	1014	2090.54
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Bandhan Bank Limited								
2	HDFC Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	IDBI Bank Limited	1	6.00	1	6.00	0	0.00	0	0.00
	Total	1	6.00	1	6.00	0	0.00	0	0.00
	ASSAM								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - IV - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
3	HDFC Bank Ltd.	4682	8044.04	4682	8044.04	4277	7337.51	274	467.52
4	ICICI Bank Limited								
5	IDBI Bank Limited	111	280.58	98	251.77	59	118.78	20	72.20
6	Karnataka Bank Ltd								
7	South Indian Bank Ltd								
	<b>Total</b>	<b>4793</b>	<b>8324.62</b>	<b>4780</b>	<b>8295.81</b>	<b>4336</b>	<b>7456.29</b>	<b>294</b>	<b>539.72</b>
	<b>MANIPUR</b>								
1	Bandhan Bank Limited								
2	IDBI Bank Limited	1	9.00	1	9.00	0	0.00	0	0.00
	<b>Total</b>	<b>1</b>	<b>9.00</b>	<b>1</b>	<b>9.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>MEGHALAYA</b>								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	3	4.60	3	4.60	3	4.60	0	0.00
4	IDBI Bank Limited	1	5.00	1	5.00	0	0.00	0	0.00
	<b>Total</b>	<b>4</b>	<b>9.60</b>	<b>4</b>	<b>9.60</b>	<b>3</b>	<b>4.60</b>	<b>0</b>	<b>0.00</b>
	<b>MIZORAM</b>								
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>NAGALAND</b>								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
3	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
4	IDBI Bank Limited	1	4.00	1	4.00	0	0.00	0	0.00
	<b>Total</b>	<b>1</b>	<b>4.00</b>	<b>1</b>	<b>4.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>SIKKIM</b>								
1	IDBI Bank Limited	34	142.80	30	124.80	5	14.10	0	0.00
2	Karnataka Bank Ltd								
	<b>Total</b>	<b>34</b>	<b>142.80</b>	<b>30</b>	<b>124.80</b>	<b>5</b>	<b>14.10</b>	<b>0</b>	<b>0.00</b>
	<b>TRIPURA</b>								
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	3	4.94	3	4.94	1	1.85	2	3.09
4	IDBI Bank Limited	10	14.59	3	4.60	1	2.40	0	0.00
	<b>Total</b>	<b>13</b>	<b>19.53</b>	<b>6</b>	<b>9.54</b>	<b>2</b>	<b>4.25</b>	<b>2</b>	<b>3.09</b>
	<b>Total North Eastern Region</b>	<b>4847</b>	<b>8515.55</b>	<b>4823</b>	<b>8458.75</b>	<b>4346</b>	<b>7479.24</b>	<b>296</b>	<b>542.81</b>
	<b>NORTHERN REGION</b>								
	<b>CHANDIGARH</b>								
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>HARYANA</b>								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	866	1868.66	866	1868.66	852	1844.68	1	1.03
4	ICICI Bank Limited								
5	IDBI Bank Limited	2	2.00	2	2.00	0	0.00	0	0.00
6	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
7	South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
8	YES Bank Ltd.								
	<b>Total</b>	<b>868</b>	<b>1870.66</b>	<b>868</b>	<b>1870.66</b>	<b>852</b>	<b>1844.68</b>	<b>1</b>	<b>1.03</b>
	<b>HIMACHAL PRADESH</b>								
1	ICICI Bank Limited								
2	IDBI Bank Limited	1	5.00	1	5.00	0	0.00	0	0.00
3	YES Bank Ltd.								
	<b>Total</b>	<b>1</b>	<b>5.00</b>	<b>1</b>	<b>5.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>



## STATEMENT - IV - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	JAMMU AND KASHMIR								
1	ICICI Bank Limited								
2	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	Total	0	0.00	0	0.00	0	0.00	0	0.00
	NEW DELHI								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.								
6	ICICI Bank Limited								
7	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
8	IDFC Bank Limited								
9	Indusind Bank Ltd								
10	Karnataka Bank Ltd								
11	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
12	South Indian Bank Ltd								
13	YES Bank Ltd.								
	Total	0	0.00	0	0.00	0	0.00	0	0.00
	PUNJAB								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
4	HDFC Bank Ltd.	505	908.76	505	908.76	459	823.82	0	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	Total	505	908.76	505	908.76	459	823.82	0	0.00
	RAJASTHAN								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited								
4	DCB Bank Limited								
5	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC Bank Ltd.	6859	11960.41	6859	11960.41	6483	11235.33	206	346.30
7	ICICI Bank Limited	10021	25866.17	10021	25866.17	9896	25529.61	125	336.56
8	IDBI Bank Limited	28	51.75	24	46.75	4	5.75	0	0.00
9	IDFC Bank Limited								
10	Karnataka Bank Ltd								
11	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
12	YES Bank Ltd.								
	Total	16908	37878.33	16904	37873.33	16383	36770.69	331	682.86
	Total Northern Region	18282	40662.75	18278	40657.75	17694	39439.19	332	683.89
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Axis Bank Limited								
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited	221	702.75	80	263.75	0	0.00	0	0.00
4	Federal Bank Ltd	1	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	1790	7375.15	1790	7375.15	0	0.00	9	43.36
6	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank Limited	3	18.50	3	18.50	0	0.00	0	0.00
8	Karnataka Bank Ltd	59	345.74	58	338.24	0	0.00	0	0.00
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd	3	11.40	3	11.40	0	0.00	0	0.00

## STATEMENT - IV - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
11	Tamilnad Mercantile Bank Ltd								
	<b>Total</b>	<b>2077</b>	<b>8453.54</b>	<b>1934</b>	<b>8007.04</b>	<b>0</b>	<b>0.00</b>	<b>9</b>	<b>43.36</b>
	<b>KARNATAKA</b>								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd								
4	City Union Bank Limited								
5	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
6	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
7	HDFC Bank Ltd.	13914	59401.19	13914	59401.19	0	0.00	0	0.00
8	ICICI Bank Limited	2653	10167.99	2653	10167.99	2584	9893.35	69	274.64
9	IDBI Bank Limited	81622	72731.50	55035	50048.85	12523	17415.97	0	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd	169	1020.60	148	903.04	0	0.00	6	6.00
12	Karur Vysya Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
16	YES Bank Ltd.								
	<b>Total</b>	<b>98358</b>	<b>143321.28</b>	<b>71750</b>	<b>120521.07</b>	<b>15107</b>	<b>27309.32</b>	<b>75</b>	<b>280.64</b>
	<b>KERALA</b>								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
4	City Union Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
5	DCB Bank Limited								
6	Federal Bank Ltd	244	1261.98	6	3.26	0	0.00	0	0.00
7	HDFC Bank Ltd.	15685	72495.67	15685	72495.67	0	0.00	0	0.00
8	ICICI Bank Limited	2004	10708.02	2004	10708.02	1760	9169.49	244	1538.53
9	IDBI Bank Limited	601	2500.75	555	2154.14	3	28.65	0	0.00
10	Karnataka Bank Ltd	2	20.00	2	20.00	0	0.00	0	0.00
11	Karur Vysya Bank Ltd								
12	South Indian Bank Ltd	13	90.17	11	80.95	0	0.00	0	0.00
13	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
14	The Dhanalakshmi Bank Ltd	4937	39664.37	4916	39486.37	721	2155.10	79	750.64
15	YES Bank Ltd.								
	<b>Total</b>	<b>23486</b>	<b>126740.96</b>	<b>23179</b>	<b>124948.41</b>	<b>2484</b>	<b>11353.24</b>	<b>323</b>	<b>2289.17</b>
	<b>LAKSHADWEEP UT</b>								
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>PUDUCHERRY</b>								
1	City Union Bank Limited								
2	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	248	1121.12	248	1121.12	0	0.00	5	14.45
4	IDBI Bank Limited	6	21.40	2	7.00	0	0.00	0	0.00
5	Karur Vysya Bank Ltd								
6	South Indian Bank Ltd								
7	Tamilnad Mercantile Bank Ltd								
	<b>Total</b>	<b>254</b>	<b>1142.52</b>	<b>250</b>	<b>1128.12</b>	<b>0</b>	<b>0.00</b>	<b>5</b>	<b>14.45</b>
	<b>TAMIL NADU</b>								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - IV - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
3	Catholic Syrian Bank Ltd	108	156.75	108	156.75	0	0.00	0	0.00
4	City Union Bank Limited	13	49.10	10	38.50	0	0.00	0	0.00
5	DCB Bank Limited								
6	Federal Bank Ltd	1	0.00	1	0.00	0	0.00	0	0.00
7	HDFC Bank Ltd.	25762	103956.37	25762	103956.37	0	0.00	2215	9503.09
8	ICICI Bank Limited	16722	71891.16	16722	71891.16	14264	64285.54	2458	7605.62
9	IDBI Bank Limited	602	2096.37	602	2096.37	0	0.00	1	0.01
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	1	6.00	1	6.00	0	0.00	0	0.00
13	Karur Vysya Bank Ltd	2	2.00	2	2.50	2	2.00	0	0.00
14	South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
15	Tamilnad Mercantile Bank Ltd	13	27.60	13	27.60	0	0.00	1	4.00
16	The Dhanalakshmi Bank Ltd	2	6.00	2	6.00	0	0.00	0	0.00
17	YES Bank Ltd.								
	<b>Total</b>	<b>43226</b>	<b>178191.35</b>	<b>43223</b>	<b>178181.25</b>	<b>14266</b>	<b>64287.54</b>	<b>4675</b>	<b>17112.72</b>
<b>TELANGANA</b>									
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	5545	27331.13	5545	27331.13	0	0.00	0	0.00
6	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
8	Indusind Bank Ltd								
9	Karnataka Bank Ltd								
10	Karur Vysya Bank Ltd								
11	South Indian Bank Ltd								
12	The Dhanalakshmi Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	YES Bank Ltd.								
	<b>Total</b>	<b>5545</b>	<b>27331.13</b>	<b>5545</b>	<b>27331.13</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>Total Southern Region</b>	<b>172946</b>	<b>485180.78</b>	<b>145881</b>	<b>460117.02</b>	<b>31857</b>	<b>102950.10</b>	<b>5087</b>	<b>19740.34</b>
<b>WESTERN REGION</b>									
<b>DAMAN AND DIU UT</b>									
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>D AND N HAVELI UT</b>									
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>GOA</b>									
1	HDFC Bank Ltd.	228	1107.76	228	1107.76	2	1.12	0	0.00
2	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Karnataka Bank Ltd								
	<b>Total</b>	<b>228</b>	<b>1107.76</b>	<b>228</b>	<b>1107.76</b>	<b>2</b>	<b>1.12</b>	<b>0</b>	<b>0.00</b>
<b>GUJARAT</b>									
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	City Union Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	425	1273.37	425	1273.37	2	1.89	154	334.98
6	ICICI Bank Limited	2346	4243.30	2346	4243.30	683	1307.37	1663	2935.93
7	IDBI Bank Limited	3	68.00	1	7.00	0	0.00	0	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								

## STATEMENT - IV - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	<b>Total</b>	<b>2774</b>	<b>5584.67</b>	<b>2772</b>	<b>5523.67</b>	<b>685</b>	<b>1309.26</b>	<b>1817</b>	<b>3270.91</b>
	<b>MAHARASHTRA</b>								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd								
4	City Union Bank Limited								
5	DCB Bank Limited								
6	Federal Bank Ltd	12	0.00	0	0.00	0	0.00	0	0.00
7	HDFC Bank Ltd.	42727	98937.72	42727	98937.72	36178	78343.51	862	2265.34
8	ICICI Bank Limited	33019	87405.63	33019	87405.63	22902	64265.11	10117	23140.52
9	IDBI Bank Limited	638	1921.01	595	1797.29	195	462.72	2	8.00
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd								
16	YES Bank Ltd.								
	<b>Total</b>	<b>76396</b>	<b>188264.36</b>	<b>76341</b>	<b>188140.64</b>	<b>59275</b>	<b>143071.34</b>	<b>10981</b>	<b>25413.86</b>
	<b>Total Western Region</b>	<b>79398</b>	<b>194956.79</b>	<b>79341</b>	<b>194772.07</b>	<b>59962</b>	<b>144381.72</b>	<b>12798</b>	<b>28684.77</b>
	<b>Grand Total</b>	<b>304210</b>	<b>784440.84</b>	<b>276935</b>	<b>759026.12</b>	<b>133943</b>	<b>332979.47</b>	<b>21852</b>	<b>56285.69</b>
	<b>PRIVATE SECTOR BANKS - ALL INDIA POSITION</b>								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd	108	156.75	108	156.75	0	0.00	0	0.00
4	City Union Bank Limited	234	751.85	90	302.25	0	0.00	0	0.00
5	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
6	Federal Bank Ltd	286	1261.98	7	3.26	7	0.00	0	0.00
7	HDFC Bank Ltd.	140888	438256.09	140888	438256.09	62332	127531.91	6599	18729.98
8	ICICI Bank Limited	72762	221400.69	72762	221400.69	57630	184698.34	15132	36702.35
9	IDBI Bank Limited	84675	81365.17	57884	57987.05	13195	18537.69	35	92.72
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	231	1392.34	209	1267.28	0	0.00	6	6.00
13	Karur Vysya Bank Ltd	2	2.00	2	2.50	2	2.00	0	0.00
14	Nainital Bank Ltd	56	54.43	40	37.93	56	54.43	0	0.00
15	South Indian Bank Ltd	16	101.57	14	92.35	0	0.00	0	0.00
16	Tamilnad Mercantile Bank Ltd	13	27.60	13	27.60	0	0.00	1	4.00
17	The Dhanalakshmi Bank Ltd	4939	39670.37	4918	39492.37	721	2155.10	79	750.64
18	YES Bank Ltd.								
	<b>Total All Private Sec. Comm. Banks</b>	<b>304210</b>	<b>784440.84</b>	<b>276935</b>	<b>759026.12</b>	<b>133943</b>	<b>332979.47</b>	<b>21852</b>	<b>56285.69</b>



## STATEMENT - IV - B

Bank loans disbursed by Regional Rural Banks to SHGs during F. Y. 2021-22

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
CENTRAL REGION									
	MADHYA PRADESH								
1	Madhyanchal Gramin Bank	12094	17121.00	11852	16950.00	11347	16567.00	445	264.00
2	Madhya Pradesh Gramin Bank	39143	44133.19	36907	39877.08	32128	38170.99	276	252.61
	Total	51237	61254.19	48759	56827.08	43475	54737.99	721	516.61
	UTTARAKHAND								
1	Uttarakhand Gramin Bank	3842	3152.30	3570	3027.02	3015	2728.13	158	49.22
	Total	3842	3152.30	3570	3027.02	3015	2728.13	158	49.22
	UTTAR PRADESH								
1	Aryavart Bank	5798	13822.61	5482	13507.30	5482	13507.30	0	0.00
2	Baroda U.p. Bank	13970	10423.81	13970	10423.81	13964	10420.67	4	1.25
3	Prathama U.p Gramin Bank	591	2527.59	538	2300.11	502	2148.45	0	0.00
	Total	20359	26774.01	19990	26231.22	19948	26076.42	4	1.25
	Total Central Region	75438	91180.50	72319	86085.32	66438	83542.54	883	567.08
EASTERN REGION									
	BIHAR								
1	Dakshin Bihar Gramin Bank	48945	180548.00	48945	180548.00	48945	180548.00	0	0.00
2	Uttar Bihar Gramin Bank	105703	314737.00	105703	314737.00	105703	314737.00	0	0.00
	Total	154648	495285.00	154648	495285.00	154648	495285.00	0	0.00
	JHARKHAND								
1	Jharkhand Rajiya Gramin Bank	43779	62821.77	43779	62821.77	41945	60363.79	0	0.00
	Total	43779	62821.77	43779	62821.77	41945	60363.79	0	0.00
	ODISHA								
1	Odisha Gramya Bank	59024	131724.45	59024	131724.45	59024	131724.45	0	0.00
2	Utkal Grameen Bank	28404	37847.59	27788	35633.51	27961	36666.75	0	0.00
	Total	87428	169572.04	86812	167357.96	86985	168391.20	0	0.00
	WEST BENGAL								
1	Bangiya Gramin Vikash Bank	165038	248398.00	147296	221695.00	140282	211137.00	24756	37261.00
2	Paschim Banga Gramin Bank	72056	240828.21	70098	234072.06	71199	238843.54	744	1665.74
3	Uttar Banga Kshetriya Gramin Bank	40215	75682.62	40215	75682.62	23489	40963.62	16726	34719.00
	Total	277309	564908.83	257609	531449.68	234970	490944.16	42226	73645.74
	Total Eastern Region	563164	1292587.64	542848	1256914.41	518548	1214984.15	42226	73645.74
NORTH EASTERN REGION									
	ASSAM								
1	Assam Gramin Vikash Bank	33234	99487.37	33061	98943.95	31429	94766.92	582	2162.42
	Total	33234	99487.37	33061	98943.95	31429	94766.92	582	2162.42
	MANIPUR								
1	Manipur Rural Bank	780	1193.83	780	1193.83	564	858.45	45	72.60
	Total	780	1193.83	780	1193.83	564	858.45	45	72.60
	MEGHALAYA								
1	Meghalaya Rural Bank	3352	6676.07	3338	6592.57	3338	6582.07	0	0.00
	Total	3352	6676.07	3338	6592.57	3338	6582.07	0	0.00

## STATEMENT - IV - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	MIZORAM								
1	Mizoram Rural Bank	1094	3018.52	1072	2938.02	1034	2809.06	22	86.46
	Total	1094	3018.52	1072	2938.02	1034	2809.06	22	86.46
	NAGALAND								
1	Nagaland Rural Bank	266	508.65	266	508.65	192	250.60	11	30.00
	Total	266	508.65	266	508.65	192	250.60	11	30.00
	TRIPURA								
1	Tripura Gramin Bank	12362	15313.00	12362	15313.00	11979	14978.00	383	335.00
	Total	12362	15313.00	12362	15313.00	11979	14978.00	383	335.00
	Total North Eastern Region	51088	126197.44	50879	125490.02	48536	120245.10	1043	2686.48
NORTHERN REGION									
	HARYANA								
1	Sarva Haryana Gramin Bank	2763	4386.51	2660	4238.20	2445	3824.63	37	36.66
	Total	2763	4386.51	2660	4238.20	2445	3824.63	37	36.66
	HIMACHAL PRADESH								
1	Himachal Pradesh Gramin Bank	856	1499.00	856	1499.00	856	1499.00	0	0.00
	Total	856	1499.00	856	1499.00	856	1499.00	0	0.00
	JAMMU AND KASHMIR								
1	Ellaquai Dehati Bank	178	468.32	117	294.64	178	468.32	0	0.00
2	J & K Grameen Bank	2043	4385.22	2003	4326.88	1938	4268.75	0	0.00
	Total	2221	4853.54	2120	4621.52	2116	4737.07	0	0.00
	PUNJAB								
1	Punjab Gramin Bank	1402	1325.67	1402	1325.67	1402	1325.67	0	0.00
	Total	1402	1325.67	1402	1325.67	1402	1325.67	0	0.00
	RAJASTHAN								
1	Baroda Rajasthan Kshetriya Gramin Bank	4959	5189.00	4959	5189.00	4683	4913.00	233	237.00
2	Rajasthan Marudhara Gramin Bank	2374	2692.33	2367	2668.63	1357	1729.37	86	72.00
	Total	7333	7881.33	7326	7857.63	6040	6642.37	319	309.00
	Total Northern Region	14575	19946.05	14364	19542.02	12859	18028.74	356	345.66
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Andhra Pragathi Grameena Bank	63449	367409.08	63449	367409.08	0	0.00	0	0.00
2	Chaitanya Godavari Grameena Bank	24748	157179.95	24748	157179.95	15645	109141.80	0	0.00
3	Saptagiri Grameena Bank	70734	319088.43	69791	315233.77	47201	196132.43	16475	92712.43
	Total	158931	843677.46	157988	839822.80	62846	305274.23	16475	92712.43
	KARNATAKA								
1	Karnataka Gramin Bank	28880	75900.00	28434	75197.00	26656	70515.00	808	2132.00
2	Karnataka Vikas Grameena Bank	6173	19959.75	5737	18539.49	5900	19068.20	273	891.55
	Total	35053	95859.75	34171	93736.49	32556	89583.20	1081	3023.55
	KERALA								
1	Kerala Gramin Bank	7709	49082.32	7255	46719.29	6942	45385.88	5	26.25
	Total	7709	49082.32	7255	46719.29	6942	45385.88	5	26.25

## STATEMENT - IV - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	<b>PUDUCHERRY</b>								
1	Puduvai Bharathiyar Grama Bank	1000	4743.98	1000	4743.98	760	3728.53	19	36.94
	<b>Total</b>	<b>1000</b>	<b>4743.98</b>	<b>1000</b>	<b>4743.98</b>	<b>760</b>	<b>3728.53</b>	<b>19</b>	<b>36.94</b>
	<b>TAMIL NADU</b>								
1	Tamil Nadu Grama Bank	17833	95330.45	17784	95095.41	5464	35644.63	169	614.23
	<b>Total</b>	<b>17833</b>	<b>95330.45</b>	<b>17784</b>	<b>95095.41</b>	<b>5464</b>	<b>35644.63</b>	<b>169</b>	<b>614.23</b>
	<b>TELANGANA</b>								
1	Andhra Pradesh Grameena Vikas Bank	120688	396739.05	120688	396739.05	87854	280674.99	11715	52673.14
2	Telangana Grameena Bank	35419	202416.28	35419	202416.28	18710	108836.52	91	362.86
	<b>Total</b>	<b>156107</b>	<b>599155.33</b>	<b>156107</b>	<b>599155.33</b>	<b>106564</b>	<b>389511.51</b>	<b>11806</b>	<b>53036.00</b>
	<b>Total Southern Region</b>	<b>376633</b>	<b>1687849.29</b>	<b>374305</b>	<b>1679273.30</b>	<b>215132</b>	<b>869127.98</b>	<b>29555</b>	<b>149449.40</b>
<b>WESTERN REGION</b>									
	<b>GUJARAT</b>								
1	Baroda Gujarat Gramin Bank	1973	2870.69	1973	2870.69	1973	2870.69	0	0.00
2	Saurashtra Gramin Bank	563	760.30	558	750.39	526	676.49	0	0.00
	<b>Total</b>	<b>2536</b>	<b>3630.99</b>	<b>2531</b>	<b>3621.08</b>	<b>2499</b>	<b>3547.18</b>	<b>0</b>	<b>0.00</b>
	<b>MAHARASHTRA</b>								
1	Maharashtra Gramin Bank	7532	12013.51	7532	12013.51	2603	4198.91	70	102.38
2	Vidharbha Konkan Gramin Bank	14212	25718.99	14212	25718.99	11321	20526.53	319	535.65
	<b>Total</b>	<b>21744</b>	<b>37732.50</b>	<b>21744</b>	<b>37732.50</b>	<b>13924</b>	<b>24725.44</b>	<b>389</b>	<b>638.03</b>
	<b>Total Western Region</b>	<b>24280</b>	<b>41363.49</b>	<b>24275</b>	<b>41353.58</b>	<b>16423</b>	<b>28272.62</b>	<b>389</b>	<b>638.03</b>
	<b>Grand Total</b>	<b>1105178</b>	<b>3259124.41</b>	<b>1078990</b>	<b>3208658.65</b>	<b>877936</b>	<b>2334201.13</b>	<b>74452</b>	<b>227332.39</b>

## STATEMENT - IV - C

Bank loans disbursed by Co-operative Banks to SHGs during F. Y. 2021-22

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
CENTRAL REGION									
	CHHATTISGARH								
1	District Central Co-Operative Bank Ltd., Bilaspur	4	4.00	4	4.00	4	4.00	0	0.00
2	District Central Co-Operative Bank Ltd., Durg	308	210.19	299	203.89	308	210.19	0	0.00
3	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	0	0.00	0	0.00	0	0.00	0	0.00
4	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur	872	1254.73	872	1254.73	274	464.99	16	44.50
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	210	246.38	0	0.00	0	0.00	0	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	1520	2040.40	1520	2040.40	1520	2040.40	0	0.00
	Total	2914	3755.70	2695	3503.02	2106	2719.58	16	44.50
	MADHYA PRADESH								
1	Indore Premier Co-Operative Bank Limited, Indore	0	0.00	0	0.00	0	0.00	0	0.00
2	Jilla Sahakari Kendriya Bank Maryadit, Betul	0	0.00	0	0.00	0	0.00	0	0.00
3	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	0	0.00	0	0.00	0	0.00	0	0.00
4	Jilla Sahakari Kendriya Bank Maryadit, Damoh	0	0.00	0	0.00	0	0.00	0	0.00
5	Jilla Sahakari Kendriya Bank Maryadit, Dewas	0	0.00	0	0.00	0	0.00	0	0.00
6	Jilla Sahakari Kendriya Bank Maryadit, Dhar	0	0.00	0	0.00	0	0.00	0	0.00
7	Jilla Sahakari Kendriya Bank Maryadit, Gwalior	0	0.00	0	0.00	0	0.00	0	0.00
8	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0.00	0	0.00	0	0.00	0	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Jabalpur								
10	Jilla Sahakari Kendriya Bank Maryadit, Jhabua								
11	Jilla Sahakari Kendriya Bank Maryadit, Khandwa	0	0.00	0	0.00	0	0.00	0	0.00
12	Jilla Sahakari Kendriya Bank Maryadit, Khargone	38	12.40	38	12.40	19	6.20	0	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	25	2.58	0	0.00	0	0.00	25	2.58
14	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0	0.00	0	0.00	0	0.00	0	0.00
15	Jilla Sahakari Kendriya Bank Maryadit, Sehore	0	0.00	0	0.00	0	0.00	0	0.00
16	Jilla Sahakari Kendriya Bank Maryadit, Shahdol	0	0.00	0	0.00	0	0.00	0	0.00
17	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	0	0.00	0	0.00	0	0.00	0	0.00
	Total	63	14.98	38	12.40	19	6.20	25	2.58
	UTTARAKHAND								
1	Almora Zilla Sahakari Bank Ltd.	189	249.43	189	249.43	162	138.43	0	0.00
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	567	221.03	559	203.30	513	70.93	0	0.00
3	District Cooperative Bank Ltd., Dehradun	345	1342.55	345	1342.55	76	84.07	0	0.00
4	Nainital District Co-Operative Bank Ltd., Haldwani	265	401.77	265	401.77	265	401.77	0	0.00
5	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	112	74.95	109	68.45	62	33.00	2	1.45
6	The Uttarakhand State Co-Operative Bank Ltd.	134	207.35	134	207.35	0	0.00	0	0.00
7	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	150	136.04	150	136.04	150	136.04	0	0.00
8	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	335	441.10	335	441.10	297	297.10	0	0.00
9	Zila Sahkari Bank Ltd., Haridwar	303	86.61	303	86.61	303	86.61	0	0.00
	Total	2400	3160.83	2389	3136.60	1828	1247.95	2	1.45
	UTTAR PRADESH								
1	District Co-Operative Bank Ltd., Saharanpur	0	0.00	0	0.00	0	0.00	0	0.00
2	District Co-Operative Bank Ltd., Varanasi	0	0.00	0	0.00	0	0.00	0	0.00
3	Etah District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	Farrukhabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	Firozabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
6	Ghaziabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	Jilla Sahakari Bank Ltd., Azamgarh	0	0.00	0	0.00	0	0.00	0	0.00
8	Jilla Sahkari Bank Ltd., Ballia	0	0.00	0	0.00	0	0.00	0	0.00
9	Jilla Sahkari Bank Ltd., Bareilly	0	0.00	0	0.00	0	0.00	0	0.00
10	Jilla Sahkari Bank Ltd., Basti	0	0.00	0	0.00	0	0.00	0	0.00
11	Jilla Sahkari Bank Ltd., Jhansi	0	0.00	0	0.00	0	0.00	0	0.00
12	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	0	0.00	0	0.00	0	0.00	0	0.00
13	Jilla Sahkari Bank Ltd., Meerut	2	2.31	0	0.00	0	0.00	0	0.00
14	Jilla Sahkari Bank Ltd., Raibareilly								



# STATEMENT - IV - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
15	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0.00	0	0.00	0	0.00	0	0.00
16	Mainpuri Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Muzaffarnagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Pilibhit Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	Rampur Jilla Sahkari Bank Ltd.	5	3.25	5	3.25	0	0.00	0	0.00
20	The Uttar Pradesh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>7</b>	<b>5.56</b>	<b>5</b>	<b>3.25</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>Total Central Region</b>	<b>5384</b>	<b>6937.07</b>	<b>5127</b>	<b>6655.27</b>	<b>3953</b>	<b>3973.73</b>	<b>43</b>	<b>48.53</b>
<b>EASTERN REGION</b>									
	<b>ANDAMAN &amp; NICOBAR</b>								
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	189	519.30	132	374.65	6	5.50	0	0.00
	<b>Total</b>	<b>189</b>	<b>519.30</b>	<b>132</b>	<b>374.65</b>	<b>6</b>	<b>5.50</b>	<b>0</b>	<b>0.00</b>
	<b>BIHAR</b>								
1	Central Co-Operative Bank Ltd., Ara	0	0.00	0	0.00	0	0.00	0	0.00
2	Sasaram-Bhabua Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	The Aurangabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	The Begusarai Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	The Bhagalpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
6	The Gopalganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Katihar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
8	The Khagaria District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
9	The Magadh Central Co-Operative Bank Ltd., Gaya	0	0.00	0	0.00	0	0.00	0	0.00
10	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
11	The Motihari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	The Muzaffarpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Nalanda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Nawadah Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Pataliputra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	The Purnea District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0.00	0	0.00	0	0.00	0	0.00
18	The Samastipur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	The Sitamarhi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
20	The Siwan Central Co-Operative Bank Ltd., Siwan	0	0.00	0	0.00	0	0.00	0	0.00
21	The Vaishali District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>JHARKHAND</b>								
1	The Dhanbad Central Co-Operative Bank Ltd.	21	30.50	21	30.50	13	21.50	8	9.00
2	The Jharkhand State Co-Operative Bank Ltd.	397	592.35	397	592.35	0	0.00	0	0.00
	<b>Total</b>	<b>418</b>	<b>622.85</b>	<b>418</b>	<b>622.85</b>	<b>13</b>	<b>21.50</b>	<b>8</b>	<b>9.00</b>
	<b>ODISHA</b>								
1	Cuttack Central Co-Operative Bank Ltd.	1313	2842.79	1313	2842.79	785	1594.05	528	1248.74
2	Keonjhar Central Co-Operative Bank Ltd.								
3	The Angul United Central Co-Operative Bank Ltd.	1096	2106.77	1096	2106.77	1096	2106.77	0	0.00
4	The Aska Central Co-Operative Bank Ltd.	321	58351.00	321	58351.00	0	0.00	0	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	3969	9466.94	3969	9466.94	3969	9466.94	0	0.00
6	The Berhampore Co-Operative Central Bank Ltd.	150	312.49	150	312.49	83	132.39	0	0.00
7	The Bhawanipatna Central Co-Operative Bank Ltd.	726	980.94	726	980.94	363	490.47	0	0.00
8	The Bolangir District Central Co-Operative Bank Ltd.	167	211.84	167	211.84	167	211.84	0	0.00
9	The Khurda Central Co-Operative Bank Ltd.	117	256.45	117	256.45	0	0.00	0	0.00
10	The Koraput Central Co-Operative Bank Ltd.	1153	1457.60	1153	1457.60	0	0.00	0	0.00
11	The Mayurbhanj District Central Co-Operative Bank Ltd.	46	91.90	46	91.90	46	91.90	0	0.00
12	The Sundargarh District Central Co-Operative Bank Ltd.	2745	5569.84	2745	5569.84	0	0.00	2037	3572.63
	<b>Total</b>	<b>11803</b>	<b>81648.56</b>	<b>11803</b>	<b>81648.56</b>	<b>6509</b>	<b>14094.36</b>	<b>2565</b>	<b>4821.37</b>
	<b>WEST BENGAL</b>								
1	Balageria Central Co-Operative Bank Ltd.	588	1133.16	588	1133.16	0	0.00	0	0.00

## STATEMENT - IV - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
2	Bankura Dist Central Co-Operative Bank Ltd.	2850	4440.05	2715	4339.04	1995	3108.04	0	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	103	164.36	103	164.36	0	0.00	0	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	239	371.52	0	0.00	0	0.00	0	0.00
5	Howrah District Central Co-Operative Bank Ltd.	3890	6205.15	3862	6177.81	0	0.00	0	0.00
6	Malda District Central Co-Operative Bank Ltd.	5438	9265.36	5438	9265.36	5410	9251.94	28	13.42
7	Murshidabad District Central Co-Operative Bank Ltd.								
8	Nadia District Central Co-Operative Bank Ltd.	34493	43786.74	31875	40463.33	0	0.00	0	0.00
9	Purulia District Central Co-Operative Bank Ltd.	184	256.19	184	256.19	160	211.42	24	44.77
10	Raiganj Central Co-Operative Bank Ltd.	952	2463.91	952	2463.91	32	59.59	12	13.90
11	Tamluk Ghatal Central Co-Operative Bank Ltd.	5148	11355.82	5148	11355.82	5148	11355.82	0	0.00
12	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	917	1229.80	917	1229.80	499	562.02	115	309.35
13	The Jalpaiguri Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	Vidyasagar Central Co-Operative Bank Ltd.	4653	9722.96	4641	9700.52	0	0.00	0	0.00
	<b>Total</b>	<b>59455</b>	<b>90395.02</b>	<b>56423</b>	<b>86549.30</b>	<b>13244</b>	<b>24548.83</b>	<b>179</b>	<b>381.44</b>
	<b>Total Eastern Region</b>	<b>71865</b>	<b>173185.73</b>	<b>68776</b>	<b>169195.36</b>	<b>19772</b>	<b>38670.19</b>	<b>2752</b>	<b>5211.81</b>
<b>NORTH EASTERN REGION</b>									
	<b>ASSAM</b>								
1	The Assam Co-Operative Apex Bank Ltd.	1385	1604.10	1385	1604.10	1385	1604.10	0	0.00
	<b>Total</b>	<b>1385</b>	<b>1604.10</b>	<b>1385</b>	<b>1604.10</b>	<b>1385</b>	<b>1604.10</b>	<b>0</b>	<b>0.00</b>
	<b>MANIPUR</b>								
1	The Manipur State Co-Operative Bank Ltd.	193	712.60	193	356.30	0	0.00	0	0.00
	<b>Total</b>	<b>193</b>	<b>712.60</b>	<b>193</b>	<b>356.30</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>MIZORAM</b>								
1	The Mizoram Co-Operative Apex Bank Ltd.								
	<b>Total</b>								
	<b>SIKKIM</b>								
1	The Sikkim State Co-Operative Bank Ltd.	24	43.50	24	43.50	11	19.00	0	0.00
	<b>Total</b>	<b>24</b>	<b>43.50</b>	<b>24</b>	<b>43.50</b>	<b>11</b>	<b>19.00</b>	<b>0</b>	<b>0.00</b>
	<b>Total North Eastern Region</b>	<b>1602</b>	<b>2360.20</b>	<b>1602</b>	<b>2003.90</b>	<b>1396</b>	<b>1623.10</b>	<b>0</b>	<b>0.00</b>
<b>NORTHERN REGION</b>									
	<b>CHANDIGARH</b>								
1	The Chandigarh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>HARYANA</b>								
1	The Ambala Central Co-Operative Bank Ltd.	0	71.40	0	71.40	0	35.70	0	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	14	5.64	14	5.64	7	2.82	0	0.00
3	The Faridabad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	The Fatehabad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	3	8.00	3	8.00	0	0.00	3	8.00
6	The Haryana State Co-Operative Apex Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Hissar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
8	The Jhajjar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
9	The Jind Central Co-Operative Bank Ltd.	8	8.00	8	8.00	8	8.00	0	0.00
10	The Kurukshetra Central Co-Operative Bank Ltd.	36	37.00	36	37.00	36	37.00	0	0.00
11	The Mahendragarh Central Co-Operative Bank Ltd.								
12	The Panchkula Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Panipat Central Co-Operative Bank Ltd.	11	10.50	11	10.50	10	10.00	0	0.00
14	The Rewari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Rohtak Central Co-Operative Bank Ltd.	0	3.00	0	1.00	0	3.00	0	0.00
16	The Yamunanagar Central Co-Operative Bank Ltd.	111	49.63	111	49.63	8	1.28	0	0.00
	<b>Total</b>	<b>183</b>	<b>193.17</b>	<b>183</b>	<b>191.17</b>	<b>69</b>	<b>97.80</b>	<b>3</b>	<b>8.00</b>
	<b>HIMACHAL PRADESH</b>								
1	Jogindra Central Co-Operative Bank Ltd.	325	609.54	325	609.54	89	198.24	0	0.00
2	The Kangra Central Co-Operative Bank Ltd.	750	1866.59	750	1866.59	546	1423.53	27	39.75
	<b>Total</b>	<b>1075</b>	<b>2476.13</b>	<b>1075</b>	<b>2476.13</b>	<b>635</b>	<b>1621.77</b>	<b>27</b>	<b>39.75</b>

# STATEMENT - IV - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	JAMMU AND KASHMIR								
1	Baramulla Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
2	The Jammu & Kashmir State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total	0	0.00	0	0.00	0	0.00	0	0.00
	NEW DELHI								
1	The Delhi State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total	0	0.00	0	0.00	0	0.00	0	0.00
	PUNJAB								
1	The Amritsar Central Co-Operative Bank Ltd., Amritsar	0	0.00	0	0.00	0	0.00	0	0.00
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	0	0.00	0	0.00	0	0.00	0	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	0	0.00	0	0.00	0	0.00	0	0.00
4	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	0	0.00	0	0.00	0	0.00	0	0.00
5	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	53	39.00	53	39.00	0	0.00	0	0.00
6	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	2	6.00	2	6.00	0	0.00	0	0.00
7	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	6	4.00	6	4.00	0	0.00	0	0.00
8	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	21	16.55	21	16.55	0	0.00	0	0.00
9	The Mansa Central Co-Operative Bank Ltd., Mansa	0	0.00	0	0.00	0	0.00	0	0.00
10	The Muktsar Central Co-Operative Bank Ltd., Muktsar	7	6.06	7	6.06	7	6.06	0	0.00
11	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	31	15.50	31	15.50	0	0.00	0	0.00
12	The Patiala Central Co-Operative Bank Ltd., Patiala	136	125.02	136	125.02	131	119.12	0	0.00
13	The Ropar Central Co-Operative Bank Ltd., Ropar	5	2.50	5	2.50	5	2.50	0	0.00
14	The Sangrur Central Co-Operative Bank Ltd., Sangrur	1	1.00	1	1.00	1	1.00	0	0.00
15	The Taran Taran Central Co-Operative Bank Ltd., Taran Taran	9	2.95	9	2.95	0	0.00	0	0.00
	Total	271	218.58	271	218.58	144	128.68	0	0.00
	RAJASTHAN								
1	Ajmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
2	Baran Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	Chittorgarh Kendriya Sahakari Bank Ltd.	22	26.45	22	26.45	0	0.00	0	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	20	10.00	20	10.00	0	0.00	0	0.00
5	Jhunjhunu Kendriya Sahakari Bank Ltd.	167	291.56	167	291.56	0	0.00	0	0.00
6	Sawai Madhopur Kendriya Sahakari Bank Ltd.	40	33.50	40	33.50	0	0.00	0	0.00
7	The Alwar Central Co-Operative Bank Ltd.	58	146.00	58	146.00	58	146.00	0	0.00
8	The Banswara Central Co-Operative Bank Ltd.	49	49.00	49	49.00	49	49.00	0	0.00
9	The Bharatpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
10	The Bundi District Central Co-Operative Bank Ltd.	5	3.20	5	3.20	1	0.35	0	0.00
11	The Central Co-Operative Bank Ltd, Bhilwara	0	0.00	0	0.00	0	0.00	0	0.00
12	The Central Co-Operative Bank Ltd., Bikaner	28	58.25	28	58.25	0	0.00	0	0.00
13	The Central Co-Operative Bank Ltd.,Tonk	1	1.00	1	1.00	1	1.00	0	0.00
14	The Churu Central Co-Operative Bank Ltd.	10	39.58	6	21.18	0	0.00	0	0.00
15	The Dungarpur Central Co-Operative Bank Ltd.								
16	The Ganganagar Kendriya Sahakari Bank Ltd.	26	24.64	26	24.64	0	0.00	0	0.00
17	The Jaipur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Jaisalmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	The Jalore Central Co-Operative Bank Ltd.	6	6.00	6	6.00	6	6.00	0	0.00
20	The Jhalawar Kendriya Sahakari Bank Ltd.								
21	The Jodhpur Central Co-Operative Bank Ltd.	38	36.47	38	36.47	38	36.47	0	0.00
22	The Kota Central Co-Operative Bank Ltd.	33	38.40	33	38.40	0	0.00	8	10.40
23	The Nagaur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
24	The Pali District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
25	The Rajasthan State Co-Operative Bank Ltd.								
26	The Sikar Kendriya Sahakari Bank Ltd.	99	197.50	99	197.50	0	0.00	0	0.00
27	The Sirohi Central Co-Operative Bank Ltd.	1	0.05	1	0.05	0	0.00	0	0.00
28	The Udaipur Central Co-Operative Bank Ltd.	244	155.68	244	155.68	244	155.68	0	0.00
	Total	847	1117.28	843	1098.88	397	394.50	8	10.40
	Total Northern Region	2376	4005.16	2372	3984.76	1245	2242.75	38	58.15

# STATEMENT - IV - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
SOUTHERN REGION									
ANDHRA PRADESH									
1	The Anantpur District Co Operative Central Bank Ltd.	923	5140.86	923	5140.86	0	0.00	0	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	898	1716.85	898	1716.85	253	634.80	636	1046.60
3	The Chittoor District Co-Operative Central Bank Ltd.	719	4238.03	719	4238.03	0	0.00	0	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	378	2608.31	378	2608.31	0	0.00	0	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	315	1438.15	315	1438.15	315	1438.15	0	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	239	1192.52	239	1192.52	0	0.00	239	1192.52
7	The District Co-Operative Central Bank Ltd., Srikakulam	623	2156.85	623	2156.85	623	2156.85	0	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	517	2258.81	517	2258.81	517	2258.81	0	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	13451	5919.87	12627	5837.47	13451	5919.87	0	0.00
10	The Guntur District Co-Operative Central Bank	6733	60082.30	6724	60052.40	5827	55203.01	0	0.00
11	The Krishna District Co-Operative Central Bank Ltd.	3354	27704.40	3354	27704.40	0	0.00	0	0.00
12	The Nellore District Co-Operative Central Bank Ltd.	343	1821.05	336	1640.30	0	0.00	0	0.00
13	The Prakasam District Co-Operative Central Bank Ltd.	193	725.42	193	725.42	0	0.00	0	0.00
	Total	28686	117003.42	27846	116710.37	20986	67611.49	875	2239.12
KARNATAKA									
1	Bagalkot District Central Co-Operative Bank Ltd.	110	256.48	109	251.68	78	154.09	32	102.39
2	Mandya District Co-Operative Central Bank Ltd.	1039	4995.01	906	4315.20	974	4655.11	65	339.90
3	The Belagavi District Central Co-Operative Bank Ltd.	820	2768.82	733	2145.82	720	2401.96	100	366.86
4	The Bellary District Co-Operative Central Bank Ltd.	606	1387.04	594	1356.04	590	1348.04	0	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd	608	2529.88	595	2466.13	412	1584.93	13	61.48
6	The Chikmagalur District Co-Operative Central Bank Ltd.	94	221.77	89	206.77	87	200.77	0	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	335	924.30	333	918.30	335	924.30	0	0.00
8	The Dawangere District Central Co-Operative Bank Ltd.	117	252.10	117	252.10	0	0.00	0	0.00
9	The District Co-Operative Central Bank Ltd., Bidar	9365	42340.00	9365	42340.00	0	0.00	0	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
11	The Hassan District Co-Operative Central Bank Ltd.	1704	6161.25	1582	5855.44	1509	5683.91	34	112.98
12	The Kanara District Central Co- Operative Bank Ltd.	501	1765.62	469	1657.32	354	1227.63	115	429.69
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	539	1741.08	494	1536.88	43	138.30	30	96.10
14	The Kodagu District Co-Operative Central Bank Ltd.	804	2907.31	677	2427.52	242	1018.00	0	0.00
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	6872	33292.33	6810	33007.34	0	0.00	0	0.00
16	The Mysore And Chamarajnagar District Cooperative Central Bank Ltd.	228	1227.03	219	1182.48	0	0.00	0	0.00
17	The Raichur District Central Co-Operative Bank Ltd.	345	846.10	345	846.10	183	434.40	162	411.70
18	The Shimoga District Co-Operative Central Bank Ltd.	1052	3547.80	938	3154.50	846	2854.00	92	300.50
19	The South Canara District Central Co-Operative Bank Ltd.	8060	25704.94	6950	21784.42	8060	25704.94	0	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	95	336.68	81	274.18	63	189.18	0	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	743	1625.33	730	1577.23	0	0.00	0	0.00
	Total	34037	134830.87	32136	127555.45	14496	48519.56	643	2221.60
KERALA									
1	The Kerala State Co-Operative Bank Ltd.	5131	31295.67	4626	28568.35	2634	18046.23	53	273.00
2	The Malappuram District Co-Operative Bank Ltd.	308	909.93	308	909.93	175	510.43	2	15.50
	Total	5439	32205.60	4934	29478.28	2809	18556.66	55	288.50
TAMIL NADU									
1	Chennai Central Co-Operative Bank Ltd.	537	1377.91	537	1377.91	0	0.00	0	0.00
2	Dindigul Central Co-Operative Bank Ltd.	156	874.39	154	860.39	36	215.91	0	0.00
3	The Coimbatore District Central Co-Operative Bank Ltd.	881	2378.76	861	2338.61	582	1402.66	299	976.10
4	The Cuddalore District Central Co-Operative Bank Ltd.	528	1912.56	527	1911.56	335	1390.67	193	521.89
5	The Dharmapuri District Central Co-Operative Bank Ltd.	641	5515.42	638	5491.22	14	38.50	0	0.00
6	The Erode District Central Co-Operative Bank Ltd.	587	1821.23	579	1821.23	447	1463.03	140	358.20
7	The Kancheepuram Central Co-Op.bank Ltd.	338	1249.02	338	1249.02	0	0.00	0	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	307	1840.52	276	1656.49	0	0.00	0	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	2172	4804.16	2172	4804.16	38	87.60	0	0.00



# STATEMENT - IV - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
10	The Madurai District Central Co-Operative Bank Ltd.	676	1976.33	676	1976.33	358	1286.23	318	690.10
11	The Nilgiris District Central Co-Operative Bank Ltd.	224	922.30	224	922.30	0	0.00	0	0.00
12	The Pudukottai District Central Co-Operative Bank Ltd.	621	1933.13	619	1917.13	528	1643.16	62	193.31
13	The Ramanathapuram District Central Co-Operative Bank Ltd.	290	1490.86	290	1490.86	193	828.86	97	662.00
14	The Salem District Central Co-Operative Bank Ltd.	1521	5164.12	1445	4905.92	913	3098.47	456	1549.23
15	The Sivgangai District Central Co-Operative Bank Ltd.	381	1266.71	381	1266.71	381	1266.71	0	0.00
16	The Thanjavur Central Co-Operative Bank Ltd.	1748	4314.37	1748	4314.37	1572	3886.37	176	428.00
17	The Tiruchirappalli District Central Co-Operative Bank Ltd.	2139	7108.64	2139	7108.64	1711	5687.34	428	1421.30
18	The Tirunelveli District Central Co-Operative Bank Ltd.	596	2385.90	596	2385.90	596	2385.90	0	0.00
19	The Tiruvannamalai District Central Co-Operative Bank Ltd.	711	3478.94	711	3478.94	711	3478.94	0	0.00
20	The Vellore District Central Cooperative Bank Ltd.	861	4060.59	861	4060.59	219	505.31	0	0.00
21	The Villupuram District Central Co-Operative Bank Ltd.	368	1142.50	368	1142.50	368	1142.50	0	0.00
22	The Virudhunagar District Central Co-Operative Bank Ltd.	577	1448.01	577	1448.01	0	0.00	0	0.00
23	The Thoothukudi District Central Co-Operative Bank Ltd.	290	641.66	290	641.66	134	263.88	156	377.78
<b>TOTAL</b>		<b>17150</b>	<b>59108.03</b>	<b>17007</b>	<b>58570.45</b>	<b>9136</b>	<b>30072.04</b>	<b>2325</b>	<b>7177.91</b>
<b>TELANGANA</b>									
1	The Adilabad District Co Operative Central Bank Ltd.	193	398.40	193	398.40	193	398.40	0	0.00
2	The District Co-Operative Central Bank Ltd., Khammam								
3	The District Co-Operative Central Bank Ltd., Medak								
4	The District Co-Operative Central Bank Ltd., Warangal	969	7112.97	969	7112.97	484	3572.92	0	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.								
6	The Karimnagar District Co-Operative Central Bank Ltd.	1218	13558.35	1218	13558.35	0	0.00	0	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	86	296.08	86	296.08	0	0.00	0	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	952	4021.64	952	4021.64	0	0.00	0	0.00
10	The Telangana State Co-Operative Bank Ltd.	1724	5426.80	1713	5396.55	0	0.00	1724	5426.80
<b>Total</b>		<b>5142</b>	<b>30814.24</b>	<b>5131</b>	<b>30783.99</b>	<b>677</b>	<b>3971.32</b>	<b>1724</b>	<b>5426.80</b>
<b>Total Southern Region</b>		<b>90454</b>	<b>373962.16</b>	<b>87054</b>	<b>363098.54</b>	<b>48104</b>	<b>168731.07</b>	<b>5622</b>	<b>17353.93</b>
<b>WESTERN REGION</b>									
<b>GOA</b>									
1	The Goa State Co-Operative Bank Ltd.	56	303.20	56	303.20	0	0.00	0	0.00
<b>Total</b>		<b>56</b>	<b>303.20</b>	<b>56</b>	<b>303.20</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>GUJARAT</b>									
1	Banaskantha District Central Co-Operative Bank	152	152.00	152	152.00	152	152.00	0	0.00
2	Bhavnagar District Co-Operative Bank Ltd	4	19.82	2	1.50	0	0.00	0	0.00
3	Mehsana District Central Co-Operative Bank	75	404.00	75	404.00	0	0.00	0	0.00
4	Panchmahals District Co-Operative Bank Ltd.	17	16.50	17	16.50	0	0.00	0	0.00
5	Rajkot District Co-Operative Bank Ltd.	131	215.50	131	215.50	6	8.50	0	0.00
6	Sabarkantha District Central Co-Operative Bank	1235	1254.13	1235	1254.13	0	0.00	0	0.00
7	Surat District Co-Operative Bank Ltd.	140	57.07	140	57.07	0	0.00	0	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	13	10.75	13	10.75	13	10.75	0	0.00
9	The Amreli Jili Madhyastha Sahakari Bank Ltd.	61	31.00	61	31.00	0	0.00	0	0.00
10	The Baroda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
11	The Bharuch District Central Co-Operative Bank Ltd.	51	385.25	22	152.95	0	0.00	0	0.00
12	The Gujarat State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Jamnagar District Co-Operative Bank Ltd.	2	3.00	2	3.00	0	0.00	0	0.00
14	The Junagadh Jili Sahakari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Kachchh District Central Co-Operative Bank	11	11.00	11	11.00	0	0.00	11	11.00
16	The Kaira District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	The Kodinar Taluka Co-Operative Banking Union Ltd.	30	32.00	30	32.00	0	0.00	0	0.00
18	The Surendranagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	Valsad District Central Co-Operative Bank Ltd	1	2.00	1	2.00	0	0.00	0	0.00
<b>Total</b>		<b>1923</b>	<b>2594.02</b>	<b>1892</b>	<b>2343.40</b>	<b>171</b>	<b>171.25</b>	<b>11</b>	<b>11.00</b>

## STATEMENT - IV - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
	MAHARASHTRA								
1	Akola District Central Co-Operative Bank Ltd.	104	101.57	104	101.57	94	94.00	0	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	64	73.55	62	71.50	0	0.00	0	0.00
3	Bhandara District Central Co-Operative Bank Ltd.	845	832.40	845	832.40	824	785.40	0	0.00
4	Buldhana District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	Chandrapur District Central Co-Operative Bank Ltd.	6104	7332.25	6104	7332.25	2680	3253.18	100	30.20
6	Dhule & Nandurbar District Central Co-Operativebank Ltd.	359	662.80	314	594.10	0	0.00	0	0.00
7	Gadchiroli District Central Co-Operative Bank Ltd.	1974	1741.44	1961	1728.54	1363	1026.05	0	0.00
8	Jalna District Central Co-Operative Bank Ltd.	3	9.00	3	9.00	0	0.00	0	0.00
9	Kolhapur District Central Co-Operative Bank Ltd.	360	465.64	360	465.64	235	274.82	0	0.00
10	Latur District Central Co-Operative Bank Ltd.	6841	5476.98	6841	5476.98	1379	1678.51	0	0.00
11	Nagpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	Nasik District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	Parbhani District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	Pune District Central Co-Operative Bank Ltd.	903	1362.15	903	1362.15	0	0.00	0	0.00
15	Raigad District Central Co-Operative Bank Ltd.								
16	Ratnagiri District Central Co-Operative Bank Ltd.	135	169.25	130	163.35	53	48.60	0	0.00
17	Sangli District Central Co-Operative Bank Ltd.	1277	1751.65	1149	1566.44	1230	1679.84	0	0.00
18	Sindhudurg District Central Co-Operative Bank Ltd.	522	813.48	522	813.48	333	489.43	0	0.00
19	Solapur District Central Co-Operative Bank Ltd.	18757	0.00	11360	0.00	11360	0.00	7397	0.00
20	The Ahmednagar District Central Co-Operative Bank Ltd.	170	211.48	170	211.48	127	172.05	0	0.00
21	The Gondia District Central Co-Operative Bank Ltd.	977	2147.60	977	2147.60	492	553.10	485	1594.50
22	The Jalgaon District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	The Maharashtra State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
24	The Mumbai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	The Nanded District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
26	The Satara District Central Co-Operative Bank Ltd.	70	49.55	70	49.55	17	25.00	0	0.00
27	The Thane District Central Co-Operative Bank Ltd.	709	4669.43	709	4629.43	36	80.00	0	0.00
28	Wardha District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
29	Yavatmal District Central Co-Operative Bank Ltd.	1	3.00	1	3.00	1	3.00	0	0.00
	Total	40175	27873.22	32585	27558.46	20224	10162.98	7982	1624.70
	Total Western Region	42154	30770.44	34533	30205.06	20395	10334.23	7993	1635.70
	Grand Total	213835	591220.76	199464	575142.89	94865	225575.07	16448	24308.12

## STATEMENT - V - A (I)

Bank Loans outstanding against SHGs as on 31 March 2022 - Public Sector Com. Banks

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
CENTRAL REGION									
	CHHATTISGARH								
1	Bank of Baroda	11343	13638.97	10828	13222.53	10244	12856.29	752	466.63
2	Bank of India	1981	1284.00	1981	1284.00	1539	1034.00	442	250.00
3	Bank of Maharashtra	1478	1620.52	990	999.01	1301	1457.80	144	131.53
4	Canara Bank	3144	3312.26	3107	3246.01	1291	1683.72	1011	765.28
5	Central Bank of India	7196	9194.15	6666	8624.06	6595	8530.47	160	133.84
6	Indian Bank	2241	2535.76	2196	2485.00	1464	1646.68	240	176.70
7	Indian Overseas Bank	1799	1489.69	1431	1221.35	628	614.48	140	93.97
8	Punjab and Sind Bank								
9	Punjab National Bank	7230	8591.81	7230	8591.81	4224	5063.46	338	328.22
10	State Bank of India	10841	12392.00	9920	11338.00	8747	9166.00	153	182.00
11	UCO Bank	2527	1566.82	1925	1304.16	1640	1004.77	854	538.08
12	Union Bank of India	3235	2626.71	2939	2381.45	2830	2327.00	109	54.45
	Total	53015	58252.69	49213	54697.38	40503	45384.67	4343	3120.70
	MADHYA PRADESH								
1	Bank of Baroda	2124	3669.45	1811	3176.15	1700	3123.26	156	80.84
2	Bank of India	21840	9634.00	17000	7511.00	8016	4303.00	6581	3176.00
3	Bank of Maharashtra	3308	2870.09	1761	1627.48	2411	2185.06	529	364.46
4	Canara Bank	3577	2971.56	3577	2971.56	712	727.63	2120	1563.87
5	Central Bank of India	14370	15180.49	11070	12347.88	10749	12054.17	157	87.70
6	Indian Bank	3341	4343.89	3274	4257.00	1392	1232.10	388	278.32
7	Indian Overseas Bank	97	79.77	76	59.72	42	37.79	9	5.24
8	Punjab and Sind Bank	159	312.76	115	219.90	68	81.87	91	230.89
9	Punjab National Bank	6491	6083.78	6491	6083.78	4021	3975.96	212	167.64
10	State Bank of India	8854	9637.00	8676	9538.00	6010	5248.00	303	315.00
11	UCO Bank	3767	2136.97	2765	1701.25	1686	1154.89	1998	954.82
12	Union Bank of India	5078	3459.77	4132	2870.11	4051	2808.46	81	61.65
	Total	73006	60379.53	60748	52363.83	40858	36932.19	12625	7286.43
	UTTARAKHAND								
1	Bank of Baroda	876	491.09	830	440.19	812	432.15	31	12.53
2	Bank of India	14	5.00	14	5.00	14	5.00	0	0.00
3	Bank of Maharashtra	12	6.97	0	0.00	2	0.61	10	6.36
4	Canara Bank	876	755.50	867	748.23	101	46.40	409	358.14
5	Central Bank of India	114	87.94	26	34.08	24	32.51	10	4.13
6	Indian Bank	183	172.35	179	169.00	49	42.45	21	22.32
7	Indian Overseas Bank	220	132.02	193	85.80	1	0.18	0	0.00
8	Punjab and Sind Bank	161	100.49	160	84.72	150	92.47	11	8.02
9	Punjab National Bank	1723	1096.74	1723	1096.74	550	326.88	91	65.57
10	State Bank of India	1207	941.00	1207	941.00	1085	680.00	16	12.00
11	UCO Bank	356	245.45	288	193.23	169	94.45	150	140.89
12	Union Bank of India	793	308.24	587	226.59	579	217.26	8	9.33
	Total	6535	4342.79	6074	4024.58	3536	1970.36	757	639.29
	UTTAR PRADESH								
1	Bank of Baroda	10378	5590.20	8174	3238.02	8074	3203.67	211	96.05
2	Bank of India	1864	1136.00	1423	954.00	1585	961.00	202	113.00
3	Bank of Maharashtra	272	382.85	67	97.59	78	67.63	180	247.90
4	Canara Bank	6885	5689.11	6745	5518.44	1386	730.76	3105	3294.82
5	Central Bank of India	2786	1118.87	1419	272.78	1301	179.89	54	30.57
6	Indian Bank	14144	17712.17	13861	17358.00	1941	1155.48	847	916.04
7	Indian Overseas Bank	493	577.75	339	191.18	116	31.23	5	11.20
8	Punjab and Sind Bank	723	445.17	672	370.74	638	396.40	85	48.77
9	Punjab National Bank	11244	7924.99	11244	7924.99	5342	3808.66	477	310.34
10	State Bank of India	3077	2390.00	3077	2390.00	2230	1388.00	67	49.00
11	UCO Bank	2532	1627.36	2176	1417.01	1107	608.55	1288	981.20

# STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
12	Union Bank of India	8180	2542.55	6019	1686.25	5947	1659.77	72	26.48
	<b>Total</b>	<b>62578</b>	<b>47137.02</b>	<b>55216</b>	<b>41419.00</b>	<b>29745</b>	<b>14191.04</b>	<b>6593</b>	<b>6125.37</b>
	<b>Total Central Region</b>	<b>195134</b>	<b>170112.03</b>	<b>171251</b>	<b>152504.79</b>	<b>114642</b>	<b>98478.26</b>	<b>24318</b>	<b>17171.79</b>
<b>EASTERN REGION</b>									
	<b>ANDAMAN &amp; NICOBAR</b>								
1	Bank of Baroda	11	18.67	10	18.45	10	18.45	1	0.22
2	Canara Bank	6	5.49	6	5.49	0	0.00	1	1.87
3	Central Bank of India								
4	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Punjab National Bank	12	15.20	12	15.20	9	15.15	1	0.00
7	State Bank of India	19	15.00	19	15.00	19	15.00	0	0.00
8	UCO Bank	8	4.78	5	3.13	0	0.00	8	4.78
9	Union Bank of India								
	<b>Total</b>	<b>56</b>	<b>59.14</b>	<b>52</b>	<b>57.27</b>	<b>38</b>	<b>48.60</b>	<b>11</b>	<b>6.87</b>
	<b>BIHAR</b>								
1	Bank of Baroda	35495	64564.91	35294	64374.44	34796	64083.24	582	353.68
2	Bank of India	47004	963.00	21472	136.00	47004	963.00	0	0.00
3	Bank of Maharashtra	8	5.83	7	5.75	7	5.75	1	0.08
4	Canara Bank	15356	19774.69	15048	18983.70	4231	5996.13	140	79.78
5	Central Bank of India	52491	76405.52	21084	31896.05	18425	28384.29	55	44.87
6	Indian Bank	14798	24019.63	14502	23539.00	4025	4740.41	621	693.10
7	Indian Overseas Bank	731	450.56	471	268.48	46	58.87	33	30.85
8	Punjab and Sind Bank								
9	Punjab National Bank	58325	68927.41	58325	68927.41	35566	44307.04	1992	2123.47
10	State Bank of India	131487	200112.00	127770	194455.00	127717	181524.00	243	257.00
11	UCO Bank	30315	33170.60	27621	30645.09	22079	22725.49	479	250.32
12	Union Bank of India	3843	3759.82	3331	3303.80	3311	3288.43	20	15.37
	<b>Total</b>	<b>389853</b>	<b>492153.97</b>	<b>324925</b>	<b>436534.72</b>	<b>297207</b>	<b>356076.65</b>	<b>4166</b>	<b>3848.52</b>
	<b>JHARKHAND</b>								
1	Bank of Baroda	87892	249826.47	84879	245021.56	11922	35042.97	288	605.34
2	Bank of India	37594	17021.00	37594	17021.00	26187	10573.00	326	128.00
3	Bank of Maharashtra	11	19.24	1	0.57	3	2.19	8	17.05
4	Canara Bank	6809	12328.94	6537	12082.36	5957	11493.93	389	282.31
5	Central Bank of India	3514	4266.59	2990	3809.55	2949	3741.04	9	6.63
6	Indian Bank	6582	7944.52	6450	7786.00	3800	4380.35	222	179.03
7	Indian Overseas Bank	606	506.60	529	451.38	367	359.65	4	4.18
8	Punjab and Sind Bank	23	44.79	21	38.72	15	11.17	8	33.62
9	Punjab National Bank	10580	8536.02	10580	8536.02	8105	5884.88	300	302.05
10	State Bank of India	25931	28172.00	25734	27957.00	24286	25617.00	58	59.00
11	UCO Bank	2511	1241.84	2180	1147.73	1971	967.42	466	233.06
12	Union Bank of India	6300	5924.23	5797	5491.11	5769	5469.42	28	21.69
	<b>Total</b>	<b>188353</b>	<b>335832.24</b>	<b>183292</b>	<b>329343.00</b>	<b>91331</b>	<b>103543.02</b>	<b>2106</b>	<b>1871.96</b>
	<b>ODISHA</b>								
1	Bank of Baroda	11254	17654.38	10806	17195.08	10413	16749.80	608	695.18
2	Bank of India	17547	18172.00	17547	18172.00	17126	17795.00	421	377.00
3	Bank of Maharashtra	63	88.32	27	41.66	28	41.89	28	31.42
4	Canara Bank	17411	26242.73	17063	25455.45	10870	16428.53	1069	935.98
5	Central Bank of India	7080	11645.13	5220	8670.11	5173	8610.07	96	160.12
6	Indian Bank	13927	21860.02	13648	21423.00	9919	16456.24	508	908.63
7	Indian Overseas Bank	12909	13357.72	11963	12069.72	6999	8599.11	428	537.32
8	Punjab and Sind Bank	80	156.54	80	156.54	56	110.96	24	45.58
9	Punjab National Bank	25232	34768.82	25232	34768.82	16580	22316.43	1314	1990.08
10	State Bank of India	75988	124363.00	74551	122009.00	73469	112567.00	359	332.00
11	UCO Bank	26617	28061.36	23181	25267.19	21788	23679.44	4021	3356.00
12	Union Bank of India	16949	21917.48	14283	18307.11	13716	17646.97	567	660.14
	<b>Total</b>	<b>225057</b>	<b>318287.50</b>	<b>213601</b>	<b>303535.68</b>	<b>186137</b>	<b>261001.44</b>	<b>9443</b>	<b>10029.45</b>



# STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	WEST BENGAL								
1	Bank of Baroda	10937	14519.30	10334	13943.36	9078	12922.39	1789	1568.35
2	Bank of India	14335	16740.00	14220	16685.00	12402	14459.00	133	240.00
3	Bank of Maharashtra	10	122.19	5	5.37	6	6.40	2	13.49
4	Canara Bank	19497	34100.03	19107	33418.03	8042	14935.50	886	1208.89
5	Central Bank of India	48718	85451.02	27433	51028.40	25197	47779.00	531	655.10
6	Indian Bank	71442	126210.72	70013	123687.00	38272	68056.51	1123	1440.62
7	Indian Overseas Bank	4519	4636.13	3663	3960.45	1198	1629.25	600	448.25
8	Punjab and Sind Bank	169	170.73	169	170.73	0	0.00	169	170.73
9	Punjab National Bank	187470	280626.06	187470	280626.06	156287	241332.59	10779	13278.90
10	State Bank of India	103840	188551.00	102997	187017.00	96315	176821.00	1851	3260.00
11	UCO Bank	24175	33568.34	22289	31185.48	15948	25111.64	3453	2472.37
12	Union Bank of India	10742	17180.01	10124	16303.30	9784	15972.75	340	330.55
	Total	495854	801875.53	467824	758030.18	372529	619026.03	21656	25087.25
	Total Eastern Region	1299173	1948208.38	1189694	1827500.85	947242	1339695.74	37382	40844.05
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Bank of Baroda	4	25.67	2	14.79	2	14.79	1	7.47
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	1	3.41	1	3.41	0	0.00	0	0.00
4	Canara Bank	19	41.83	19	41.83	7	15.80	6	11.83
5	Central Bank of India	5	13.63	5	13.63	4	12.99	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	104	81.62	104	81.62	64	59.45	0	0.00
10	State Bank of India	219	233.00	219	233.00	8	30.00	0	0.00
11	UCO Bank	1	0.00	0	0.00	1	0.00	0	0.00
12	Union Bank of India								
	Total	353	399.16	350	388.28	86	133.03	7	19.30
	ASSAM								
1	Bank of Baroda	1016	1263.76	928	1174.79	851	1130.20	108	78.94
2	Bank of India	617	512.00	617	512.00	617	512.00	0	0.00
3	Bank of Maharashtra	235	297.65	192	246.16	211	275.88	5	2.82
4	Canara Bank	2087	2493.94	1979	2364.26	335	329.56	171	196.63
5	Central Bank of India	6880	10670.20	4539	7404.22	4426	7289.67	57	41.66
6	Indian Bank	5579	6746.15	5467	6611.00	3234	3681.48	105	131.55
7	Indian Overseas Bank	955	1140.00	493	494.03	62	130.79	10	14.13
8	Punjab and Sind Bank	74	68.32	66	58.04	22	23.36	52	44.96
9	Punjab National Bank	16692	12423.16	16692	12423.16	9928	6808.99	2116	1270.69
10	State Bank of India	18085	21329.00	18085	21329.00	13307	15642.00	276	329.00
11	UCO Bank	12324	11728.27	11604	11198.93	11249	11321.56	411	290.10
12	Union Bank of India	2330	1950.60	1710	1471.68	1673	1435.03	37	36.65
	Total	66874	70623.05	62372	65287.27	45915	48580.52	3348	2437.13
	MANIPUR								
1	Bank of Baroda	83	74.23	63	48.08	63	48.08	0	0.00
2	Bank of India	10	13.00	10	13.00	10	5.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	31	21.11	31	21.11	7	3.51	2	1.62
5	Central Bank of India	32	29.94	16	14.82	13	12.65	1	0.37
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	27	36.96	22	30.71	11	23.66	0	0.00
8	Punjab And Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	366	133.33	366	133.33	229	70.77	86	10.77
10	State Bank Of India	164	207.00	164	207.00	118	145.00	2	2.00
11	UCO Bank	63	51.91	56	49.99	53	42.10	3	1.92
12	Union Bank Of India								
	Total	776	567.48	728	518.04	504	350.77	94	16.68

## STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	MEGHALAYA								
1	Bank of Baroda	4	5.55	4	5.55	4	5.55	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	32	35.12	32	35.12	3	2.89	4	1.50
4	Central Bank of India	30	19.19	30	19.19	30	19.19	0	0.00
5	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Overseas Bank	1	2.96	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	65	20.20	65	20.20	8	1.24	5	5.48
8	State Bank of India	844	851.00	844	851.00	483	412.00	9	12.00
9	UCO Bank	16	11.47	14	10.99	3	7.00	10	3.89
10	Union Bank of India	6	3.23	2	1.35	2	1.35	0	0.00
	Total	998	948.72	991	943.40	533	449.22	28	22.87
	MIZORAM								
1	Bank of Baroda	5	21.40	5	21.40	5	21.40	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	100	110.96	100	110.96	0	0.00	89	87.37
5	Central Bank of India	2	3.24	0	0.00	0	0.00	2	3.24
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	4	8.79	4	8.79	2	3.20	2	5.59
9	State Bank of India	145	266.00	145	266.00	119	218.00	24	38.00
10	UCO Bank	24	17.41	16	12.90	5	3.60	19	13.81
11	Union Bank of India								
	Total	280	427.80	270	420.05	131	246.20	136	148.01
	NAGALAND								
1	Bank of Baroda	30	56.53	21	41.41	21	41.41	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	1	3.91	0	0.00	0	0.00	1	3.91
4	Canara Bank	10	7.40	10	7.40	0	0.00	0	0.00
5	Central Bank of India	107	120.85	8	7.25	3	4.33	0	0.00
6	Indian Bank	13	24.55	13	24.00	1	2.00	5	15.55
7	Indian Overseas Bank	3	9.54	2	4.67	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	16	19.46	16	19.46	12	18.99	1	0.47
10	State Bank of India	826	983.00	826	983.00	782	885.00	0	0.00
11	UCO Bank	79	68.43	54	50.46	25	10.53	54	57.90
12	Union Bank of India	1	1.50	0	0.00	0	0.00	0	0.00
	Total	1086	1295.17	950	1137.65	844	962.26	61	77.83
	SIKKIM								
1	Bank of Baroda								
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	107	231.27	107	231.27	27	44.68	2	1.56
4	Central Bank of India	231	286.63	149	190.51	148	190.51	1	1.73
5	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Overseas Bank	21	17.01	20	17.01	2	5.98	0	0.00
7	Punjab National Bank	5	7.33	5	7.33	2	2.67	1	3.06
8	State Bank of India	554	1022.00	554	1022.00	530	984.00	0	0.00
9	UCO Bank	21	14.66	12	10.43	8	8.38	13	6.28
10	Union Bank of India	150	158.81	136	145.49	136	145.49	0	0.00
	Total	1089	1737.71	983	1624.04	853	1381.71	17	12.63
	TRIPURA								
1	Bank of Baroda	11	4.49	8	3.87	7	3.64	2	0.23
2	Bank of India	66	29.00	66	29.00	66	22.00	0	0.00
3	Bank of Maharashtra	23	17.42	21	15.07	15	11.57	3	3.55
4	Canara Bank	261	247.93	261	247.93	13	16.54	57	56.77
5	Central Bank of India	49	37.69	37	32.74	37	32.74	1	0.50

## STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
6	Indian Bank	3	3.35	3	3.00	0	0.00	1	1.32
7	Indian Overseas Bank	15	13.79	2	2.30	0	0.00	0	0.00
8	Punjab and Sind Bank	9	5.21	9	5.21	9	5.21	0	0.00
9	Punjab National Bank	4175	2355.10	4175	2355.10	1711	1220.55	995	575.56
10	State Bank of India	303	287.00	303	287.00	248	186.00	0	0.00
11	UCO Bank	788	568.01	664	477.73	531	365.62	236	198.49
12	Union Bank of India	47	46.87	46	45.95	44	43.06	2	2.89
	<b>Total</b>	<b>5750</b>	<b>3615.86</b>	<b>5595</b>	<b>3504.90</b>	<b>2681</b>	<b>1906.93</b>	<b>1297</b>	<b>839.31</b>
	<b>Total North Eastern Region</b>	<b>77206</b>	<b>79614.95</b>	<b>72239</b>	<b>73823.63</b>	<b>51547</b>	<b>54010.64</b>	<b>4988</b>	<b>3573.76</b>
<b>NORTHERN REGION</b>									
	<b>CHANDIGARH</b>								
1	Bank of Baroda	1	0.00	1	0.00	0	0.00	1	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	3	1.86	3	1.86	0	0.00	3	1.86
5	Central Bank of India								
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	142	117.84	136	99.14	88	62.97	54	54.87
9	Punjab National Bank	28	17.21	28	17.21	1	0.89	24	15.54
10	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO Bank	2	1.09	0	0.00	0	0.00	2	1.09
12	Union Bank of India								
	<b>Total</b>	<b>176</b>	<b>138.00</b>	<b>168</b>	<b>118.21</b>	<b>89</b>	<b>63.86</b>	<b>84</b>	<b>73.36</b>
	<b>HARYANA</b>								
1	Bank of Baroda	166	121.50	157	118.83	121	95.90	36	22.93
2	Bank of India	339	227.00	116	158.00	93	110.00	0	0.00
3	Bank of Maharashtra	51	175.65	17	16.35	20	126.08	30	48.66
4	Canara Bank	1641	1745.90	1626	1728.45	620	817.27	240	169.45
5	Central Bank of India	832	593.66	642	435.03	633	415.95	4	1.53
6	Indian Bank	191	200.48	187	196.00	75	58.02	45	47.40
7	Indian Overseas Bank	92	72.66	62	40.02	0	0.00	2	1.37
8	Punjab and Sind Bank	409	438.18	393	411.89	366	380.27	43	57.91
9	Punjab National Bank	6778	5337.30	6778	5337.30	3291	2682.66	342	274.31
10	State Bank of India	7106	5356.00	7106	5356.00	4806	3564.00	232	169.00
11	UCO Bank	393	227.99	322	197.36	195	125.30	191	96.19
12	Union Bank of India	599	497.74	456	375.70	443	366.76	13	8.94
	<b>Total</b>	<b>18597</b>	<b>14994.06</b>	<b>17862</b>	<b>14370.93</b>	<b>10663</b>	<b>8742.21</b>	<b>1178</b>	<b>897.69</b>
	<b>HIMACHAL PRADESH</b>								
1	Bank of Baroda	49	56.41	36	44.53	26	31.14	21	25.05
2	Bank of India	122	111.00	53	46.00	24	32.00	0	0.00
3	Bank of Maharashtra	14	14.90	9	10.98	4	4.14	3	2.80
4	Canara Bank	287	311.79	278	302.43	152	191.90	95	80.54
5	Central Bank of India	197	223.69	132	155.93	113	128.17	36	35.86
6	Indian Bank	40	31.00	40	31.00	15	11.00	18	13.00
7	Indian Overseas Bank	1	0.02	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	61	188.27	60	186.22	54	82.89	7	105.38
9	Punjab National Bank	2348	3083.23	2348	3083.23	876	1191.61	281	341.92
10	State Bank of India	658	1025.00	598	932.00	582	861.00	1	1.00
11	UCO Bank	816	839.79	601	591.81	634	711.03	121	93.67
12	Union Bank of India	45	46.19	41	43.67	26	27.67	15	16.00
	<b>Total</b>	<b>4638</b>	<b>5931.29</b>	<b>4196</b>	<b>5427.80</b>	<b>2506</b>	<b>3272.55</b>	<b>598</b>	<b>715.22</b>
	<b>JAMMU AND KASHMIR</b>								
1	Bank of Baroda	8	12.69	8	12.69	0	0.00	8	12.69
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	3	3.67	0	0.00	0	0.00	3	3.67

## STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
4	Canara Bank	185	216.00	185	216.00	5	4.23	173	205.41
5	Central Bank of India	19	48.97	1	8.38	1	8.38	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	27	20.75	15	8.44	22	13.52	5	7.23
9	Punjab National Bank	971	1111.42	971	1111.42	293	359.35	20	34.73
10	State Bank of India	445	1235.00	416	1157.00	239	890.00	0	0.00
11	UCO Bank	110	92.92	84	75.44	0	0.00	110	92.92
12	Union Bank of India	7	4.61	4	2.36	3	0.49	1	1.87
	<b>Total</b>	<b>1775</b>	<b>2746.03</b>	<b>1684</b>	<b>2591.73</b>	<b>563</b>	<b>1275.97</b>	<b>320</b>	<b>358.52</b>
	<b>NEW DELHI</b>								
1	Bank of Baroda	7	869.85	5	869.36	5	869.36	2	0.49
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	5	43.79	0	0.00	1	0.90	4	42.89
4	Canara Bank	35	104.99	35	104.99	0	0.00	8	6.48
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	9	8.43	9	8.00	2	2.31	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	134	80.86	134	80.86	6	11.02	4	3.10
10	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO Bank	2	2.12	2	2.12	0	0.00	2	2.12
12	Union Bank of India	45	219.11	38	178.62	0	0.00	38	178.62
	<b>Total</b>	<b>237</b>	<b>1329.15</b>	<b>223</b>	<b>1243.95</b>	<b>14</b>	<b>883.59</b>	<b>58</b>	<b>233.70</b>
	<b>PUNJAB</b>								
1	Bank of Baroda	50	57.07	42	29.48	42	29.48	1	5.13
2	Bank of India	42	52.00	22	29.00	2	11.00	0	0.00
3	Bank of Maharashtra	23	2078.18	3	2.87	9	2063.70	14	14.48
4	Canara Bank	321	197.11	238	173.48	92	51.15	127	67.21
5	Central Bank of India	56	31.87	38	15.44	34	14.58	1	0.44
6	Indian Bank	95	94.76	93	93.00	20	12.39	8	5.40
7	Indian Overseas Bank	23	137.17	7	8.47	0	0.00	0	0.00
8	Punjab and Sind Bank								
9	Punjab National Bank	2464	1293.36	2464	1293.36	1134	422.63	65	47.91
10	State Bank of India	2334	1449.00	2334	1449.00	1441	712.00	23	14.00
11	UCO Bank	193	106.39	148	80.03	113	51.22	44	22.10
12	Union Bank of India	110	50.83	80	31.41	80	31.41	0	0.00
	<b>Total</b>	<b>5711</b>	<b>5547.74</b>	<b>5469</b>	<b>3205.54</b>	<b>2967</b>	<b>3399.56</b>	<b>283</b>	<b>176.67</b>
	<b>RAJASTHAN</b>								
1	Bank of Baroda	15093	15991.25	14780	15654.27	14749	15647.34	55	21.62
2	Bank of India	1642	459.00	1191	190.00	403	232.00	0	0.00
3	Bank of Maharashtra	119	134.98	36	20.28	37	20.11	78	113.26
4	Canara Bank	1664	1397.70	1544	1285.88	171	180.59	920	697.32
5	Central Bank of India	1993	866.42	1366	523.35	1319	501.38	7	6.36
6	Indian Bank	687	1315.21	673	1289.00	541	1096.53	64	46.99
7	Indian Overseas Bank	161	63.19	135	38.70	102	31.12	0	0.00
8	Punjab and Sind Bank	16	25.67	11	20.61	11	19.79	5	5.88
9	Punjab National Bank	6963	6003.05	6963	6003.05	3135	1938.39	140	129.40
10	State Bank of India	7111	6229.00	7004	6134.00	5845	5278.00	27	24.00
11	UCO Bank	1439	693.80	1030	542.49	640	316.47	776	369.93
12	Union Bank of India	626	334.70	535	278.13	518	271.57	17	6.56
	<b>Total</b>	<b>37514</b>	<b>33513.97</b>	<b>35268</b>	<b>31979.76</b>	<b>27471</b>	<b>25533.29</b>	<b>2089</b>	<b>1421.32</b>
	<b>Total Northern Region</b>	<b>68648</b>	<b>64200.24</b>	<b>64870</b>	<b>58937.92</b>	<b>44273</b>	<b>43171.03</b>	<b>4610</b>	<b>3876.48</b>
	<b>SOUTHERN REGION</b>								
	<b>ANDHRA PRADESH</b>								
1	Bank of Baroda	25969	125360.22	25604	125016.03	25412	125006.45	208	13.17
2	Bank of India	6644	34476.00	6644	34476.00	1548	4172.00	0	0.00



## STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
3	Bank of Maharashtra	1213	3095.00	702	1589.32	754	2467.07	71	109.26
4	Canara Bank	103705	493754.39	99556	469066.67	25392	111648.57	953	3073.67
5	Central Bank of India	9264	34025.77	5176	22398.41	4536	20457.30	23	59.85
6	Indian Bank	68601	315795.00	67229	309479.00	3360	11010.99	96	266.93
7	Indian Overseas Bank	27792	62490.93	24350	56454.15	13507	42534.14	0	0.00
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	3280	11129.54	3280	11129.54	210	828.96	801	2054.35
10	State Bank of India	220910	1036980.00	216426	1015936.00	213691	934665.00	644	4834.00
11	UCO Bank	2764	9471.51	2586	8825.74	1573	6480.17	1032	2586.09
12	Union Bank of India	237994	1484751.47	214929	1354719.85	176630	1149426.11	38299	205293.74
	<b>Total</b>	<b>708136</b>	<b>3611329.83</b>	<b>666482</b>	<b>3409090.71</b>	<b>466613</b>	<b>2408696.76</b>	<b>42127</b>	<b>218291.06</b>
<b>KARNATAKA</b>									
1	Bank of Baroda								
2	Bank of India	576	802.00	553	770.00	44	54.00	215	315.00
3	Bank of Maharashtra	214	312.72	44	43.45	67	69.73	141	239.56
4	Canara Bank	31806	107934.27	30851	103616.90	7588	25191.83	2888	2782.89
5	Central Bank of India	485	1202.52	106	274.84	49	158.39	5	12.81
6	Indian Bank	656	1982.40	643	1943.00	63	76.73	39	120.91
7	Indian Overseas Bank	2591	5373.54	1991	3501.28	860	1680.66	24	50.03
8	Punjab and Sind Bank	1	4.16	0	0.00	0	0.00	1	4.16
9	Punjab National Bank	248	640.13	248	640.13	30	76.78	64	121.41
10	State Bank of India	48583	168512.00	47612	165145.00	35031	108090.00	506	1774.00
11	UCO Bank	472	541.10	328	427.92	118	209.99	274	211.51
12	Union Bank of India	284069	634657.82	242003	524370.46	240177	523166.52	1826	1203.94
	<b>Total</b>	<b>369701</b>	<b>921962.66</b>	<b>324379</b>	<b>800732.98</b>	<b>284027</b>	<b>658774.63</b>	<b>5983</b>	<b>6836.22</b>
<b>KERALA</b>									
1	Bank of Baroda	7633	17576.01	7073	16740.33	6860	16676.88	248	180.67
2	Bank of India	6609	14810.00	5857	14150.00	2708	6282.00	193	281.00
3	Bank of Maharashtra	70	132.73	44	78.98	63	111.78	4	12.67
4	Canara Bank	64660	157726.16	64013	154571.63	33448	80063.44	1989	6432.60
5	Central Bank of India	13397	33361.03	1229	4018.04	658	3031.59	165	489.18
6	Indian Bank	14342	40360.39	14055	39553.00	51	70.77	68	226.21
7	Indian Overseas Bank	13534	22584.19	11530	18034.45	396	1129.71	629	2072.93
8	Punjab and Sind Bank	6	15.29	6	15.29	0	0.00	6	15.29
9	Punjab National Bank	6196	12262.65	6196	12262.65	1579	3236.92	1258	3263.10
10	State Bank of India	17526	41205.00	17134	40424.00	15028	31866.00	431	1013.00
11	UCO Bank	596	1373.95	496	1230.32	377	942.36	198	410.59
12	Union Bank of India	34713	94655.02	29242	79183.41	28864	75749.65	378	3433.76
	<b>Total</b>	<b>179282</b>	<b>436062.42</b>	<b>156875</b>	<b>380262.10</b>	<b>90032</b>	<b>219161.10</b>	<b>5567</b>	<b>17831.00</b>
<b>LAKSHADWEEP UT</b>									
1	Bank of Baroda								
2	Bank of India								
3	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
4	Central Bank of India								
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
8	UCO Bank								
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>PUDUCHERRY</b>									
1	Bank of Baroda	109	304.33	90	281.73	90	281.73	0	0.00
2	Bank of India	11104	26636.00	11104	26636.00	5202	10548.00	0	0.00
3	Canara Bank	402	961.59	374	894.28	223	615.91	61	29.13
4	Central Bank of India	102	80.26	0	0.00	0	0.00	0	0.00
5	Indian Bank	1712	3268.42	1678	3203.00	170	122.79	77	153.16
6	Indian Overseas Bank	415	802.30	404	778.14	190	512.15	12	19.21
7	Punjab and Sind Bank	2	5.90	2	5.90	0	0.00	2	5.90

## STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
8	Punjab National Bank	13	10.28	13	10.28	9	8.63	1	1.02
9	State Bank of India	114	266.00	114	266.00	91	150.00	16	37.00
10	UCO Bank	286	227.40	200	191.60	76	133.18	179	71.01
11	Union Bank of India	279	281.27	247	255.01	206	224.88	41	30.13
	<b>Total</b>	<b>14538</b>	<b>32843.75</b>	<b>14226</b>	<b>32521.94</b>	<b>6257</b>	<b>12597.27</b>	<b>389</b>	<b>346.56</b>
<b>TAMIL NADU</b>									
1	Bank of Baroda	3152	7781.04	2353	6690.25	2193	6616.09	245	294.67
2	Bank of India	10725	18748.00	9699	17632.00	761	1691.00	171	412.00
3	Bank of Maharashtra	206	581.61	158	336.43	180	345.40	16	58.54
4	Canara Bank	34611	123191.03	34265	121343.16	10695	37236.08	922	1293.70
5	Central Bank of India	4967	14118.90	1677	5123.31	931	3646.34	40	105.83
6	Indian Bank	91720	314727.99	89886	308433.00	6831	14057.06	1877	6290.34
7	Indian Overseas Bank	46759	104587.23	43005	95664.79	10956	25545.96	765	1766.08
8	Punjab and Sind Bank	6	36.55	5	15.95	1	7.58	5	28.97
9	Punjab National Bank	2345	4645.70	2345	4645.70	736	1129.20	208	573.71
10	State Bank of India	7777	25017.00	7754	24947.00	3730	12885.00	1190	3923.00
11	UCO Bank	1461	1880.17	1228	1694.05	540	1140.26	292	282.26
12	Union Bank of India	9849	20723.33	7772	15943.51	6916	14441.92	856	1501.59
	<b>Total</b>	<b>213578</b>	<b>636038.55</b>	<b>200147</b>	<b>602469.15</b>	<b>44470</b>	<b>118741.89</b>	<b>6587</b>	<b>16530.69</b>
<b>TELANGANA</b>									
1	Bank of Baroda	6712	27441.44	6161	26226.80	6096	26180.10	226	646.50
2	Bank of India	9250	1465.00	9250	1465.00	3770	703.00	0	0.00
3	Bank of Maharashtra	942	1864.95	573	1111.47	778	1667.28	24	31.79
4	Canara Bank	29331	130278.57	28372	127673.00	1811	8023.70	337	1133.84
5	Central Bank of India	8780	27856.48	3608	11637.26	1084	4335.56	27	58.71
6	Indian Bank	17324	59884.00	16978	58686.00	1045	3720.31	81	307.48
7	Indian Overseas Bank	9117	13366.60	8586	12665.22	4316	8633.95	113	443.41
8	Punjab National Bank	3227	8785.79	3227	8785.79	820	2297.66	132	280.24
9	State Bank of India	132636	487436.00	128686	472786.00	125524	438233.00	3634	14247.00
10	UCO Bank	1546	5342.48	1355	4752.86	1003	3917.35	250	584.57
11	Union Bank of India	87507	397255.38	82256	372355.10	68383	320332.81	13873	52022.29
	<b>Total</b>	<b>306372</b>	<b>1160976.69</b>	<b>289052</b>	<b>1098144.50</b>	<b>214630</b>	<b>818044.72</b>	<b>18697</b>	<b>69755.83</b>
	<b>Total Southern Region</b>	<b>1791607</b>	<b>6799213.90</b>	<b>1651161</b>	<b>6323221.38</b>	<b>1106029</b>	<b>4236016.37</b>	<b>79350</b>	<b>329591.36</b>
<b>WESTERN REGION</b>									
<b>DAMAN AND DIU UT</b>									
1	Bank of Baroda								
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
4	Indian Bank								
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
7	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Union Bank of India								
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>D AND N HAVELI UT</b>									
1	Bank of Baroda	113	59.88	113	59.88	113	59.88	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
4	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Punjab National Bank								
6	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
7	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>113</b>	<b>59.88</b>	<b>113</b>	<b>59.88</b>	<b>113</b>	<b>59.88</b>	<b>0</b>	<b>0.00</b>
<b>GOA</b>									
1	Bank of Baroda	90	196.57	81	177.52	76	169.00	7	20.59
2	Bank of India	302	427.00	267	385.00	202	289.00	0	0.00
3	Bank of Maharashtra	52	78.38	9	19.74	40	41.26	10	35.15

# STATEMENT - V - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
4	Canara Bank	115	223.99	113	219.51	57	115.90	11	13.52
5	Central Bank of India	49	183.17	45	171.18	45	171.18	0	0.00
6	Indian Bank	2	3.56	2	3.00	0	0.00	1	2.00
7	Indian Overseas Bank	61	70.79	39	29.90	31	18.17	0	0.00
8	Punjab and Sind Bank								
9	Punjab National Bank								
10	State Bank of India	234	604.00	234	604.00	218	542.00	0	0.00
11	UCO Bank	11	15.70	5	9.40	1	0.19	9	8.37
12	Union Bank of India	145	639.69	124	560.02	124	560.02	0	0.00
	<b>Total</b>	<b>1061</b>	<b>2442.85</b>	<b>919</b>	<b>2179.27</b>	<b>794</b>	<b>1906.72</b>	<b>38</b>	<b>79.63</b>
	<b>GUJARAT</b>								
1	Bank of Baroda	24582	19797.41	18139	16413.93	18016	16322.39	158	114.59
2	Bank of India	1966	1306.00	1671	879.00	1358	871.00	23	19.00
3	Bank of Maharashtra	204	410.40	83	83.10	69	67.97	107	305.61
4	Canara Bank	626	465.67	626	465.67	47	41.96	475	357.96
5	Central Bank of India	908	555.39	425	269.99	361	239.26	8	4.13
6	Indian Bank	347	365.51	340	358.00	5	2.04	6	11.00
7	Indian Overseas Bank	170	81.95	56	31.40	13	18.92	8	8.41
8	Punjab and Sind Bank	2	3.83	0	0.00	0	0.00	2	3.83
9	Punjab National Bank	332	261.52	332	261.52	174	120.30	109	98.63
10	State Bank of India	1911	1459.00	1911	1459.00	1648	1298.00	16	12.00
11	UCO Bank	369	193.21	304	159.32	51	28.21	195	92.89
12	Union Bank of India	1648	775.45	1485	710.76	1477	704.60	8	6.16
	<b>TOTAL</b>	<b>33065</b>	<b>25675.34</b>	<b>25372</b>	<b>21091.69</b>	<b>23219</b>	<b>19714.65</b>	<b>1115</b>	<b>1034.21</b>
	<b>MAHARASHTRA</b>								
1	Bank of Baroda	15191	16541.13	14079	15284.87	13506	14897.56	807	608.94
2	Bank of India	26112	18670.00	23669	17166.00	19621	10912.00	1237	1875.00
3	Bank of Maharashtra	35037	37006.82	21619	22187.06	28786	29246.31	3512	4291.68
4	Canara Bank	8340	10579.97	8089	10368.38	1956	3016.20	2295	2060.80
5	Central Bank of India	16718	19402.95	6972	8731.24	6520	8220.54	251	249.57
6	Indian Bank	2029	2774.83	1988	2718.83	878	1079.00	123	128.00
7	Indian Overseas Bank	661	454.24	640	409.61	144	148.29	16	9.21
8	Punjab and Sind Bank								
9	Punjab National Bank	1400	1196.26	1400	1196.26	681	570.73	132	119.28
10	State Bank of India	27226	28334.00	26444	27521.00	24112	18447.00	379	1723.00
11	UCO Bank	1773	1164.53	1476	1001.25	832	585.86	857	531.11
12	Union Bank of India	7985	7383.56	6651	5996.49	6445	5836.52	206	159.97
	<b>Total</b>	<b>142472</b>	<b>143508.29</b>	<b>113027</b>	<b>112580.99</b>	<b>103481</b>	<b>92960.01</b>	<b>9815</b>	<b>11756.56</b>
	<b>Total Western Region</b>	<b>176711</b>	<b>171686.36</b>	<b>139431</b>	<b>135911.83</b>	<b>127607</b>	<b>114641.26</b>	<b>10968</b>	<b>12870.40</b>
	<b>Grand Total</b>	<b>3608479</b>	<b>9233035.86</b>	<b>3288646</b>	<b>8571900.40</b>	<b>2391340</b>	<b>5886013.30</b>	<b>161616</b>	<b>407927.84</b>
	<b>ALL INDIA - PUBLIC SECTOR BANKS</b>								
1	Bank of Baroda	270388	603591.87	252719	585560.17	175307	372580.59	6552	5932.50
2	Bank of India	218305	183698.00	182040	176304.00	150302	86539.00	9944	7186.00
3	Bank of Maharashtra	43575	51372.18	26369	28542.10	34870	40286.51	4928	6132.59
4	Canara Bank	353940	1137460.86	344764	1097521.44	115239	319654.31	20958	27254.60
5	Central Bank of India	201372	347082.16	102109	178127.67	91358	158202.14	1701	2194.73
6	Indian Bank	330008	952385.09	323407	933335.83	77153	132713.64	6584	12382.00
7	Indian Overseas Bank	123773	232535.31	110009	206512.93	39987	91744.06	2798	5515.79
8	Punjab and Sind Bank	2070	2160.45	1920	1868.04	1500	1288.46	570	871.99
9	Punjab National Bank	366461	487478.12	366461	487478.12	255615	350092.64	22291	27796.54
10	State Bank of India	856955	2396858.00	838864	2344954.00	787459	2089009.00	10460	32618.00
11	UCO Bank	118357	136257.83	105015	124457.41	84416	101747.03	17995	14960.33
12	Union Bank of India	723275	2702155.99	634969	2407238.69	578134	2142155.92	56835	265082.77
	<b>Total All Public Sec. Comm. Banks</b>	<b>3608479</b>	<b>9233035.86</b>	<b>3288646</b>	<b>8571900.40</b>	<b>2391340</b>	<b>5886013.30</b>	<b>161616</b>	<b>407927.84</b>

## STATEMENT - V - A (II)

Bank Loans outstanding against SHGs as on 31 March 2022 - Private Sector Com. Banks

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
CENTRAL REGION									
	CHHATTISGARH								
1	Bandhan Bank Limited								
2	DCB Bank Limited	5089	403.74	5089	403.74	0	0.00	0	0.00
3	Federal Bank Ltd	1	0.00	0	0.00	0	0.00	0	0.00
4	HDFC Bank Ltd.	2456	2792.33	2456	2792.33	1003	999.66	1292	1700.26
5	ICICI Bank Limited	2	1.88	2	1.88	2	1.88	0	0.00
6	IDBI Bank Limited	747	754.21	636	636.54	546	574.45	9	5.87
7	IDFC Bank Limited								
8	Karnataka Bank Ltd	1	2.78	1	2.78	0	0.00	0	0.00
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	8296	3954.94	8184	3837.27	1551	1575.99	1301	1706.13
	MADHYA PRADESH								
1	Bandhan Bank Limited								
2	Catholic Syrian Bank Ltd								
3	DCB Bank Limited	4416	357.41	4416	357.41	0	0.00	0	0.00
4	Federal Bank Ltd	2	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	13346	20255.50	13346	20255.50	11266	17289.09	1865	2805.79
6	ICICI Bank Limited	3208	3847.82	3208	3847.82	2851	3476.36	357	371.46
7	IDBI Bank Limited	1941	2407.82	1927	2402.04	20	12.56	0	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	22913	26868.55	22897	26862.77	14137	20778.01	2222	3177.25
	UTTARAKHAND								
1	Bandhan Bank Limited								
2	ICICI Bank Limited								
3	IDBI Bank Limited	160	73.29	45	31.23	12	7.03	0	0.00
4	Karnataka Bank Ltd								
5	Nainital Bank Ltd	205	108.85	146	77.34	205	108.85	0	0.00
6	YES Bank Ltd.								
	Total	365	182.14	191	108.57	217	115.88	0	0.00
	UTTAR PRADESH								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	96	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	62	65.46	62	65.46	59	64.18	0	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	2076	2144.83	1889	1897.83	6	3.08	6	17.26
8	Karnataka Bank Ltd								
9	Nainital Bank Ltd	10	4.24	10	4.24	10	4.24	0	0.00
10	The Dhanalakshmi Bank Ltd								
11	YES Bank Ltd.								
	Total	2244	2214.53	1961	1967.53	75	71.50	6	17.26
	Total Central Region	33818	33220.16	33233	32776.14	15980	22541.38	3529	4900.64
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	HDFC Bank Ltd.	1	0.06	1	0.06	0	0.00	0	0.00
2	IDBI Bank Limited	86	83.84	82	80.70	0	0.00	0	0.00
	Total	87	83.90	83	80.76	0	0.00	0	0.00



## STATEMENT - V - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	BIHAR								
1	Bandhan Bank Limited								
2	DCB Bank Limited								
3	Federal Bank Ltd	2	0.00	0	0.00	0	0.00	0	0.00
4	HDFC Bank Ltd.	252	409.13	252	409.13	249	407.96	0	0.00
5	ICICI Bank Limited	5524	4698.28	5524	4698.28	5524	4698.28	0	0.00
6	IDBI Bank Limited	274	308.58	267	301.53	42	44.90	0	0.00
7	IDFC Bank Limited								
8	YES Bank Ltd.								
	Total	6052	5415.99	6043	5408.94	5815	5151.14	0	0.00
	JHARKHAND								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	1	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	4	2.45	4	2.45	4	2.45	0	0.00
4	ICICI Bank Limited								
5	IDBI Bank Limited	698	446.98	614	399.97	208	115.39	5	3.24
6	IDFC Bank Limited								
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	Total	703	449.43	618	402.42	212	117.84	5	3.24
	ODISHA								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited	12924	820.03	12924	820.03	0	0.00	0	0.00
4	Federal Bank Ltd	646	0.00	0	0.00	22	0.00	1	0.00
5	HDFC Bank Ltd.	9194	14393.58	9194	14393.58	3421	6693.08	5696	7645.91
6	ICICI Bank Limited	4525	5244.72	4525	5244.72	3767	4556.89	758	687.83
7	IDBI Bank Limited	1035	1372.67	970	1297.55	124	160.77	27	43.54
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	YES Bank Ltd.								
	Total	28324	21831.00	27613	21755.88	7334	11410.74	6482	8377.28
	WEST BENGAL								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	4	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	1	2.70	1	2.70	0	0.00	0	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	925	846.58	799	744.63	231	210.30	15	16.06
8	IDFC Bank Limited								
9	Karnataka Bank Ltd	1	156.14	0	0.00	0	0.00	0	0.00
10	Karur Vysya Bank Ltd								
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	Total	931	1005.42	800	747.33	231	210.30	15	16.06
	Total Eastern Region	36097	28785.74	35157	28395.33	13592	16890.02	6502	8396.58
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Bandhan Bank Limited								
2	HDFC Bank Ltd.	1	0.53	1	0.53	0	0.00	1	0.53
3	IDBI Bank Limited	1	6.00	1	6.00	0	0.00	0	0.00
	Total	2	6.53	2	6.53	0	0.00	1	0.53
	ASSAM								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	58	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	5123	7185.39	5123	7185.39	4561	6552.59	400	538.59

## STATEMENT - V - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
4	ICICI Bank Limited								
5	IDBI Bank Limited	733	942.20	631	816.00	371	471.70	66	110.35
6	Karnataka Bank Ltd								
7	South Indian Bank Ltd								
	<b>Total</b>	<b>5914</b>	<b>8127.59</b>	<b>5754</b>	<b>8001.39</b>	<b>4932</b>	<b>7024.29</b>	<b>466</b>	<b>648.94</b>
<b>MANIPUR</b>									
1	Bandhan Bank Limited								
2	IDBI Bank Limited	3	23.33	3	23.33	0	0.00	0	0.00
	<b>Total</b>	<b>3</b>	<b>23.33</b>	<b>3</b>	<b>23.33</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>MEGHALAYA</b>									
1	Bandhan Bank Limited								
2	Federal Bank Ltd	1	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	3	4.36	3	4.36	3	4.36	0	0.00
4	IDBI Bank Limited	1	5.00	1	5.00	0	0.00	0	0.00
	<b>Total</b>	<b>5</b>	<b>9.36</b>	<b>4</b>	<b>9.36</b>	<b>3</b>	<b>4.36</b>	<b>0</b>	<b>0.00</b>
<b>MIZORAM</b>									
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>NAGALAND</b>									
1	Bandhan Bank Limited								
2	Federal Bank Ltd	41	0.00	0	0.00	0	0.00	0	0.00
3	ICICI Bank Limited	1	0.38	0	0.00	1	0.38	0	0.00
4	IDBI Bank Limited	16	32.83	16	32.83	9	20.14	1	0.69
	<b>Total</b>	<b>58</b>	<b>33.21</b>	<b>16</b>	<b>32.83</b>	<b>10</b>	<b>20.52</b>	<b>1</b>	<b>0.69</b>
<b>SIKKIM</b>									
1	IDBI Bank Limited	119	279.77	112	258.83	14	23.67	0	0.00
2	Karnataka Bank Ltd								
	<b>Total</b>	<b>119</b>	<b>279.77</b>	<b>112</b>	<b>258.83</b>	<b>14</b>	<b>23.67</b>	<b>0</b>	<b>0.00</b>
<b>TRIPURA</b>									
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	3	4.70	3	4.70	1	1.76	2	2.94
4	IDBI Bank Limited	69	49.50	14	12.82	10	10.97	0	0.00
	<b>Total</b>	<b>72</b>	<b>54.20</b>	<b>17</b>	<b>17.52</b>	<b>11</b>	<b>12.73</b>	<b>2</b>	<b>2.94</b>
	<b>Total North Eastern Region</b>	<b>6173</b>	<b>8533.99</b>	<b>5908</b>	<b>8349.79</b>	<b>4970</b>	<b>7085.57</b>	<b>470</b>	<b>653.10</b>
<b>NORTHERN REGION</b>									
<b>CHANDIGARH</b>									
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>HARYANA</b>									
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd	15	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	877	1726.30	877	1726.30	864	1704.98	1	0.95
4	ICICI Bank Limited								
5	IDBI Bank Limited	129	51.79	99	41.50	18	24.40	0	0.00
6	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
7	South Indian Bank Ltd	1	0.55	1	0.55	0	0.00	1	0.55
8	YES Bank Ltd.								
	<b>Total</b>	<b>1022</b>	<b>1778.64</b>	<b>977</b>	<b>1768.35</b>	<b>882</b>	<b>1729.38</b>	<b>2</b>	<b>1.50</b>
<b>HIMACHAL PRADESH</b>									
1	ICICI Bank Limited								
2	IDBI Bank Limited	30	38.27	17	29.43	10	13.28	0	0.00
3	YES Bank Ltd.								
	<b>Total</b>	<b>30</b>	<b>38.27</b>	<b>17</b>	<b>29.43</b>	<b>10</b>	<b>13.28</b>	<b>0</b>	<b>0.00</b>
<b>JAMMU AND KASHMIR</b>									
1	ICICI Bank Limited								
2	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

## STATEMENT - V - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	NEW DELHI								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	8	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.								
6	ICICI Bank Limited								
7	IDBI Bank Limited	4	0.00	0	0.00	0	0.00	0	0.00
8	IDFC Bank Limited								
9	Indusind Bank Ltd								
10	Karnataka Bank Ltd								
11	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
12	South Indian Bank Ltd								
13	YES Bank Ltd.								
	Total	12	0.00	0	0.00	0	0.00	0	0.00
	PUNJAB								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd	24	0.00	0	0.00	0	0.00	0	0.00
4	HDFC Bank Ltd.	623	796.77	623	796.77	572	740.54	0	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	6	0.41	2	0.29	0	0.00	0	0.00
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	Total	653	797.18	625	797.06	572	740.54	0	0.00
	RAJASTHAN								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited								
4	DCB Bank Limited								
5	Federal Bank Ltd	15	0.00	0	0.00	0	0.00	0	0.00
6	HDFC Bank Ltd.	7705	10570.36	7705	10570.36	6932	9761.43	225	310.81
7	ICICI Bank Limited	21777	28207.94	21752	28169.30	21535	27921.47	242	286.47
8	IDBI Bank Limited	354	216.14	335	205.64	13	11.88	0	0.00
9	IDFC Bank Limited								
10	Karnataka Bank Ltd								
11	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
12	YES Bank Ltd.								
	Total	29851	38994.44	29792	38945.30	28480	37694.78	467	597.28
	Total Northern Region	31568	41608.53	31411	41540.14	29944	40177.98	469	598.78
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Axis Bank Limited								
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited	223	460.80	80	181.86	0	0.00	0	0.00
4	Federal Bank Ltd	19	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	3965	7069.40	3965	7069.40	0	0.00	20	43.20
6	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank Limited	27	64.17	27	64.17	20	29.64	0	0.00
8	Karnataka Bank Ltd	168	534.18	158	509.50	0	0.00	0	0.00
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd	9	21.09	9	21.09	0	0.00	0	0.00
11	Tamilnad Mercantile Bank Ltd								
	Total	4411	8149.64	4239	7846.02	20	29.64	20	43.20
	KARNATAKA								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - V - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
3	Catholic Syrian Bank Ltd								
4	City Union Bank Limited								
5	DCB Bank Limited	158	18.38	158	18.38	0	0.00	0	0.00
6	Federal Bank Ltd	683	0.00	0	0.00	0	0.00	0	0.00
7	HDFC Bank Ltd.	30288	64517.39	30288	64517.39	0	0.00	0	0.00
8	ICICI Bank Limited	10057	15242.85	10057	15242.85	9805	14791.83	252	451.02
9	IDBI Bank Limited	88667	218086.57	59496	143049.86	13801	57904.42	0	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd	775	2211.78	674	1940.00	1	2.69	24	30.77
12	Karur Vysya Bank Ltd	2	7.09	2	7.09	0	0.00	0	6.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd	1	0.00	1	0.00	0	0.00	0	0.00
16	YES Bank Ltd.								
	<b>Total</b>	<b>130631</b>	<b>300084.06</b>	<b>100676</b>	<b>224775.57</b>	<b>23607</b>	<b>72698.94</b>	<b>276</b>	<b>487.79</b>
<b>KERALA</b>									
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd	30	27.66	30	27.66	16	17.60	0	0.00
4	City Union Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
5	DCB Bank Limited								
6	Federal Bank Ltd	22036	4184.69	156	198.00	11	0.00	0	0.00
7	HDFC Bank Ltd.	38112	86895.83	38112	86895.83	0	0.00	0	0.00
8	ICICI Bank Limited	9721	20722.88	9721	20722.88	9069	18248.95	652	2473.93
9	IDBI Bank Limited	6039	10923.46	5833	10213.26	211	362.76	95	181.32
10	Karnataka Bank Ltd	19	47.67	16	42.92	0	0.00	0	0.00
11	Karur Vysya Bank Ltd								
12	South Indian Bank Ltd	302	328.12	267	288.59	0	0.00	0	0.00
13	Tamilnad Mercantile Bank Ltd	34	17.42	33	17.05	0	0.00	0	0.00
14	The Dhanalakshmi Bank Ltd	12770	57871.62	12704	57599.29	1453	2790.99	79	682.62
15	YES Bank Ltd.								
	<b>Total</b>	<b>89063</b>	<b>181019.35</b>	<b>66872</b>	<b>176005.48</b>	<b>10760</b>	<b>21420.30</b>	<b>826</b>	<b>3337.87</b>
<b>LAKSHADWEEP UT</b>									
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>PUDUCHERRY</b>									
1	City Union Bank Limited								
2	Federal Bank Ltd	1	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	477	1245.24	477	1245.24	0	0.00	5	14.19
4	IDBI Bank Limited	463	402.21	444	381.20	0	0.00	0	0.00
5	Karur Vysya Bank Ltd								
6	South Indian Bank Ltd								
7	Tamilnad Mercantile Bank Ltd								
	<b>Total</b>	<b>941</b>	<b>1647.45</b>	<b>921</b>	<b>1626.44</b>	<b>0</b>	<b>0.00</b>	<b>5</b>	<b>14.19</b>
<b>TAMIL NADU</b>									
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd	1858	1365.62	1858	1365.62	0	0.00	0	0.00
4	City Union Bank Limited	245	218.13	139	135.12	42	18.35	2	0.59
5	DCB Bank Limited								
6	Federal Bank Ltd	2042	20.08	7	4.67	0	0.00	0	0.00
7	HDFC Bank Ltd.	45347	105814.56	45347	105814.56	0	0.00	2542	9287.83
8	ICICI Bank Limited	41234	84659.19	41233	84654.63	36561	77135.76	4673	7523.43



## STATEMENT - V - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
9	IDBI Bank Limited	6063	10261.80	5892	10114.27	8	16.49	20	25.42
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	1	0.92	1	0.92	0	0.00	0	0.00
13	Karur Vysya Bank Ltd	26	22.47	22	21.15	0	0.00	0	0.00
14	South Indian Bank Ltd	17	3.92	15	3.05	0	0.00	1	0.69
15	Tamilnad Mercantile Bank Ltd	911	764.80	878	742.02	235	77.74	3	4.30
16	The Dhanalakshmi Bank Ltd	246	74.42	246	74.42	0	0.00	0	0.00
17	YES Bank Ltd.								
	<b>Total</b>	<b>97990</b>	<b>203205.91</b>	<b>95638</b>	<b>202930.43</b>	<b>36846</b>	<b>77248.34</b>	<b>7241</b>	<b>16842.26</b>
	<b>TELANGANA</b>								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	3	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	11849	30061.46	11849	30061.46	0	0.00	0	0.00
6	ICICI Bank Limited	1	0.00	1	0.00	1	0.00	0	0.00
7	IDBI Bank Limited	1	0.27	1	0.27	0	0.00	0	0.00
8	Indusind Bank Ltd								
9	Karnataka Bank Ltd								
10	Karur Vysya Bank Ltd								
11	South Indian Bank Ltd								
12	The Dhanalakshmi Bank Ltd	3	0.00	3	0.00	0	0.00	0	0.00
13	YES Bank Ltd.								
	<b>Total</b>	<b>11857</b>	<b>30061.73</b>	<b>11854</b>	<b>30061.73</b>	<b>1</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>Total Southern Region</b>	<b>334893</b>	<b>724168.14</b>	<b>280200</b>	<b>643245.67</b>	<b>71234</b>	<b>171397.22</b>	<b>8368</b>	<b>20725.31</b>
	<b>WESTERN REGION</b>								
	<b>DAMAN AND DIU UT</b>								
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>D AND N HAVELI UT</b>								
1	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>GOA</b>								
1	HDFC Bank Ltd.	873	1246.90	873	1246.90	4	0.91	0	0.00
2	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Karnataka Bank Ltd								
	<b>Total</b>	<b>873</b>	<b>1246.90</b>	<b>873</b>	<b>1246.90</b>	<b>4</b>	<b>0.91</b>	<b>0</b>	<b>0.00</b>
	<b>GUJARAT</b>								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	City Union Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd	39	0.00	0	0.00	0	0.00	0	0.00
5	HDFC Bank Ltd.	661	1304.55	661	1304.55	2	1.64	160	293.95
6	ICICI Bank Limited	3691	3673.47	3691	3673.47	1623	1201.13	2068	2472.34
7	IDBI Bank Limited	9	17.96	7	10.48	1	0.59	0	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	<b>Total</b>	<b>4400</b>	<b>4995.98</b>	<b>4359</b>	<b>4988.50</b>	<b>1626</b>	<b>1203.36</b>	<b>2228</b>	<b>2766.29</b>

## STATEMENT - V - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	MAHARASHTRA								
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd								
4	City Union Bank Limited								
5	DCB Bank Limited								
6	Federal Bank Ltd	941	0.00	0	0.00	0	0.00	0	0.00
7	HDFC Bank Ltd.	61843	87673.69	61843	87673.69	45108	63670.96	1156	2113.91
8	ICICI Bank Limited	55838	91447.45	55835	91444.37	41950	70274.84	13888	21172.61
9	IDBI Bank Limited	6732	11039.38	6237	10429.39	1207	1424.43	139	126.79
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	1	0.97	1	0.97	0	0.00	0	0.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd								
16	YES Bank Ltd.								
	Total	125355	190161.49	123916	189548.42	88265	135370.23	15183	23413.31
	Total Western Region	130628	196404.37	129148	195783.82	89895	136574.50	17411	26179.60
	Grand Total	573177	1032720.93	515057	950090.89	225615	394666.67	36749	61454.01
ALL INDIA PRIVATE SECTOR BANKS									
1	Axis Bank Limited								
2	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	Catholic Syrian Bank Ltd	1888	1393.28	1888	1393.28	16	17.60	0	0.00
4	City Union Bank Limited	468	678.93	219	316.98	42	18.35	2	0.59
5	DCB Bank Limited	22587	1599.56	22587	1599.56	0	0.00	0	0.00
6	Federal Bank Ltd	26678	4204.77	163	202.67	33	0.00	1	0.00
7	HDFC Bank Ltd.	233066	444038.64	233066	444038.64	74049	107895.59	13365	24758.86
8	ICICI Bank Limited	155579	257746.86	155549	257700.20	132689	222307.77	22890	35439.09
9	IDBI Bank Limited	117408	260879.86	86397	183486.59	16882	61442.85	383	530.54
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	966	2954.44	851	2497.09	1	2.69	24	30.77
13	Karur Vysya Bank Ltd	28	29.56	24	28.24	0	0.00	0	6.00
14	Nainital Bank Ltd	215	113.09	156	81.58	215	113.09	0	0.00
15	South Indian Bank Ltd	329	353.68	292	313.28	0	0.00	2	1.24
16	Tamilnad Mercantile Bank Ltd	945	782.22	911	759.07	235	77.74	3	4.30
17	The Dhanalakshmi Bank Ltd	13020	57946.04	12954	57673.71	1453	2790.99	79	682.62
18	YES Bank Ltd.								
	All India Private Sector Banks	573177	1032720.93	515057	950090.89	225615	394666.67	36749	61454.01

## STATEMENT - V - B

Bank Loans outstanding against SHGs as on 31 March 2022 - Regional Rural Banks

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
CENTRAL REGION									
	MADHYA PRADESH								
1	Madhyanchal Gramin Bank	17976	15528.00	17257	15217.00	16014	14813.00	827	336.00
2	Madhya Pradesh Gramin Bank	54949	61112.48	51866	58301.87	48180	54973.05	418	327.20
	Total	72925	76640.48	69123	73518.87	64194	69786	1245	663.20
	UTTARAKHAND								
1	Uttarakhand Gramin Bank	6687	3257.47	5824	2916.85	4768	2588.53	609	114.36
	Total	6687	3257.47	5824	2916.85	4768	2589	609	114.36
	UTTAR PRADESH								
1	Aryavart Bank	24107	12657.31	10132	5338.45	18179	9925.67	0	0.00
2	Baroda Uttar Pradesh Bank	42915	14364.97	34625	11266.70	34695	11578.98	45	21.67
3	Prathama Uttar Pradesh Gramin Bank	18458	5321.00	16797	4842.11	15689	4522.85	0	0.00
	Total	85480	32343.28	61554	21447.26	68563	26028	45	21.67
	Total Central Region	165092	112241.23	136501	97882.98	137525	98402	1899	799.23
EASTERN REGION									
	BIHAR								
1	Dakshin Bihar Gramin Bank	258530	303614.76	258530	303614.76	258530	303614.76	0	0.00
2	Uttar Bihar Gramin Bank	212877	184547.00	206938	182886.08	212877	184547.00	0	0.00
	Total	471407	488161.76	465468	486500.84	471407	488162	0	0.00
	JHARKHAND								
1	Jharkhand Rajiya Gramin Bank	60889	71879.15	59823	70732.87	59197	70072.13	0	0.00
	Total	60889	71879.15	59823	70732.87	59197	70072	0	0.00
	ODISHA								
1	Odisha Gramya Bank	103918	167229.51	103918	167229.51	103918	167229.51	0	0.00
2	Utkal Grameen Bank	43278	47540.10	40249	42553.14	42412	36605.88	0	0.00
	Total	147196	214769.61	144167	209782.65	146330	203835	0	0.00
	WEST BENGAL								
1	Bangiya Gramin Vikash Bank	192697	347257.00	171982	309927.00	163792	295168.00	28905	52089.00
2	Paschim Banga Gramin Bank	76979	179072.94	74035	172870.97	76049	177686.20	766	998.07
3	Uttar Banga Kshetriya Gramin Bank	52435	113836.68	52435	113836.68	29733	65599.09	22702	48237.59
	Total	322111	640166.62	298452	596634.65	269574	538453	52373	101324.66
	Total Eastern Region	1001603	1414977.14	967910	1363651.01	946508	1300523	52373	101324.66
NORTH EASTERN REGION									
	ASSAM								
1	Assam Gramin Vikash Bank	89701	108726.54	87753	107172.38	60626	89040.42	1255	1932.61
	Total	89701	108726.54	87753	107172.38	60626	89040	1255	1932.61
	MANIPUR								
1	Manipur Rural Bank	2284	2310.59	2284	2310.59	994	1164.76	179	150.78
	Total	2284	2310.59	2284	2310.59	994	1165	179	150.78
	MEGHALAYA								
1	Meghalaya Rural Bank	6624	6347.51	6352	6164.44	6357	6180.24	0	0.00
	Total	6624	6347.51	6352	6164.44	6357	6180	0	0.00

## STATEMENT - V - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	<b>MIZORAM</b>								
1	Mizoram Rural Bank	3341	5068.40	2781	4608.77	2610	4227.33	116	275.91
	<b>Total</b>	<b>3341</b>	<b>5068.40</b>	<b>2781</b>	<b>4608.77</b>	<b>2610</b>	<b>4227</b>	<b>116</b>	<b>275.91</b>
	<b>NAGALAND</b>								
1	Nagaland Rural Bank	363	754.75	363	754.75	245	264.22	12	27.45
	<b>Total</b>	<b>363</b>	<b>754.75</b>	<b>363</b>	<b>754.75</b>	<b>245</b>	<b>264</b>	<b>12</b>	<b>27.45</b>
	<b>TRIPURA</b>								
1	Tripura Gramin Bank	21422	22350.37	21278	22243.02	20278	21546.91	499	519.85
	<b>Total</b>	<b>21422</b>	<b>22350.37</b>	<b>21278</b>	<b>22243.02</b>	<b>20278</b>	<b>21547</b>	<b>499</b>	<b>519.85</b>
	<b>Total North Eastern Region</b>	<b>123735</b>	<b>145558.16</b>	<b>120811</b>	<b>143253.95</b>	<b>91110</b>	<b>122424</b>	<b>2061</b>	<b>2906.60</b>
	<b>NORTHERN REGION</b>								
	<b>HARYANA</b>								
1	Sarva Haryana Gramin Bank	6488	7570.85	5928	6839.70	5119	5929.52	92	93.21
	<b>Total</b>	<b>6488</b>	<b>7570.85</b>	<b>5928</b>	<b>6839.70</b>	<b>5119</b>	<b>5930</b>	<b>92</b>	<b>93.21</b>
	<b>HIMACHAL PRADESH</b>								
1	Himachal Pradesh Gramin Bank	3921	3941.00	3921	3941.00	3921	3941.00	0	0.00
	<b>Total</b>	<b>3921</b>	<b>3941.00</b>	<b>3921</b>	<b>3941.00</b>	<b>3921</b>	<b>3941</b>	<b>0</b>	<b>0.00</b>
	<b>JAMMU AND KASHMIR</b>								
1	Ellaquai Dehati Bank	264	479.40	194	312.49	264	479.40	0	0.00
2	J & K Grameen Bank	3142	4746.76	3077	4677.58	2970	4592.69	1	0.25
	<b>Total</b>	<b>3406</b>	<b>5226.16</b>	<b>3271</b>	<b>4990.07</b>	<b>3234</b>	<b>5072</b>	<b>1</b>	<b>0.25</b>
	<b>PUNJAB</b>								
1	Punjab Gramin Bank	4050	2390.70	4050	2390.70	3419	2304.55	0	0.00
	<b>Total</b>	<b>4050</b>	<b>2390.70</b>	<b>4050</b>	<b>2390.70</b>	<b>3419</b>	<b>2305</b>	<b>0</b>	<b>0.00</b>
	<b>RAJASTHAN</b>								
1	Baroda Rajasthan Kshetriya Gramin Bank	25224	22996.00	25149	22930.00	23975	22168.00	999	620.00
2	Rajasthan Marudhara Gramin Bank	7296	7539.08	7099	7285.80	4029	4487.38	199	181.27
	<b>Total</b>	<b>32520</b>	<b>30535.08</b>	<b>32248</b>	<b>30215.80</b>	<b>28004</b>	<b>26655</b>	<b>1198</b>	<b>801.27</b>
	<b>Total Northern Region</b>	<b>50385</b>	<b>49663.79</b>	<b>49418</b>	<b>48377.27</b>	<b>43697</b>	<b>43903</b>	<b>1291</b>	<b>894.73</b>
	<b>SOUTHERN REGION</b>								
	<b>ANDHRA PRADESH</b>								
1	Andhra Pragathi Grameena Bank	125678	452458.61	125678	452458.61	0	0.00	0	0.00
2	Chaitanya Godavari Grameena Bank	41741	223658.63	41741	223658.63	27301	152721.71	0	0.00
3	Saptagiri Grameena Bank	61314	254945.18	55562	239416.71	46020	189133.26	9098	38848.53
	<b>Total</b>	<b>228733</b>	<b>931062.42</b>	<b>222981</b>	<b>915533.95</b>	<b>73321</b>	<b>341855</b>	<b>9098</b>	<b>38848.53</b>
	<b>KARNATAKA</b>								
1	Karnataka Gramin Bank	82849	216297.90	81572	212966.90	76469	199644.90	2319	6056.00
2	Karnataka Vikas Grameena Bank	14069	16873.59	13888	15601.67	9245	15041.82	324	1485.93
	<b>Total</b>	<b>96918</b>	<b>233171.49</b>	<b>95460</b>	<b>228568.57</b>	<b>85714</b>	<b>214687</b>	<b>2643</b>	<b>7541.93</b>
	<b>KERALA</b>								
1	Kerala Gramin Bank	22283	76907.65	20769	72577.12	18142	67958.98	90	75.19
	<b>Total</b>	<b>22283</b>	<b>76907.65</b>	<b>20769</b>	<b>72577.12</b>	<b>18142</b>	<b>67959</b>	<b>90</b>	<b>75.19</b>



## STATEMENT - V - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	<b>PUDUCHERRY</b>								
1	Puduvai Bharathiyar Grama Bank	2662	6023.65	2655	6005.98	1259	3808.20	186	343.83
	<b>Total</b>	<b>2662</b>	<b>6023.65</b>	<b>2655</b>	<b>6005.98</b>	<b>1259</b>	<b>3808</b>	<b>186</b>	<b>343.83</b>
	<b>TAMIL NADU</b>								
1	Tamil Nadu Grama Bank	34583	97058.48	33546	94350.55	7608	21353.00	128	359.00
	<b>Total</b>	<b>34583</b>	<b>97058.48</b>	<b>33546</b>	<b>94350.55</b>	<b>7608</b>	<b>21353</b>	<b>128</b>	<b>359.00</b>
	<b>TELANGANA</b>								
1	Andhra Pradesh Grameena Vikas Bank	169653	525364.44	169653	525364.44	103755	322130.18	26070	85110.40
2	Telangana Grameena Bank	81403	305349.96	81403	305349.96	43894	176090.55	144	372.44
	<b>Total</b>	<b>251056</b>	<b>830714.40</b>	<b>251056</b>	<b>830714.40</b>	<b>147649</b>	<b>498221</b>	<b>26214</b>	<b>85482.84</b>
	<b>Total Southern Region</b>	<b>636235</b>	<b>2174938.09</b>	<b>626467</b>	<b>2147750.57</b>	<b>333693</b>	<b>1147883</b>	<b>38359</b>	<b>132651.32</b>
	<b>WESTERN REGION</b>								
	<b>GUJARAT</b>								
1	Baroda Gujarat Gramin Bank	10005	6303.36	9701	6092.97	10005	6303.36	0	0.00
2	Saurashtra Gramin Bank	941	686.76	933	652.83	882	595.29	0	0.00
	<b>Total</b>	<b>10946</b>	<b>6990.12</b>	<b>10634</b>	<b>6745.80</b>	<b>10887</b>	<b>6899</b>	<b>0</b>	<b>0.00</b>
	<b>MAHARASHTRA</b>								
1	Maharashtra Gramin Bank	17986	20356.98	17986	20356.98	6233	8033.69	139	158.99
2	Vidharbha Konkan Gramin Bank	23033	24140.16	23033	24140.16	17822	18532.51	433	461.61
	<b>Total</b>	<b>41019</b>	<b>44497.14</b>	<b>41019</b>	<b>44497.14</b>	<b>24055</b>	<b>26566</b>	<b>572</b>	<b>620.60</b>
	<b>Total Western Region</b>	<b>51965</b>	<b>51487.26</b>	<b>51653</b>	<b>51242.94</b>	<b>34942</b>	<b>33465</b>	<b>572</b>	<b>620.60</b>
	<b>Grand Total</b>	<b>2029015</b>	<b>3948865.67</b>	<b>1952760</b>	<b>3852158.72</b>	<b>1587475</b>	<b>2746599</b>	<b>96555</b>	<b>239197.14</b>

## STATEMENT - V - C

Bank Loans outstanding against SHGs as on 31 March 2022 - Cooperative Banks

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/ SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
CENTRAL REGION									
	CHHATTISGARH								
1	District Central Co-Operative Bank Ltd., Bilaspur	33	26.35	33	26.35	5	3.26	0	0.00
2	District Central Co-Operative Bank Ltd., Durg	477	409.45	463	397.17	477	409.45	0	0.00
3	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	0	0.00	0	0.00	0	0.00	0	0.00
4	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur	750	575.67	750	575.67	205	312.70	12	32.37
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	210	246.38	0	0.00	0	0.00	0	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	1967	2095.62	1967	2095.62	1967	2095.62	0	0.00
	Total	3437	3353.47	3213	3094.81	2654	2821	12	32.37
	MADHYA PRADESH								
1	Indore Premier Co-Operative Bank Limited, Indore	15	1.07	15	1.07	0	0.00	0	0.00
2	Jilla Sahakari Kendriya Bank Maryadit, Betul	30	16.31	30	16.31	0	0.00	30	16.31
3	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	0	0.00	0	0.00	0	0.00	0	0.00
4	Jilla Sahakari Kendriya Bank Maryadit, Damoh	0	0.00	0	0.00	0	0.00	0	0.00
5	Jilla Sahakari Kendriya Bank Maryadit, Dewas	0	0.00	0	0.00	0	0.00	0	0.00
6	Jilla Sahakari Kendriya Bank Maryadit, Dhar	0	0.00	0	0.00	0	0.00	0	0.00
7	Jilla Sahakari Kendriya Bank Maryadit, Gwalior	0	0.00	0	0.00	0	0.00	0	0.00
8	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0.00	0	0.00	0	0.00	0	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Jabalpur								
10	Jilla Sahakari Kendriya Bank Maryadit, Jhabua								
11	Jilla Sahakari Kendriya Bank Maryadit, Khandwa	75	39.52	7	19.31	75	39.52	0	0.00
12	Jilla Sahakari Kendriya Bank Maryadit, Khargone	58	19.20	58	19.20	29	9.60	0	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	28	6.21	0	0.00	3	3.63	25	2.58
14	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0	0.00	0	0.00	0	0.00	0	0.00
15	Jilla Sahakari Kendriya Bank Maryadit, Sehore	4	12.57	2	9.03	4	12.57	0	0.00
16	Jilla Sahakari Kendriya Bank Maryadit, Shahdol	0	0.00	0	0.00	0	0.00	0	0.00
17	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	3	0.73	0	0.00	0	0.00	0	0.00
	Total	213	95.61	112	64.92	111	65	55	18.89
	UTTARAKHAND								
1	Almora Zilla Sahakari Bank Ltd.	845	522.86	793	486.74	568	77.46	0	0.00
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	1722	803.20	1257	648.08	1445	290.55	0	0.00
3	District Cooperative Bank Ltd., Dehradun	810	2015.16	810	2015.16	121	91.20	0	0.00
4	Nainital District Co-Operative Bank Ltd., Haldwani	678	352.86	678	352.86	678	352.86	0	0.00
5	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	1290	797.74	953	604.05	930	407.44	115	133.32
6	The Uttarakhand State Co-Operative Bank Ltd.	225	256.98	225	256.98	0	0.00	0	0.00
7	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	550	201.76	550	201.76	550	201.76	0	0.00
8	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	1346	504.97	1346	504.97	1052	136.32	0	0.00
9	Zila Sahkari Bank Ltd., Haridwar	499	185.71	479	165.50	499	185.71	0	0.00
	Total	7965	5641.24	7091	5236.10	5843	1743	115	133.32
	UTTAR PRADESH								
1	District Co-Operative Bank Ltd., Saharanpur	61	28.77	36	23.57	0	0.00	0	0.00
2	District Co-Operative Bank Ltd., Varanasi	0	0.00	0	0.00	0	0.00	0	0.00
3	Etah District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	Farrukhabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	Firozabad Jilla Sahkari Bank Ltd.	402	100.52	360	90.47	51	11.32	0	0.00
6	Ghaziabad Jilla Sahkari Bank Ltd.	6	0.97	0	0.00	0	0.00	6	0.97
7	Jilla Sahakari Bank Ltd., Azamgarh	25	6.90	0	0.00	4	2.59	21	4.31
8	Jilla Sahkari Bank Ltd., Ballia	0	0.00	0	0.00	0	0.00	0	0.00
9	Jilla Sahkari Bank Ltd., Bareilly	40	26.29	4	4.48	16	8.60	24	17.69
10	Jilla Sahkari Bank Ltd., Basti	0	0.00	0	0.00	0	0.00	0	0.00

## STATEMENT - V - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
11	Jilla Sahkari Bank Ltd., Jhansi	0	0.00	0	0.00	0	0.00	0	0.00
12	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	739	294.16	484	162.92	256	91.65	446	198.33
13	Jilla Sahkari Bank Ltd., Meerut	31	10.03	9	2.29	0	0.00	0	0.00
14	Jilla Sahkari Bank Ltd., Raibareilly								
15	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0.00	0	0.00	0	0.00	0	0.00
16	Mainpuri Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Muzaffarnagar District Co-Operative Bank Ltd.	11	15.49	2	4.67	11	15.49	0	0.00
18	Pilibhit Jilla Sahkari Bank Ltd.	25	28.26	15	20.38	12	9.13	0	0.00
19	Rampur Jilla Sahkari Bank Ltd.	5	3.25	5	3.25	0	0.00	0	0.00
20	The Uttar Pradesh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>		<b>1345</b>	<b>514.64</b>	<b>915</b>	<b>312.03</b>	<b>350</b>	<b>139</b>	<b>497</b>	<b>221.30</b>
<b>Total Central Region</b>		<b>12960</b>	<b>9604.96</b>	<b>11331</b>	<b>8707.86</b>	<b>8958</b>	<b>4768</b>	<b>679</b>	<b>405.88</b>
<b>EASTERN REGION</b>									
<b>ANDAMAN &amp; NICOBAR</b>									
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	842	1017.70	760	961.60	24	9.09	0	0.00
<b>Total</b>		<b>842</b>	<b>1017.70</b>	<b>760</b>	<b>961.60</b>	<b>24</b>	<b>9</b>	<b>0</b>	<b>0.00</b>
<b>BIHAR</b>									
1	Central Co-Operative Bank Ltd., Ara	0	0.00	0	0.00	0	0.00	0	0.00
2	Sasaram-Bhabua Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	The Aurangabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	The Begusarai Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	The Bhagalpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
6	The Gopalganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Katihar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
8	The Khagaria District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
9	The Magadh Central Co-Operative Bank Ltd., Gaya	0	0.00	0	0.00	0	0.00	0	0.00
10	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
11	The Motihari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	The Muzaffarpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Nalanda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Nawadah Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Pataliputra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	The Purnea District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0.00	0	0.00	0	0.00	0	0.00
18	The Samastipur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	The Sitamarhi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
20	The Siwan Central Co-Operative Bank Ltd., Siwan	0	0.00	0	0.00	0	0.00	0	0.00
21	The Vaishali District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>JHARKHAND</b>									
1	The Dhanbad Central Co-Operative Bank Ltd.	52	23.98	52	23.98	34	16.87	12	5.86
2	The Jharkhand State Co-Operative Bank Ltd.	818	416.35	818	416.35	0	0.00	0	0.00
<b>Total</b>		<b>870</b>	<b>440.33</b>	<b>870</b>	<b>440.33</b>	<b>34</b>	<b>17</b>	<b>12</b>	<b>5.86</b>
<b>ODISHA</b>									
1	CUTTACK CENTRAL CO-OPERATIVE BANK LTD.	4035	4389.31	4035	4389.31	2813	2643.19	1222	1746.12
2	Keonjhar Central Co-Operative Bank Ltd.								
3	The Angul United Central Co-Operative Bank Ltd.	3996	4000.68	3996	4000.68	3996	4000.68	0	0.00
4	The Aska Central Co-Operative Bank Ltd.	564	640.95	564	640.95	0	0.00	0	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	7654	11157.52	7654	11157.52	7654	11157.52	0	0.00
6	The Berhampore Co-Operative Central Bank Ltd.	414	862.98	414	862.98	142	310.67	62	91.57
7	The Bhawanipatna Central Co-Operative Bank Ltd.	966	1174.50	966	1174.50	483	587.10	0	0.00
8	The Bolangir District Central Co-Operative Bank Ltd.	791	373.40	786	372.10	791	373.40	0	0.00

## STATEMENT - V - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
9	The Khurda Central Co-Operative Bank Ltd.	1752	1479.59	1752	1479.59	0	0.00	0	0.00
10	The Koraput Central Co-Operative Bank Ltd.	4176	2745.80	4176	2745.80	194	205.38	0	0.00
11	The Mayurbhanj District Central Co-Operative Bank Ltd.	367	292.00	367	292.00	367	292.00	0	0.00
12	The Sundargarh District Central Co-Operative Bank Ltd.	8854	7911.48	8854	7911.48	0	0.00	5933	5978.34
	<b>Total</b>	<b>33569</b>	<b>35028.21</b>	<b>33564</b>	<b>35026.91</b>	<b>16440</b>	<b>19570</b>	<b>7217</b>	<b>7816.03</b>
<b>WEST BENGAL</b>									
1	Balageria Central Co-Operative Bank Ltd.	626	1193.93	626	1193.93	0	0.00	0	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	13164	7772.26	13010	7626.05	10947	6122.85	0	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	277	222.04	277	222.04	0	0.00	0	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	81	94.69	0	0.00	0	0.00	0	0.00
5	Howrah District Central Co-Operative Bank Ltd.	6442	7010.28	6360	6930.79	0	0.00	0	0.00
6	Malda District Central Co-Operative Bank Ltd.	5542	9417.15	5542	9417.15	5523	9414.80	19	2.35
7	Murshidabad District Central Co-Operative Bank Ltd.								
8	Nadia District Central Co-Operative Bank Ltd.	35613	42329.00	33721	38701.40	0	0.00	0	0.00
9	Purulia District Central Co-Operative Bank Ltd.	1866	299.61	1866	299.61	1690	251.17	176	48.44
10	Raiganj Central Co-Operative Bank Ltd.	2167	4259.06	2167	4259.06	32	40.20	20	13.50
11	Tamluk Ghatal Central Co-Operative Bank Ltd.	14082	18073.87	14082	18073.87	14082	18073.87	0	0.00
12	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	2016	1587.19	2016	1587.19	608	602.09	321	365.78
13	The Jalpaiguri Central Co-Operative Bank Ltd.	677	362.87	588	307.07	0	0.00	0	0.00
14	Vidyasagar Central Co-Operative Bank Ltd.	4511	8345.43	4385	8109.81	0	0.00	0	0.00
	<b>Total</b>	<b>87064</b>	<b>100967.38</b>	<b>84640</b>	<b>96727.97</b>	<b>32882</b>	<b>34505</b>	<b>536</b>	<b>430.07</b>
	<b>Total Eastern Region</b>	<b>122345</b>	<b>137453.62</b>	<b>119834</b>	<b>133156.81</b>	<b>49380</b>	<b>54101</b>	<b>7765</b>	<b>8251.96</b>
<b>NORTH EASTERN REGION</b>									
<b>ASSAM</b>									
1	The Assam Co-Operative Apex Bank Ltd.	4182	1886.62	1990	1443.18	4182	1886.62	0	0.00
	<b>Total</b>	<b>4182</b>	<b>1886.62</b>	<b>1990</b>	<b>1443.18</b>	<b>4182</b>	<b>1887</b>	<b>0</b>	<b>0.00</b>
<b>MANIPUR</b>									
1	The Manipur State Co-Operative Bank Ltd.	682	617.16	682	617.16	0	0.00	0	0.00
	<b>Total</b>	<b>682</b>	<b>617.16</b>	<b>682</b>	<b>617.16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>MIZORAM</b>									
1	The Mizoram Co-Operative Apex Bank Ltd.								
	<b>Total</b>								
<b>SIKKIM</b>									
1	The Sikkim State Co-Operative Bank Ltd.	31	34.18	31	34.18	18	17.20	0	0.00
	<b>Total</b>	<b>31</b>	<b>34.18</b>	<b>31</b>	<b>34.18</b>	<b>18</b>	<b>17</b>	<b>0</b>	<b>0.00</b>
	<b>Total North Eastern Region</b>	<b>4895</b>	<b>2537.96</b>	<b>2703</b>	<b>2094.52</b>	<b>4200</b>	<b>1904</b>	<b>0</b>	<b>0.00</b>
<b>NORTHERN REGION</b>									
<b>CHANDIGARH</b>									
1	The Chandigarh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>HARYANA</b>									
1	The Ambala Central Co-Operative Bank Ltd.	96	45.40	96	45.40	48	22.70	0	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	The Faridabad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	The Fatehabad Central Co-Operative Bank Ltd.	55	106.52	38	70.26	55	106.52	0	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	5	7.90	5	7.90	0	0.00	5	7.90
6	The Haryana State Co-Operative Apex Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Hissar Central Co-Operative Bank Ltd.	310	225.26	261	152.66	0	0.00	0	0.00
8	The Jhajjar Central Co-Operative Bank Ltd.	4	8.49	4	8.49	0	0.00	0	0.00
9	The Jind Central Co-Operative Bank Ltd.	10	10.61	10	10.61	10	10.61	0	0.00
10	The Kurukshetra Central Co-Operative Bank Ltd.	45	20.35	45	20.35	45	20.35	0	0.00
11	The Mahendragarh Central Co-Operative Bank Ltd.								



# STATEMENT - V - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
12	The Panchakula Cental Co-Operative Bank Ltd.	2	9.02	2	9.02	2	9.02	0	0.00
13	The Panipat Central Co-Operative Bank Ltd.	41	13.67	41	13.67	10	7.33	0	0.00
14	The Rewari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Rohtak Central Co-Operative Bank Ltd.	9	24.65	7	19.87	9	24.65	0	0.00
16	The Yamunanagar Central Co-Operative Bank Ltd.	114	23.26	114	23.26	8	2.10	0	0.00
	<b>Total</b>	<b>691</b>	<b>495.13</b>	<b>623</b>	<b>381.49</b>	<b>187</b>	<b>203</b>	<b>5</b>	<b>7.90</b>
<b>HIMACHAL PRADESH</b>									
1	Jogindra Central Co-Operative Bank Ltd.	950	1055.00	950	1055.00	289	498.52	0	0.00
2	The Kangra Central Co-Operative Bank Ltd.	2451	3127.07	2339	2962.16	1587	2168.63	68	69.76
	<b>Total</b>	<b>3401</b>	<b>4182.07</b>	<b>3289</b>	<b>4017.16</b>	<b>1876</b>	<b>2667</b>	<b>68</b>	<b>69.76</b>
<b>JAMMU AND KASHMIR</b>									
1	Baramulla Central Co-Operative Bank Ltd.	68	35.81	62	32.58	68	35.81	0	0.00
2	The Jammu & Kashmir State Co-Operative Bank Ltd.	4	0.79	4	0.79	4	0.79	0	0.00
	<b>Total</b>	<b>72</b>	<b>36.60</b>	<b>66</b>	<b>33.37</b>	<b>72</b>	<b>37</b>	<b>0</b>	<b>0.00</b>
<b>NEW DELHI</b>									
1	The Delhi State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>PUNJAB</b>									
1	The Amritsar Central Co-Operative Bank Ltd., Amritsar	61	46.32	58	42.16	0	0.00	0	0.00
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	54	46.68	54	46.68	0	0.00	0	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	28	11.00	28	11.00	0	0.00	0	0.00
4	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	79	25.88	79	25.88	79	25.88	0	0.00
5	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	112	71.55	106	55.79	0	0.00	0	0.00
6	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	57	63.17	57	63.17	0	0.00	0	0.00
7	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	9	4.85	9	4.85	0	0.00	0	0.00
8	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	165	85.94	165	85.94	0	0.00	0	0.00
9	The Mansa Central Co-Operative Bank Ltd., Mansa	25	6.52	25	6.52	0	0.00	0	0.00
10	The Muktsar Central Co-Operative Bank Ltd., Muktsar	76	44.65	76	44.65	76	44.65	0	0.00
11	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	108	29.47	108	29.47	0	0.00	0	0.00
12	The Patiala Central Co-Operative Bank Ltd., Patiala	242	131.15	242	131.15	131	63.71	0	0.00
13	The Ropar Central Co-Operative Bank Ltd., Ropar	27	8.99	27	8.99	27	8.99	0	0.00
14	The Sangrur Central Co-Operative Bank Ltd., Sangrur	33	32.32	31	29.99	33	32.32	0	0.00
15	The Taran Central Co-Operative Bank Ltd., Taran Taran	24	5.54	24	5.54	0	0.00	0	0.00
	<b>Total</b>	<b>1100</b>	<b>614.03</b>	<b>1089</b>	<b>591.78</b>	<b>346</b>	<b>176</b>	<b>0</b>	<b>0.00</b>
<b>RAJASTHAN</b>									
1	Ajmer Central Co-Operative Bank Ltd.	123	21.05	123	21.05	123	21.05	0	0.00
2	Baran Kendriya Sahakari Bank Ltd.	293	249.31	269	229.86	0	0.00	22	82.46
3	Chittorgarh Kendriya Sahakari Bank Ltd.	244	123.39	211	115.27	2	0.22	0	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	86	107.26	78	86.83	0	0.00	0	0.00
5	Jhunjhunu Kendriya Sahakari Bank Ltd.	318	331.63	318	331.63	0	0.00	0	0.00
6	Sawai Madhopur Kendriya Sahakari Bank Ltd.	111	51.71	111	51.71	0	0.00	0	0.00
7	The Alwar Central Co-Operative Bank Ltd.	403	244.61	403	244.61	104	83.20	0	0.00
8	The Banswara Central Co-Operative Bank Ltd.	305	151.93	305	151.93	305	151.93	0	0.00
9	The Bharatpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
10	The Bundi District Central Co-Operative Bank Ltd.	303	150.54	303	150.54	188	75.23	0	0.00
11	The Central Co-Operative Bank Ltd, Bhilwara	22	9.85	20	8.91	9	3.96	0	0.00
12	The Central Co-Operative Bank Ltd., Bikaner	280	375.50	280	375.50	13	27.81	0	0.00
13	The Central Co-Operative Bank Ltd., Tonk	148	81.73	88	28.34	68	65.51	80	16.22
14	The Churu Central Co-Operative Bank Ltd.	207	156.95	171	104.58	12	25.86	0	0.00
15	The Dungarpur Central Co-Operative Bank Ltd.								
16	The Ganganagar Kendriya Sahakari Bank Ltd.	125	74.06	125	74.06	0	0.00	0	0.00
17	The Jaipur Central Co-Operative Bank Ltd.	59	19.44	59	19.44	0	0.00	0	0.00

# STATEMENT - V - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
18	The Jaisalmer Central Co-Operative Bank Ltd.	586	559.37	586	559.37	529	498.32	57	61.05
19	The Jalore Central Co-Operative Bank Ltd.	108	78.17	100	69.91	108	78.17	0	0.00
20	The Jhalawar Kendriya Sahakari Bank Ltd.								
21	The Jodhpur Central Co-Operative Bank Ltd.	146	172.18	136	167.29	38	36.47	53	79.00
22	The Kota Central Co-Operative Bank Ltd.	375	222.69	375	222.69	0	0.00	8	16.40
23	The Nagaur Central Co-Operative Bank Ltd.	299	168.51	299	168.51	299	168.51	0	0.00
24	The Pali District Central Co-Operative Bank Ltd.	247	355.59	247	355.59	0	0.00	0	0.00
25	The Rajasthan State Co-Operative Bank Ltd.								
26	The Sikar Kendriya Sahakari Bank Ltd.	489	474.76	489	474.76	0	0.00	0	0.00
27	The Sirohi Central Co-Operative Bank Ltd.	177	87.79	177	87.79	5	2.03	0	0.00
28	The Udaipur Central Co-Operative Bank Ltd.	529	309.43	515	298.38	529	309.43	0	0.00
	<b>Total</b>	<b>5983</b>	<b>4577.45</b>	<b>5788</b>	<b>4398.55</b>	<b>2332</b>	<b>1548</b>	<b>220</b>	<b>255.13</b>
	<b>Total Northern Region</b>	<b>11247</b>	<b>9905.28</b>	<b>10855</b>	<b>9422.35</b>	<b>4813</b>	<b>4630</b>	<b>293</b>	<b>332.79</b>
<b>SOUTHERN REGION</b>									
	<b>ANDHRA PRADESH</b>								
1	The Anantpur District Co Operative Central Bank Ltd.	1411	5020.20	1411	5020.20	0	0.00	0	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	1146	2303.49	1146	2303.49	293	809.68	836	1448.60
3	The Chittoor District Co-Operative Central Bank Ltd.	1220	4456.96	1220	4456.96	0	0.00	0	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	1089	4345.80	1089	4345.80	0	0.00	0	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	380	1400.47	380	1400.47	380	1400.47	0	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	355	1120.77	350	1119.77	0	0.00	355	1120.77
7	The District Co-Operative Central Bank Ltd., Srikakulam	748	1918.94	748	1918.94	748	1918.94	0	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	1108	3040.13	1108	3040.13	1108	3040.13	0	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	12465	5139.30	11945	5134.10	12465	5139.30	0	0.00
10	The Guntur District Co-Operative Central Bank	9039	58269.19	8747	58225.50	7560	51884.99	0	0.00
11	The Krishna District Co-Operative Central Bank Ltd.	9145	33733.78	9145	33733.78	0	0.00	0	0.00
12	The Nellore District Co-Operative Central Bank Ltd.	343	1821.05	336	1640.30	0	0.00	0	0.00
13	The Prakasam District Co-Operative Central Bank Ltd.	2255	8627.79	2255	8627.79	0	0.00	0	0.00
	<b>Total</b>	<b>40704</b>	<b>131197.87</b>	<b>39880</b>	<b>130967.23</b>	<b>22554</b>	<b>64194</b>	<b>1191</b>	<b>2569.37</b>
	<b>KARNATAKA</b>								
1	Bagalkot District Central Co-Operative Bank Ltd.	267	379.85	261	371.70	159	201.46	95	152.61
2	Mandya District Co-Operative Central Bank Ltd.	7114	20032.44	6930	19620.37	5815	16912.42	1299	3120.02
3	The Belagavi District Central Co-Operative Bank Ltd.	1413	2812.09	1329	2644.93	1339	2660.83	74	151.26
4	The Bellary District Co-Operative Central Bank Ltd.	722	1031.16	699	1007.21	591	941.83	0	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd.	947	2739.76	939	2719.21	668	1609.99	11	55.08
6	The Chikmagalur District Co-Operative Central Bank Ltd.	605	597.94	564	557.43	464	458.43	0	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	605	781.24	603	778.48	396	630.14	16	20.58
8	The Dawangere District Central Co-Operative Bank Ltd.	199	237.00	199	237.00	0	0.00	0	0.00
9	The District Co-Operative Central Bank Ltd., Bidar	16196	50776.59	16064	50492.79	0	0.00	0	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	635	377.98	635	377.98	0	0.00	0	0.00
11	The Hassan District Co-Operative Central Bank Ltd.	3636	7736.41	3348	7216.66	2923	6597.19	65	130.23
12	The Kanara District Central Co-Operative Bank Ltd.	2176	2322.89	2036	2161.85	1530	1580.04	506	581.81
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	1022	1960.68	911	1741.40	123	234.68	72	142.47
14	The Kodagu District Co-Operative Central Bank Ltd.	1316	3667.76	1278	2954.79	302	713.40	0	0.00
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	21129	57824.29	21003	57354.96	0	0.00	0	0.00
16	The Mysore And Chamarnajagar District Cooperative Central Bank Ltd.	937	1631.37	912	1613.00	26	33.29	0	0.00
17	The Raichur District Central Co-Operative Bank Ltd.	874	978.17	874	978.17	649	672.34	225	305.83
18	The Shimoga District Co-Operative Central Bank Ltd.	2857	6232.17	2391	5145.00	2221	4758.60	170	386.40
19	The South Canara District Central Co-Operative Bank Ltd.	17811	32131.31	12991	20813.75	17811	32131.31	0	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	324	934.31	265	741.25	207	569.51	0	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	1608	1667.83	1431	1467.69	0	0.00	0	0.00
	<b>Total</b>	<b>82393</b>	<b>196853.24</b>	<b>75663</b>	<b>180995.62</b>	<b>35224</b>	<b>70705</b>	<b>2533</b>	<b>5046.29</b>

# STATEMENT - V - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
	KERALA								
1	The Kerala State Co-Operative Bank Ltd.	65517	74258.30	62231	67220.17	13496	41308.09	282	510.21
2	The Malappuram District Co-Operative Bank Ltd.	1068	1214.17	1068	1214.17	356	633.66	9	34.66
	Total	66585	75472.47	63299	68434.34	13852	41942	291	544.87
	TAMIL NADU								
1	Chennai Central Co-Operative Bank Ltd.	881	1208.10	881	1208.10	0	0.00	0	0.00
2	Dindigul Central Co-Operative Bank Ltd.	1345	4086.31	1311	4086.31	72	112.04	0	0.00
3	The Coimbatore District Central Co-Operative Bank Ltd.	4808	10217.15	4718	10092.98	3421	6828.82	1387	3388.33
4	The Cuddalore District Central Co-Operative Bank Ltd.	8298	7884.40	8228	7858.28	7155	6630.79	1143	1253.61
5	The Dharmapuri District Central Co-Operative Bank Ltd.	3687	13792.81	3619	13666.74	35	89.84	0	0.00
6	The Erode District Central Co-Operative Bank Ltd.	7038	9116.63	7038	9116.63	6721	8349.81	317	766.82
7	The Kancheepuram Central Co-Op.bank Ltd.	2027	8759.57	2027	8759.57	0	0.00	0	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	4639	20399.60	4175	18359.64	0	0.00	0	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	10049	13129.44	10049	13129.44	246	276.35	0	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	1917	6002.67	1917	6002.67	758	4538.76	1159	1463.91
11	The Nilgiris District Central Co-Operative Bank Ltd.	2845	8612.79	2737	8220.63	0	0.00	0	0.00
12	The Pudukottai District Central Co-Operative Bank Ltd.	3564	6041.03	3558	6019.03	3029	5134.88	356	604.10
13	The Ramanathapuram District Central Co-Operative Bank Ltd.	1569	3338.71	1569	3338.71	893	1721.42	676	1617.29
14	The Salem District Central Co-Operative Bank Ltd.	20128	29731.16	19122	28244.60	12077	17838.70	6038	8919.34
15	The Sivgangai District Central Co-Operative Bank Ltd.	4241	10237.79	4241	10237.79	4241	10237.79	0	0.00
16	The Thanjavur Central Co-Operative Bank Ltd.	4640	8398.11	4640	8398.11	4324	8024.71	316	373.40
17	The Tiruchirappalli District Central Co-Operative Bank Ltd.	13254	26822.32	13145	26416.62	10603	21457.85	2651	5364.47
18	The Tirunelveli District Central Co-Operative Bank Ltd.	21060	7249.64	21060	7249.64	21060	7249.64	0	0.00
19	The Tiruvannamalai District Central Co-Operative Bank Ltd.	11607	18568.16	11588	18533.88	11607	18568.16	0	0.00
20	The Vellore District Central Cooperative Bank Ltd.	7779	26948.48	7779	26948.48	5422	12913.18	0	0.00
21	The Villupuram District Central Co-Operative Bank Ltd.	2964	4843.66	2580	3703.30	2964	4843.66	0	0.00
22	The Virudhunagar District Central Co-Operative Bank Ltd.	2374	5023.30	2374	5023.30	0	0.00	0	0.00
23	Thoothukudi District Central Co-Operative Bank Ltd.	2499	8284.34	2499	8284.34	1749	5799.04	750	2485.30
	Total	143213	258696.17	140855	252898.79	96377	140615	14793	26236.57
	TELANGANA								
1	The Adilabad District Co Operative Central Bank Ltd.	420	683.25	420	683.25	420	683.25	0	0.00
2	The District Co-Operative Central Bank Ltd., Khammam								
3	The District Co-Operative Central Bank Ltd., Medak								
4	The District Co-Operative Central Bank Ltd., Warangal	1281	7198.24	1281	7198.24	702	4023.66	0	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.								
6	The Karimnagar District Co-Operative Central Bank Ltd.	5226	18402.55	5226	18402.55	0	0.00	0	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	7	14.19	7	14.19	7	14.19	0	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	225	390.93	225	390.93	0	0.00	0	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	3456	7084.17	3456	7084.17	0	0.00	0	0.00
10	The Telangana State Co-Operative Bank Ltd.	2551	5313.60	2528	5280.92	0	0.00	2551	5313.60
	Total	13166	39086.93	13143	39054.25	1129	4721	2551	5313.60
	Total Southern Region	346061	701306.68	332840	672350.23	169136	322177	21359	39710.70
WESTERN REGION									
	GOA								
1	The Goa State Co-Operative Bank Ltd.	242	551.79	240	550.95	0	0.00	0	0.00
	Total	242	551.79	240	550.95	0	0	0	0.00
	GUJARAT								
1	Banaskantha District Central Co-Operative Bank	186	83.56	184	82.60	186	83.56	0	0.00
2	Bhavnagar District Co-Operative Bank Ltd	5	23.73	3	14.24	0	0.00	0	0.00
3	Mehsana District Central Co-Operative Bank	313	346.00	230	271.00	0	0.00	0	0.00
4	Panchmahals District Co-Operative Bank Ltd.	25	11.91	22	10.44	0	0.00	0	0.00

## STATEMENT - V - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Total Bank Loans outstanding against SHGs		Out of Total - Exclusive Women		Out of Total NRLM/SGSY SHGs - under SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S	No. of SHGs	Loans O/S
5	Rajkot District Co-Operative Bank Ltd.	553	535.86	551	532.03	84	81.47	0	0.00
6	Sabarkantha District Central Co-Operative Bank	1280	626.66	1279	625.78	0	0.00	0	0.00
7	Surat District Co-Operative Bank Ltd.	211	86.81	211	86.81	0	0.00	0	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	28	18.10	28	18.10	28	18.10	0	0.00
9	The Amreli Jill Madhyastha Sahakari Bank Ltd.	72	28.01	72	28.01	0	0.00	0	0.00
10	The Baroda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
11	The Bharuch District Central Co-Operative Bank Ltd.	51	282.30	22	131.42	0	0.00	0	0.00
12	The Gujarat State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Jamnagar District Co-Operative Bank Ltd.	37	16.56	37	16.56	0	0.00	0	0.00
14	The Junagadh Jill Sahakari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Kachchh District Central Co-Operative Bank	11	5.30	11	5.30	0	0.00	11	5.30
16	The Kaira District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	The Kodinar Taluka Co-Operative Banking Union Ltd.	195	129.60	195	129.60	0	0.00	0	0.00
18	The Surendranagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	Valsad District Central Co-Operative Bank Ltd	2	2.68	2	2.68	0	0.00	0	0.00
<b>Total</b>		<b>2969</b>	<b>2197.08</b>	<b>2847</b>	<b>1954.57</b>	<b>298</b>	<b>183</b>	<b>11</b>	<b>5.30</b>
<b>MAHARASHTRA</b>									
1	Akola District Central Co-Operative Bank Ltd.	186	82.29	186	82.29	94	51.24	0	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	345	121.18	293	102.98	0	0.00	0	0.00
3	Bhandara District Central Co-Operative Bank Ltd.	1126	826.96	1114	819.33	975	692.19	0	0.00
4	Buldhana District Central Co-Operative Bank Ltd.	31	55.17	17	32.40	0	0.00	31	55.17
5	Chandrapur District Central Co-Operative Bank Ltd.	5842	4647.75	5842	4647.75	2980	1878.36	72	50.03
6	Dhule & Nandurbar District Central Co-Operativebank Ltd.	458	660.92	402	590.18	28	99.81	0	0.00
7	Gadchiroli District Central Co-Operative Bank Ltd.	2958	1420.27	2937	1410.13	1774	887.00	0	0.00
8	Jalna District Central Co-Operative Bank Ltd.	44	39.35	42	37.45	0	0.00	0	0.00
9	Kolhapur District Central Co-Operative Bank Ltd.	789	565.17	789	565.17	511	328.75	0	0.00
10	Latur District Central Co-Operative Bank Ltd.	525	557.72	525	557.72	317	327.84	0	0.00
11	Nagpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	Nasik District Central Co-Operative Bank Ltd.	28	24.31	28	24.31	28	24.31	0	0.00
13	Parbhani District Central Co-Operative Bank Ltd.	343	244.61	262	164.92	262	164.92	0	0.00
14	Pune District Central Co-Operative Bank Ltd.	1347	1548.90	1343	1545.18	64	46.76	0	0.00
15	Raigad District Central Co-Operative Bank Ltd.								
16	Ratnagiri District Central Co-Operative Bank Ltd.	150	163.81	145	158.38	24	18.78	0	0.00
17	Sangli District Central Co-Operative Bank Ltd.	2213	1309.53	1991	1178.58	2076	1225.93	0	0.00
18	Sindhudurg District Central Co-Operative Bank Ltd.	1199	1147.46	1199	1147.46	443	657.88	0	0.00
19	Solapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
20	The Ahmednagar District Central Co-Operative Bank Ltd.	610	401.15	610	401.15	281	225.48	0	0.00
21	The Gondia District Central Co-Operative Bank Ltd.	2364	3927.67	2350	3912.93	744	461.92	1620	3465.75
22	The Jalgaon District Central Co-Operative Bank Ltd.	211	168.74	211	168.74	0	0.00	0	0.00
23	The Maharashtra State Co-Operative Bank Ltd.	3	4.26	3	4.26	0	0.00	0	0.00
24	The Mumbai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	The Nanded District Central Co-Operative Bank Ltd.	10	1.73	10	1.73	0	0.00	0	0.00
26	The Satara District Central Co-Operative Bank Ltd.	137	56.83	137	56.83	18	25.83	0	0.00
27	The Thane District Central Co-Operative Bank Ltd.	4801	7905.41	4801	7905.41	53	29.61	0	0.00
28	Wardha District Central Co-Operative Bank Ltd.	386	170.11	341	147.46	103	65.03	0	0.00
29	Yavatmal District Central Co-Operative Bank Ltd.	2461	898.48	2287	811.27	2461	898.48	0	0.00
<b>Total</b>		<b>28567</b>	<b>26949.78</b>	<b>27865</b>	<b>26474.01</b>	<b>13236</b>	<b>8110</b>	<b>1723</b>	<b>3570.95</b>
<b>Total Western Region</b>		<b>31778</b>	<b>29698.65</b>	<b>30952</b>	<b>28979.53</b>	<b>13534</b>	<b>8293</b>	<b>1734</b>	<b>3576.25</b>
<b>Grand Total</b>		<b>529286</b>	<b>890507.15</b>	<b>508515</b>	<b>854711.30</b>	<b>250021</b>	<b>395874</b>	<b>31830</b>	<b>52277.58</b>



## STATEMENT - VI - A (I)

NPAs against Bank loans to SHGs of Public Sector Com. Banks as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
CENTRAL REGION									
	CHHATTISGARH								
1	Bank of Baroda	557.67	4.09	407.08	3.08	371.68	2.89	40.07	8.59
2	Bank of India	234.00	18.22	234.00	18.22	91.00	8.80	143.00	57.20
3	Bank of Maharashtra	50.38	3.11	11.31	1.13	14.82	1.02	34.39	26.15
4	Canara Bank	237.65	7.17	230.28	7.09	35.37	2.10	186.77	24.41
5	Central Bank of India	339.98	3.70	178.21	2.07	127.72	1.50	13.99	10.45
6	Indian Bank	161.61	6.37	158.00	6.36	39.12	2.38	73.39	41.53
7	Indian Overseas Bank	161.02	10.81	130.70	10.70	54.74	8.91	10.10	10.75
8	Punjab and Sind Bank								
9	Punjab National Bank	1347.77	15.69	1347.77	15.69	844.44	16.68	94.85	28.90
10	State Bank of India	514.00	4.15	470.00	4.15	277.00	3.02	7.00	3.85
11	UCO Bank	683.49	43.62	544.56	41.76	366.71	36.50	307.93	57.23
12	Union Bank of India	2.57	0.10	2.04	0.09	1.83	0.08	0.21	0.39
	Total	4290.14	7.36	3713.95	6.79	2224.43	4.90	911.70	29.21
	MADHYA PRADESH								
1	Bank of Baroda	232.49	6.34	105.03	3.31	101.17	3.24	3.86	4.77
2	Bank of India	1622.00	16.84	1050.00	13.98	589.00	13.69	575.00	18.10
3	Bank of Maharashtra	365.22	12.73	123.76	7.60	163.01	7.46	134.78	36.98
4	Canara Bank	702.15	23.63	702.15	23.63	25.63	3.52	491.81	31.45
5	Central Bank of India	1047.06	6.90	465.84	3.77	337.36	2.80	1.12	1.28
6	Indian Bank	1166.81	26.86	1143.00	26.85	123.19	10.00	194.28	69.80
7	Indian Overseas Bank	7.46	9.35	5.44	9.11	5.43	14.37	0.00	0.00
8	Punjab and Sind Bank	261.47	83.60	168.61	76.68	34.16	41.72	227.31	98.45
9	Punjab National Bank	1979.04	32.53	1979.04	32.53	1441.75	36.26	72.98	43.53
10	State Bank of India	744.00	7.72	732.00	7.67	537.00	10.23	25.00	7.94
11	UCO Bank	1544.06	72.25	1188.54	69.86	793.64	68.72	729.03	76.35
12	Union Bank of India	8.76	0.25	5.75	0.20	5.73	0.20	0.02	0.03
	Total	9680.52	16.03	7669.16	14.65	4157.07	11.26	2455.19	33.70
	UTTARAKHAND								
1	Bank of Baroda	33.30	6.78	8.66	1.97	8.66	2.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	3.09	44.33	0.00	0.00	0.51	83.61	2.58	40.57
4	Canara Bank	123.50	16.35	122.01	16.31	2.60	5.60	74.67	20.85
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	108.86	63.16	107.00	63.31	2.23	5.25	8.29	37.14
7	Indian Overseas Bank	11.59	8.78	4.98	5.80	0.18	100.00	0.00	0.00

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
8	Punjab and Sind Bank	25.87	25.74	10.10	11.92	24.46	26.45	1.41	17.58
9	Punjab National Bank	333.49	30.41	333.49	30.41	111.24	34.03	3.85	5.87
10	State Bank of India	111.00	11.80	111.00	11.80	101.00	14.85	1.00	8.33
11	UCO Bank	38.16	15.55	28.84	14.93	3.13	3.31	34.75	24.66
12	Union Bank of India	0.16	0.05	0.08	0.04	0.04	0.02	0.04	0.43
	<b>Total</b>	<b>789.02</b>	<b>18.17</b>	<b>726.16</b>	<b>18.04</b>	<b>254.05</b>	<b>12.89</b>	<b>126.59</b>	<b>19.80</b>
<b>UTTAR PRADESH</b>									
1	Bank of Baroda	2605.38	46.61	733.30	22.65	725.60	22.65	31.26	32.55
2	Bank of India	325.00	28.61	190.00	19.92	278.00	28.93	39.00	34.51
3	Bank of Maharashtra	80.49	21.02	3.58	3.67	6.55	9.69	72.07	29.07
4	Canara Bank	2707.60	47.59	2647.83	47.98	160.78	22.00	2145.78	65.13
5	Central Bank of India	804.27	71.88	95.49	35.01	18.94	10.53	1.77	5.79
6	Indian Bank	16476.99	93.03	16151.88	93.05	594.70	51.47	731.41	79.84
7	Indian Overseas Bank	104.85	18.15	22.59	11.82	2.09	6.69	0.00	0.00
8	Punjab and Sind Bank	303.86	68.26	240.96	64.99	268.18	67.65	35.68	73.16
9	Punjab National Bank	5421.28	68.41	5421.28	68.41	2904.56	76.26	133.70	43.08
10	State Bank of India	476.00	19.92	476.00	19.92	373.00	26.87	10.00	20.41
11	UCO Bank	1354.80	83.25	1184.97	83.62	521.55	85.70	800.07	81.54
12	Union Bank of India	12.51	0.49	7.16	0.42	7.15	0.43	0.01	0.04
	<b>Total</b>	<b>30673.03</b>	<b>65.07</b>	<b>27175.04</b>	<b>65.61</b>	<b>5861.10</b>	<b>41.30</b>	<b>4000.75</b>	<b>65.31</b>
	<b>Total Central Region</b>	<b>45432.71</b>	<b>26.71</b>	<b>39284.31</b>	<b>25.76</b>	<b>12496.65</b>	<b>12.69</b>	<b>7494.23</b>	<b>43.64</b>
<b>EASTERN REGION</b>									
<b>ANDAMAN &amp; NICOBAR</b>									
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Central Bank of India								
4	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Punjab National Bank	4.00	26.32	4.00	26.32	3.95	26.07	0.00	0.00
7	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	UCO Bank	4.78	100.00	3.13	100.00	0.00	0.00	4.78	100.00
9	Union Bank of India								
	<b>Total</b>	<b>8.78</b>	<b>14.85</b>	<b>7.13</b>	<b>12.45</b>	<b>3.95</b>	<b>8.13</b>	<b>4.78</b>	<b>69.58</b>
<b>BIHAR</b>									
1	Bank of Baroda	348.45	0.54	265.88	0.41	265.39	0.41	0.49	0.14
2	Bank of India	20.00	2.08	20.00	14.71	20.00	2.08	0.00	0.00
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	680.92	3.44	629.00	3.31	113.02	1.88	20.63	25.86
5	Central Bank of India	2591.46	3.39	1315.09	4.12	922.93	3.25	1.91	4.26

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
6	Indian Bank	1324.92	5.52	1298.00	5.51	156.54	3.30	31.00	4.47
7	Indian Overseas Bank	31.88	7.08	20.85	7.77	5.21	8.85	1.23	3.99
8	Punjab and Sind Bank								
9	Punjab National Bank	8463.13	12.28	8463.13	12.28	4103.90	9.26	157.96	7.44
10	State Bank of India	4649.00	2.32	4500.00	2.31	4235.00	2.33	42.00	16.34
11	UCO Bank	3004.98	9.06	2525.13	8.24	1949.27	8.58	152.18	60.79
12	Union Bank of India	0.78	0.02	0.62	0.02	0.60	0.02	0.02	0.13
	<b>Total</b>	<b>21115.52</b>	<b>4.29</b>	<b>19037.70</b>	<b>4.36</b>	<b>11771.86</b>	<b>3.31</b>	<b>407.42</b>	<b>10.59</b>
<b>JHARKHAND</b>									
1	Bank of Baroda	3490.86	1.40	832.60	0.34	814.04	2.32	24.22	4.00
2	Bank of India	183.00	1.08	183.00	1.08	76.00	0.72	4.00	3.13
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	91.11	0.74	89.39	0.74	50.81	0.44	35.13	12.44
5	Central Bank of India	245.99	5.77	86.77	2.28	23.40	0.63	0.00	0.00
6	Indian Bank	1332.83	16.78	1306.00	16.77	115.41	2.63	21.42	11.96
7	Indian Overseas Bank	53.78	10.62	48.84	10.82	38.07	10.59	0.00	0.00
8	Punjab and Sind Bank	31.17	69.59	25.10	64.82	0.00	0.00	31.17	92.71
9	Punjab National Bank	2214.17	25.94	2214.17	25.94	1007.87	17.13	182.21	60.32
10	State Bank of India	393.00	1.40	390.00	1.39	237.00	0.93	1.00	1.69
11	UCO Bank	587.74	47.33	505.81	44.07	440.67	45.55	143.77	61.69
12	Union Bank of India	1.10	0.02	0.91	0.02	0.89	0.02	0.02	0.09
	<b>Total</b>	<b>8624.75</b>	<b>2.57</b>	<b>5682.59</b>	<b>1.73</b>	<b>2804.16</b>	<b>2.71</b>	<b>442.94</b>	<b>23.66</b>
<b>ODISHA</b>									
1	Bank of Baroda	302.47	1.71	111.82	0.65	91.32	0.55	27.10	3.90
2	Bank of India	358.00	1.97	358.00	1.97	328.00	1.84	30.00	7.96
3	Bank of Maharashtra	9.60	10.87	0.60	1.44	0.60	1.43	9.00	28.64
4	Canara Bank	304.29	1.16	295.53	1.16	91.01	0.55	130.59	13.95
5	Central Bank of India	232.56	2.00	144.54	1.67	137.50	1.60	0.00	0.00
6	Indian Bank	952.76	4.36	934.00	4.36	314.36	1.91	44.55	4.90
7	Indian Overseas Bank	1378.61	10.32	1238.42	10.26	872.23	10.14	57.18	10.64
8	Punjab and Sind Bank	2.10	1.34	2.10	1.34	0.00	0.00	2.10	4.61
9	Punjab National Bank	1312.83	3.78	1312.83	3.78	847.55	3.80	114.78	5.77
10	State Bank of India	3646.00	2.93	3581.00	2.94	3350.00	2.98	35.00	10.54
11	UCO Bank	7422.46	26.45	6280.20	24.86	5296.95	22.37	1490.61	44.42
12	Union Bank of India	11.50	0.05	10.67	0.06	8.07	0.05	2.60	0.39
	<b>Total</b>	<b>15933.18</b>	<b>5.01</b>	<b>14269.71</b>	<b>4.70</b>	<b>11337.59</b>	<b>4.34</b>	<b>1943.51</b>	<b>19.38</b>
<b>WEST BENGAL</b>									
1	Bank of Baroda	71.36	0.49	57.42	0.41	54.47	0.42	9.48	0.60

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
2	Bank of India	229.00	1.37	225.00	1.35	191.00	1.32	22.00	9.17
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	192.93	0.57	189.53	0.57	20.23	0.14	22.71	1.88
5	Central Bank of India	514.38	0.60	330.63	0.65	299.43	0.63	0.47	0.07
6	Indian Bank	1311.36	1.04	1285.00	1.04	391.34	0.58	32.08	2.23
7	Indian Overseas Bank	569.12	12.28	480.79	12.14	180.10	11.05	63.44	14.15
8	Punjab and Sind Bank	1.48	0.87	1.48	0.87	0.00	0.00	1.48	0.87
9	Punjab National Bank	11856.57	4.23	11856.57	4.23	9472.50	3.93	1412.48	10.64
10	State Bank of India	3681.00	1.95	3651.00	1.95	2586.00	1.46	58.00	1.78
11	UCO Bank	1280.53	3.81	1147.49	3.68	159.31	0.63	321.02	12.98
12	Union Bank of India	1.69	0.01	1.06	0.01	1.04	0.01	0.02	0.01
	<b>Total</b>	<b>19709.42</b>	<b>2.46</b>	<b>19225.97</b>	<b>2.54</b>	<b>13355.42</b>	<b>2.16</b>	<b>1943.18</b>	<b>7.75</b>
	<b>Total Eastern Region</b>	<b>65391.65</b>	<b>3.36</b>	<b>58223.10</b>	<b>3.19</b>	<b>39272.98</b>	<b>2.93</b>	<b>4741.83</b>	<b>11.61</b>
<b>NORTH EASTERN REGION</b>									
	<b>ARUNACHAL PRADESH</b>								
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	3.41	100.00	3.41	100.00	0.00	0.00	0.00	0.00
4	Canara Bank	5.60	13.39	5.60	13.39	5.60	35.44	0.00	0.00
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	75.54	92.55	75.54	92.55	57.70	97.06	0.00	0.00
10	State Bank of India	8.00	3.43	8.00	3.43	3.00	10.00	0.00	0.00
11	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Union Bank of India								
	<b>Total</b>	<b>92.55</b>	<b>23.19</b>	<b>92.55</b>	<b>23.84</b>	<b>66.30</b>	<b>49.84</b>	<b>0.00</b>	<b>0.00</b>
	<b>ASSAM</b>								
1	Bank of Baroda	49.15	3.89	13.64	1.16	9.61	0.85	5.87	7.44
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	2.84	0.95	1.79	0.73	2.84	1.03	0.00	0.00
4	Canara Bank	75.28	3.02	70.07	2.96	1.31	0.40	19.89	10.12
5	Central Bank of India	211.79	1.98	53.13	0.72	42.34	0.58	0.00	0.00
6	Indian Bank	578.70	8.58	567.00	8.58	114.34	3.11	80.36	61.09
7	Indian Overseas Bank	137.78	12.09	53.63	10.86	16.47	12.59	3.50	24.77
8	Punjab and Sind Bank	36.90	54.01	26.62	45.86	0.00	0.00	36.90	82.07

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
9	Punjab National Bank	2839.55	22.86	2839.55	22.86	1415.30	20.79	868.66	68.36
10	State Bank of India	412.00	1.93	412.00	1.93	213.00	1.36	7.00	2.13
11	UCO Bank	3179.61	27.11	3047.43	27.21	2926.26	25.85	137.52	47.40
12	Union Bank of India	1.51	0.08	0.69	0.05	0.68	0.05	0.01	0.03
	<b>Total</b>	<b>7525.11</b>	<b>10.66</b>	<b>7085.55</b>	<b>10.85</b>	<b>4742.15</b>	<b>9.76</b>	<b>1159.71</b>	<b>47.59</b>
	<b>MANIPUR</b>								
1	Bank of Baroda	3.20	4.31	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra								
4	Canara Bank	0.83	3.93	0.83	3.93	0.00	0.00	0.83	51.23
5	Central Bank of India	10.14	33.87	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	4.47	12.09	4.47	14.56	3.76	15.89	0.00	0.00
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	71.63	53.72	71.63	53.72	42.64	60.25	9.89	91.83
10	State Bank of India	8.00	3.86	8.00	3.86	6.00	4.14	0.00	0.00
11	UCO Bank	3.69	7.11	2.62	5.24	3.69	8.76	0.00	0.00
12	Union Bank of India								
	<b>Total</b>	<b>101.96</b>	<b>17.97</b>	<b>87.55</b>	<b>16.90</b>	<b>56.09</b>	<b>15.99</b>	<b>10.72</b>	<b>64.27</b>
	<b>MEGHALAYA</b>								
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Overseas Bank	2.96	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Punjab National Bank	15.38	76.14	15.38	76.14	1.09	87.90	5.48	100.00
8	State Bank of India	95.00	11.16	95.00	11.16	72.00	17.48	0.00	0.00
9	UCO Bank	11.29	98.43	10.81	98.36	6.82	97.43	3.89	100.00
10	Union Bank of India	0.03	0.93	0.01	0.74	0.01	0.74	0.00	0.00
	<b>Total</b>	<b>124.66</b>	<b>13.14</b>	<b>121.20</b>	<b>12.85</b>	<b>79.92</b>	<b>17.79</b>	<b>9.37</b>	<b>40.97</b>
	<b>MIZORAM</b>								
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra								
4	Canara Bank	4.19	3.78	4.19	3.78	0.00	0.00	4.19	4.80
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
8	Punjab National Bank	5.59	63.59	5.59	63.59	0.00	0.00	5.59	100.00
9	State Bank of India	19.00	7.14	19.00	7.14	17.00	7.80	2.00	5.26
10	UCO Bank	13.81	79.32	9.30	72.09	0.00	0.00	13.81	100.00
11	Union Bank of India								
	<b>Total</b>	<b>42.59</b>	<b>9.96</b>	<b>38.08</b>	<b>9.07</b>	<b>17.00</b>	<b>6.90</b>	<b>25.59</b>	<b>17.29</b>
	<b>NAGALAND</b>								
1	Bank of Baroda	8.50	15.04	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Central Bank of India	0.38	0.31	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	1.00	4.07	1.00	4.17	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	2.17	22.75	2.17	46.47	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	6.27	32.22	6.27	32.22	5.80	30.54	0.47	100.00
10	State Bank of India	31.00	3.15	31.00	3.15	25.00	2.82	0.00	0.00
11	UCO Bank	32.18	47.03	21.54	42.69	7.83	74.36	24.35	42.06
12	Union Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>81.50</b>	<b>6.29</b>	<b>61.98</b>	<b>5.45</b>	<b>38.63</b>	<b>4.01</b>	<b>24.82</b>	<b>31.89</b>
	<b>SIKKIM</b>								
1	Bank of Baroda								
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Central Bank of India	0.55	0.19	0.00	0.00	0.00	0.00	0.00	0.00
5	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Overseas Bank	0.59	3.47	0.59	3.47	0.00	0.00	0.00	0.00
7	Punjab National Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	State Bank of India	4.00	0.39	4.00	0.39	2.00	0.20	0.00	0.00
9	UCO Bank	1.91	13.03	0.31	2.97	0.00	0.00	1.91	30.41
10	Union Bank of India	0.05	0.03	0.05	0.03	0.05	0.03	0.00	0.00
	<b>Total</b>	<b>7.10</b>	<b>0.41</b>	<b>4.95</b>	<b>0.30</b>	<b>2.05</b>	<b>0.15</b>	<b>1.91</b>	<b>15.12</b>
	<b>TRIPURA</b>								
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	0.41	2.35	0.41	2.72	0.41	3.54	0.00	0.00
4	Canara Bank	5.50	2.22	5.50	2.22	0.00	0.00	3.70	6.52
5	Central Bank of India	1.44	3.82	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.94	6.82	0.00	0.00	0.00	0.00	0.00	0.00

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	942.58	40.02	942.58	40.02	378.29	30.99	526.05	91.40
10	State Bank of India	77.00	26.83	77.00	26.83	69.00	37.10	0.00	0.00
11	UCO Bank	393.59	69.29	347.52	72.74	351.13	96.04	39.43	19.86
12	Union Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>1421.46</b>	<b>39.31</b>	<b>1373.01</b>	<b>39.17</b>	<b>798.83</b>	<b>41.89</b>	<b>569.18</b>	<b>67.82</b>
	<b>Total North Eastern Region</b>	<b>9396.93</b>	<b>11.80</b>	<b>8864.87</b>	<b>12.01</b>	<b>5800.97</b>	<b>10.74</b>	<b>1801.30</b>	<b>50.40</b>
<b>NORTHERN REGION</b>									
	<b>CHANDIGARH</b>								
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra								
4	Canara Bank	1.69	90.86	1.69	90.86	0.00	0.00	1.69	90.86
5	Central Bank of India								
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	27.86	23.64	9.16	9.24	0.00	0.00	27.86	50.77
9	Punjab National Bank	1.57	9.12	1.57	9.12	0.00	0.00	1.57	10.10
10	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UCO Bank	0.58	53.21	0.00	0.00	0.00	0.00	0.58	53.21
12	Union Bank of India								
	<b>Total</b>	<b>31.70</b>	<b>22.97</b>	<b>12.42</b>	<b>10.51</b>	<b>0.00</b>	<b>0.00</b>	<b>31.70</b>	<b>43.21</b>
	<b>HARYANA</b>								
1	Bank of Baroda	6.05	4.98	4.24	3.57	0.67	0.70	3.57	15.57
2	Bank of India	40.00	17.62	29.00	18.35	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	4.76	2.71	1.59	9.72	1.59	1.26	3.17	6.51
4	Canara Bank	110.47	6.33	107.50	6.22	33.97	4.16	49.43	29.17
5	Central Bank of India	74.83	12.60	15.40	3.54	2.12	0.51	0.00	0.00
6	Indian Bank	58.59	29.22	57.00	29.08	4.00	6.89	17.52	36.96
7	Indian Overseas Bank	7.86	10.82	4.10	10.24	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	142.09	32.43	125.88	30.56	108.21	28.46	33.88	58.50
9	Punjab National Bank	1411.11	26.44	1411.11	26.44	619.51	23.09	44.03	16.05
10	State Bank of India	322.00	6.01	322.00	6.01	181.00	5.08	10.00	5.92
11	UCO Bank	83.84	36.77	66.05	33.47	16.05	12.81	67.67	70.35
12	Union Bank of India	0.48	0.10	0.30	0.08	0.30	0.08	0.00	0.00
	<b>Total</b>	<b>2262.08</b>	<b>15.09</b>	<b>2144.17</b>	<b>14.92</b>	<b>967.42</b>	<b>11.07</b>	<b>229.27</b>	<b>25.54</b>
	<b>HIMACHAL PRADESH</b>								
1	Bank of Baroda	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
2	Bank of India	4.00	3.60	3.00	6.52	3.00	9.38	0.00	0.00
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	20.07	6.44	20.07	6.64	16.57	8.63	3.01	3.74
5	Central Bank of India	9.54	4.26	2.85	1.83	2.46	1.92	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	105.38	55.97	105.38	56.59	0.00	0.00	105.38	100.00
9	Punjab National Bank	267.97	8.69	267.97	8.69	80.94	6.79	41.42	12.11
10	State Bank of India	78.00	7.61	71.00	7.62	50.00	5.81	0.00	0.00
11	UCO Bank	84.25	10.03	57.75	9.76	61.08	8.59	10.49	11.20
12	Union Bank of India	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>569.22</b>	<b>9.60</b>	<b>528.02</b>	<b>9.73</b>	<b>214.05</b>	<b>6.54</b>	<b>160.30</b>	<b>22.41</b>
<b>JAMMU AND KASHMIR</b>									
1	Bank of Baroda	11.75	92.59	11.75	92.59	0.00	0.00	11.75	92.59
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	2.01	54.77	0.00	0.00	0.00	0.00	2.01	54.77
4	Canara Bank	17.08	7.91	17.08	7.91	0.00	0.00	17.08	8.32
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	12.50	60.24	1.10	13.03	9.83	72.71	2.67	36.93
9	Punjab National Bank	52.70	4.74	52.70	4.74	43.52	12.11	0.00	0.00
10	State Bank of India	24.00	1.94	23.00	1.99	5.00	0.56	0.00	0.00
11	UCO Bank	10.57	11.38	8.52	11.29	0.00	0.00	10.57	11.38
12	Union Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>130.61</b>	<b>4.76</b>	<b>114.15</b>	<b>4.40</b>	<b>58.35</b>	<b>4.57</b>	<b>44.08</b>	<b>12.29</b>
<b>NEW DELHI</b>									
1	Bank of Baroda	863.38	99.26	863.38	99.31	863.38	99.31	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	88.50	84.29	88.50	84.29	0.00	0.00	0.69	10.65
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	4.07	48.28	4.00	50.00	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	63.82	78.93	63.82	78.93	0.48	4.36	0.00	0.00
10	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
11	UCO Bank	0.35	16.51	0.35	16.51	0.00	0.00	0.35	16.51
12	Union Bank of India	2.19	1.00	1.79	1.00	0.00	0.00	1.79	1.00
	<b>Total</b>	<b>1022.31</b>	<b>76.91</b>	<b>1021.84</b>	<b>82.14</b>	<b>863.86</b>	<b>97.77</b>	<b>2.83</b>	<b>1.21</b>
	<b>PUNJAB</b>								
1	Bank of Baroda	10.82	18.96	0.00	0.00	0.00	0.00	5.13	100.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	1.04	0.05	0.00	0.00	0.00	0.00	1.04	7.18
4	Canara Bank	54.52	27.66	49.72	28.66	3.54	6.92	14.58	21.69
5	Central Bank of India	6.90	21.65	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	16.72	17.64	16.00	17.20	0.00	0.00	0.37	6.85
7	Indian Overseas Bank	35.88	26.16	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab and Sind Bank								
9	Punjab National Bank	557.06	43.07	557.06	43.07	268.61	63.56	14.58	30.43
10	State Bank of India	171.00	11.80	171.00	11.80	167.00	23.46	2.00	14.29
11	UCO Bank	65.75	61.80	53.11	66.36	35.64	69.58	6.35	28.73
12	Union Bank of India	0.18	0.35	0.12	0.38	0.12	0.38	0.00	0.00
	<b>Total</b>	<b>919.87</b>	<b>16.58</b>	<b>847.01</b>	<b>26.42</b>	<b>474.91</b>	<b>13.97</b>	<b>44.05</b>	<b>24.93</b>
	<b>RAJASTHAN</b>								
1	Bank of Baroda	462.28	2.89	188.84	1.21	185.51	1.19	3.78	17.48
2	Bank of India	37.00	8.06	4.00	2.11	4.00	1.72	0.00	0.00
3	Bank of Maharashtra	16.71	12.38	2.05	10.11	3.63	18.05	13.08	11.55
4	Canara Bank	104.68	7.49	90.47	7.04	1.83	1.01	101.48	14.55
5	Central Bank of India	133.00	15.35	34.05	6.51	16.30	3.25	0.03	0.47
6	Indian Bank	30.50	2.32	30.00	2.33	2.37	0.22	22.04	46.90
7	Indian Overseas Bank	12.92	20.45	11.14	28.79	8.61	27.67	0.00	0.00
8	Punjab and Sind Bank	24.53	95.56	19.47	94.47	19.79	100.00	4.74	80.61
9	Punjab National Bank	1575.75	26.25	1575.75	26.25	701.81	36.21	18.96	14.65
10	State Bank of India	1445.00	23.20	1427.00	23.26	1398.00	26.49	5.00	20.83
11	UCO Bank	315.69	45.50	218.65	40.30	183.05	57.84	129.73	35.07
12	Union Bank of India	0.54	0.16	0.44	0.16	0.43	0.16	0.01	0.15
	<b>Total</b>	<b>4158.60</b>	<b>12.41</b>	<b>3601.86</b>	<b>11.26</b>	<b>2525.33</b>	<b>9.89</b>	<b>298.85</b>	<b>21.03</b>
	<b>Total Northern Region</b>	<b>9094.39</b>	<b>14.17</b>	<b>8269.47</b>	<b>14.03</b>	<b>5103.92</b>	<b>11.82</b>	<b>811.08</b>	<b>20.92</b>
	<b>SOUTHERN REGION</b>								
	<b>ANDHRA PRADESH</b>								
1	Bank of Baroda	447.28	0.36	300.93	0.24	300.93	0.24	0.25	1.90
2	Bank of India	336.00	0.97	336.00	0.97	34.00	0.81	0.00	0.00
3	Bank of Maharashtra	5.07	0.16	4.34	0.27	3.48	0.14	0.68	0.62
4	Canara Bank	2815.23	0.57	2336.64	0.50	421.57	0.38	63.66	2.07
5	Central Bank of India	100.33	0.29	15.36	0.07	8.89	0.04	0.30	0.50

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
6	Indian Bank	2301.29	0.73	2255.00	0.73	59.97	0.54	1.00	0.37
7	Indian Overseas Bank	7402.07	11.85	6593.73	11.68	5022.35	11.81	0.00	0.00
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	180.89	1.63	180.89	1.63	18.08	2.18	2.39	0.12
10	State Bank of India	4390.00	0.42	4301.00	0.42	3771.00	0.40	213.00	4.41
11	UCO Bank	42.11	0.44	39.66	0.45	0.49	0.01	9.20	0.36
12	Union Bank of India	75.71	0.01	67.89	0.01	45.75	0.00	22.14	0.01
	<b>Total</b>	<b>18095.98</b>	<b>0.50</b>	<b>16431.44</b>	<b>0.48</b>	<b>9686.51</b>	<b>0.40</b>	<b>312.62</b>	<b>0.14</b>
<b>KARNATAKA</b>									
1	Bank of Baroda								
2	Bank of India	108.00	13.47	103.00	13.38	0.00	0.00	12.00	3.81
3	Bank of Maharashtra	97.13	31.06	19.02	43.77	33.02	47.35	61.73	25.77
4	Canara Bank	15669.50	14.52	14359.25	13.86	2655.59	10.54	1256.35	45.15
5	Central Bank of India	222.45	18.50	91.29	33.22	60.12	37.96	0.00	0.00
6	Indian Bank	504.81	25.46	495.00	25.48	64.99	84.70	16.00	13.23
7	Indian Overseas Bank	765.79	14.25	378.25	10.80	190.84	11.36	2.26	4.52
8	Punjab and Sind Bank	4.16	100.00	0.00	0.00	0.00	0.00	4.16	100.00
9	Punjab National Bank	209.24	32.69	209.24	32.69	72.28	94.14	4.72	3.89
10	State Bank of India	8279.00	4.91	8114.00	4.91	5543.00	5.13	81.00	4.57
11	UCO Bank	165.13	30.52	117.72	27.51	5.82	2.77	101.18	47.84
12	Union Bank of India	32.72	0.01	22.83	0.00	18.93	0.00	3.90	0.32
	<b>Total</b>	<b>26057.93</b>	<b>2.83</b>	<b>23909.60</b>	<b>2.99</b>	<b>8644.59</b>	<b>1.31</b>	<b>1543.30</b>	<b>22.58</b>
<b>KERALA</b>									
1	Bank of Baroda	318.85	1.81	190.77	1.14	190.77	1.14	0.00	0.00
2	Bank of India	313.00	2.11	237.00	1.67	46.00	0.73	5.00	1.78
3	Bank of Maharashtra	38.38	28.92	25.42	32.19	34.43	30.80	0.00	0.00
4	Canara Bank	3456.21	2.19	3092.78	2.00	1066.51	1.33	169.54	2.64
5	Central Bank of India	554.77	1.66	114.68	2.85	68.20	2.25	0.79	0.16
6	Indian Bank	1074.45	2.66	1053.00	2.66	6.00	8.48	13.54	5.99
7	Indian Overseas Bank	2901.04	12.85	2391.54	13.26	96.05	8.50	165.69	7.99
8	Punjab and Sind Bank	8.82	57.68	8.82	57.68	0.00	0.00	8.82	57.68
9	Punjab National Bank	3069.43	25.03	3069.43	25.03	125.75	3.88	113.90	3.49
10	State Bank of India	725.00	1.76	712.00	1.76	165.00	0.52	16.00	1.58
11	UCO Bank	83.33	6.06	57.43	4.67	16.81	1.78	55.53	13.52
12	Union Bank of India	68.03	0.07	44.95	0.06	44.10	0.06	0.85	0.02
	<b>Total</b>	<b>12611.31</b>	<b>2.89</b>	<b>10997.82</b>	<b>2.89</b>	<b>1859.62</b>	<b>0.85</b>	<b>549.66</b>	<b>3.08</b>
<b>LAKSHADWEEP UT</b>									
1	Bank of Baroda								



## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
2	Bank of India								
3	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Central Bank of India								
5	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Punjab National Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	UCO Bank								
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PUDUCHERRY</b>									
1	Bank of Baroda	20.54	6.75	0.83	0.29	0.83	0.29	0.00	0.00
2	Bank of India	189.00	0.71	189.00	0.71	34.00	0.32	0.00	0.00
3	Canara Bank	167.85	17.46	156.55	17.51	108.41	17.60	6.77	23.24
4	Central Bank of India	80.26	100.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Indian Bank	1006.15	30.78	986.00	30.78	6.15	5.01	10.16	6.63
6	Indian Overseas Bank	114.16	14.23	114.16	14.67	63.58	12.41	0.28	1.46
7	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab National Bank	3.50	34.05	3.50	34.05	3.50	40.56	0.00	0.00
9	State Bank of India	12.00	4.51	12.00	4.51	10.00	6.67	2.00	5.41
10	UCO Bank	82.23	36.16	55.23	28.83	3.59	2.70	63.57	89.52
11	Union Bank of India	2.19	0.78	1.98	0.78	1.85	0.82	0.13	0.43
	<b>Total</b>	<b>1677.88</b>	<b>5.11</b>	<b>1519.25</b>	<b>4.67</b>	<b>231.91</b>	<b>1.84</b>	<b>82.91</b>	<b>23.92</b>
<b>TAMIL NADU</b>									
1	Bank of Baroda	999.86	12.85	230.17	3.44	225.75	3.41	18.23	6.19
2	Bank of India	5691.00	30.36	5045.00	28.61	361.00	21.35	92.00	22.33
3	Bank of Maharashtra	136.94	23.54	122.62	36.45	132.03	38.23	3.02	5.16
4	Canara Bank	18999.78	15.42	18239.79	15.03	6656.85	17.88	225.66	17.44
5	Central Bank of India	3711.45	26.29	1340.08	26.16	314.31	8.62	5.22	4.93
6	Indian Bank	20902.56	6.64	20485.00	6.64	713.59	5.08	43.34	0.69
7	Indian Overseas Bank	15481.31	14.80	14186.75	14.83	3410.41	13.35	210.46	11.92
8	Punjab and Sind Bank	20.60	56.36	0.00	0.00	0.00	0.00	20.60	71.11
9	Punjab National Bank	627.80	13.51	627.80	13.51	116.94	10.36	19.18	3.34
10	State Bank of India	1878.00	7.51	1872.00	7.50	1443.00	11.20	289.00	7.37
11	UCO Bank	696.85	37.06	580.71	34.28	217.01	19.03	59.05	20.92
12	Union Bank of India	33.18	0.16	23.57	0.15	20.56	0.14	3.01	0.20
	<b>Total</b>	<b>69179.33</b>	<b>10.88</b>	<b>62753.49</b>	<b>10.42</b>	<b>13611.45</b>	<b>11.46</b>	<b>988.77</b>	<b>5.98</b>
<b>TELANGANA</b>									
1	Bank of Baroda	201.37	0.73	59.48	0.23	42.19	0.16	24.36	3.77
2	Bank of India	126.00	8.60	126.00	8.60	45.00	6.40	0.00	0.00
3	Bank of Maharashtra	35.74	1.92	12.16	1.09	26.35	1.58	5.56	17.49

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
4	Canara Bank	4750.44	3.65	4655.64	3.65	229.44	2.86	10.61	0.94
5	Central Bank of India	542.85	1.95	210.83	1.81	91.95	2.12	4.97	8.47
6	Indian Bank	1365.24	2.28	1338.00	2.28	157.53	4.23	0.44	0.14
7	Indian Overseas Bank	1600.94	11.98	1509.91	11.92	1077.29	12.48	43.37	9.78
8	Punjab National Bank	587.69	6.69	587.69	6.69	145.60	6.34	0.00	0.00
9	State Bank of India	17696.00	3.63	17169.00	3.63	14829.00	3.38	453.00	3.18
10	UCO Bank	87.05	1.63	81.29	1.71	1.25	0.03	8.54	1.46
11	Union Bank of India	149.58	0.04	144.94	0.04	105.56	0.03	39.38	0.08
	<b>Total</b>	<b>27142.90</b>	<b>2.34</b>	<b>25894.94</b>	<b>2.36</b>	<b>16751.16</b>	<b>2.05</b>	<b>590.23</b>	<b>0.85</b>
	<b>Total Southern Region</b>	<b>154765.33</b>	<b>2.28</b>	<b>141506.54</b>	<b>2.24</b>	<b>50785.24</b>	<b>1.20</b>	<b>4067.49</b>	<b>1.23</b>
<b>WESTERN REGION</b>									
	<b>DAMAN AND DIU UT</b>								
1	Bank of Baroda								
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Indian Bank								
5	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Union Bank of India								
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>D AND N HAVELI UT</b>								
1	Bank of Baroda	5.69	9.50	5.69	9.50	5.69	9.50	0.00	0.00
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Punjab National Bank								
6	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>5.69</b>	<b>9.50</b>	<b>5.69</b>	<b>9.50</b>	<b>5.69</b>	<b>9.50</b>	<b>0.00</b>	<b>0.00</b>
	<b>GOA</b>								
1	Bank of Baroda	2.68	1.36	2.47	1.39	1.45	0.86	1.02	4.95
2	Bank of India	16.10	3.77	15.10	3.92	15.00	5.19	0.00	0.00
3	Bank of Maharashtra	9.28	11.84	0.01	0.05	6.37	15.44	2.91	8.28
4	Canara Bank	45.73	20.42	45.73	20.83	25.63	22.11	4.16	30.77
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	2.00	56.18	2.00	66.67	0.00	0.00	2.00	100.00
7	Indian Overseas Bank	18.84	26.61	11.22	37.53	3.44	18.93	0.00	0.00
8	Punjab and Sind Bank								

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
9	Punjab National Bank								
10	State Bank of India	27.00	4.47	27.00	4.47	9.00	1.66	0.00	0.00
11	UCO Bank	6.57	41.85	0.70	7.45	0.00	0.00	6.57	78.49
12	Union Bank of India	0.28	0.04	0.28	0.05	0.28	0.05	0.00	0.00
	<b>Total</b>	<b>128.48</b>	<b>5.26</b>	<b>104.51</b>	<b>4.80</b>	<b>61.17</b>	<b>3.21</b>	<b>16.66</b>	<b>20.92</b>
	<b>GUJARAT</b>								
1	Bank of Baroda	1241.27	6.27	954.23	5.81	952.27	5.83	7.81	6.82
2	Bank of India	71.00	5.44	25.00	2.84	47.00	5.40	0.00	0.00
3	Bank of Maharashtra	24.69	6.02	3.37	4.06	5.28	7.77	15.58	5.10
4	Canara Bank	83.97	18.03	83.97	18.03	0.44	1.05	64.25	17.95
5	Central Bank of India	47.17	8.49	16.14	5.98	12.30	5.14	0.00	0.00
6	Indian Bank	89.87	24.59	88.00	24.58	0.00	0.00	0.00	0.00
7	Indian Overseas Bank	11.72	14.30	4.12	13.12	4.07	21.51	1.21	14.39
8	Punjab and Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	32.46	12.41	32.46	12.41	21.03	17.48	6.03	6.11
10	State Bank of India	176.00	12.06	176.00	12.06	100.00	7.70	1.00	8.33
11	UCO Bank	56.45	29.22	44.10	27.68	5.57	19.74	44.54	47.95
12	Union Bank of India	1.09	0.14	0.97	0.14	0.97	0.14	0.00	0.00
	<b>Total</b>	<b>1835.69</b>	<b>7.15</b>	<b>1428.36</b>	<b>6.77</b>	<b>1148.93</b>	<b>5.83</b>	<b>140.42</b>	<b>13.58</b>
	<b>MAHARASHTRA</b>								
1	Bank of Baroda	1328.88	8.03	616.08	4.03	556.27	3.73	78.45	12.88
2	Bank of India	1144.00	6.13	942.00	5.49	480.00	4.40	230.00	12.27
3	Bank of Maharashtra	5197.47	14.04	2100.48	9.47	3622.30	12.39	1022.13	23.82
4	Canara Bank	1146.89	10.84	1102.42	10.63	163.21	5.41	716.27	34.76
5	Central Bank of India	1384.53	7.14	556.93	6.38	322.65	3.92	19.49	7.81
6	Indian Bank	630.93	22.74	619.00	22.77	63.00	5.84	28.00	21.88
7	Indian Overseas Bank	51.72	11.39	46.50	11.35	13.63	9.19	3.40	36.92
8	Punjab and Sind Bank								
9	Punjab National Bank	362.95	30.34	362.95	30.34	173.22	30.35	54.78	45.93
10	State Bank of India	8276.00	29.21	8132.00	29.55	6690.00	36.27	49.00	2.84
11	UCO Bank	437.72	37.59	343.71	34.33	69.75	11.91	352.46	66.36
12	Union Bank of India	13.35	0.18	10.87	0.18	10.62	0.18	0.25	0.16
	<b>Total</b>	<b>19974.44</b>	<b>13.92</b>	<b>14832.94</b>	<b>13.18</b>	<b>12164.65</b>	<b>13.09</b>	<b>2554.23</b>	<b>21.73</b>
	<b>Total Western Region</b>	<b>21944.30</b>	<b>12.78</b>	<b>16371.50</b>	<b>12.05</b>	<b>13380.44</b>	<b>11.67</b>	<b>2711.31</b>	<b>21.07</b>
	<b>Grand Total</b>	<b>306025.31</b>	<b>3.31</b>	<b>272519.79</b>	<b>3.18</b>	<b>126840.20</b>	<b>2.15</b>	<b>21627.24</b>	<b>5.30</b>

## STATEMENT - VI - A (I) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
ALL INDIA PUBLIC SECTOR BANKS									
1	Bank of Baroda	13623.53	2.26	5964.29	1.02	5767.65	1.55	296.70	5.00
2	Bank of India	11046.10	6.01	9314.10	5.28	2642.00	3.05	1152.00	16.03
3	Bank of Maharashtra	6084.66	11.84	2435.92	8.53	4057.22	10.07	1383.73	22.56
4	Canara Bank	52664.16	4.63	49439.71	4.50	11889.92	3.72	5841.93	21.43
5	Central Bank of India	12868.08	3.71	5067.31	2.84	2808.92	1.78	50.06	2.28
6	Indian Bank	51403.02	5.40	50378.88	5.40	2928.83	2.21	1371.19	11.07
7	Indian Overseas Bank	30871.47	13.28	27264.89	13.20	11068.55	12.06	562.12	10.19
8	Punjab and Sind Bank	1008.79	46.69	744.78	39.87	464.63	36.06	544.16	62.40
9	Punjab National Bank	45892.76	9.41	45892.76	9.41	25029.85	7.15	3910.51	14.07
10	State Bank of India	58367.00	2.44	57094.00	2.43	46464.00	2.22	1309.00	4.01
11	UCO Bank	21775.55	15.98	18573.18	14.92	13443.07	13.21	5131.43	34.30
12	Union Bank of India	420.19	0.02	349.97	0.01	275.56	0.01	74.41	0.03
	Total All Public Sec. Comm. Banks	306025.31	3.31	272519.79	3.18	126840.20	2.15	21627.24	5.30

## STATEMENT - VI - A (II)

NPAs against Bank loans to SHGs of Private Sector Com. Banks as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
CENTRAL REGION									
	CHHATTISGARH								
1	Bandhan Bank Limited								
2	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	HDFC Bank Ltd.	3.42	0.12	3.42	0.12	0.68	0.07	1.85	0.11
5	ICICI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	IDBI Bank Limited	15.05	2.00	14.45	2.27	7.17	1.25	3.27	55.71
7	IDFC Bank Limited								
8	Karnataka Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	18.47	0.47	17.87	0.47	7.85	0.50	5.12	0.30
	MADHYA PRADESH								
1	Bandhan Bank Limited								
2	Catholic Syrian Bank Ltd								
3	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.	49.23	0.24	49.23	0.24	37.66	0.22	8.20	0.29
6	ICICI Bank Limited	394.29	10.25	394.29	10.25	353.95	10.18	40.34	10.86
7	IDBI Bank Limited	179.99	7.48	179.19	7.46	1.37	10.91	0.00	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	623.51	2.32	622.71	2.32	392.98	1.89	48.54	1.53
	UTTARAKHAND								
1	Bandhan Bank Limited								
2	ICICI Bank Limited								
3	IDBI Bank Limited	62.79	85.67	25.48	81.59	0.00	0.00	0.00	0.00
4	Karnataka Bank Ltd								
5	Nainital Bank Ltd	12.47	11.46	4.97	6.43	12.47	11.46	0.00	0.00
6	YES Bank Ltd.								
	Total	75.26	41.32	30.45	28.05	12.47	10.76	0.00	0.00
	UTTAR PRADESH								
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
5	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	2130.82	99.35	1883.82	99.26	0.51	16.56	17.16	99.42
8	Karnataka Bank Ltd								
9	Nainital Bank Ltd	0.63	14.86	0.63	14.86	0.63	14.86	0.00	0.00
10	The Dhanalakshmi Bank Ltd								
11	YES Bank Ltd.								
	<b>Total</b>	<b>2131.45</b>	<b>96.25</b>	<b>1884.45</b>	<b>95.78</b>	<b>1.14</b>	<b>1.59</b>	<b>17.16</b>	<b>99.42</b>
	<b>Total Central Region</b>	<b>2848.69</b>	<b>8.58</b>	<b>2555.48</b>	<b>7.80</b>	<b>414.44</b>	<b>1.84</b>	<b>70.82</b>	<b>1.45</b>
<b>EASTERN REGION</b>									
<b>ANDAMAN &amp; NICOBAR</b>									
1	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>BIHAR</b>									
1	Bandhan Bank Limited								
2	DCB Bank Limited								
3	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	ICICI Bank Limited	316.39	6.73	316.39	6.73	316.39	6.73	0.00	0.00
6	IDBI Bank Limited	1.78	0.58	1.78	0.59	1.78	3.96	0.00	0.00
7	IDFC Bank Limited								
8	YES Bank Ltd.								
	<b>Total</b>	<b>318.17</b>	<b>5.87</b>	<b>318.17</b>	<b>5.88</b>	<b>318.17</b>	<b>6.18</b>	<b>0.00</b>	<b>0.00</b>
<b>JHARKHAND</b>									
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	ICICI Bank Limited								
5	IDBI Bank Limited	318.16	71.18	292.06	73.02	20.26	17.56	0.00	0.00
6	IDFC Bank Limited								
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	<b>Total</b>	<b>318.16</b>	<b>70.79</b>	<b>292.06</b>	<b>72.58</b>	<b>20.26</b>	<b>17.19</b>	<b>0.00</b>	<b>0.00</b>
<b>ODISHA</b>									
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.	20.85	0.14	20.85	0.14	4.60	0.07	9.01	0.12
6	ICICI Bank Limited	65.89	1.26	65.89	1.26	40.99	0.90	24.90	3.62
7	IDBI Bank Limited	791.15	57.64	760.25	58.59	2.60	1.62	0.00	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	YES Bank Ltd.								

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
	<b>Total</b>	<b>877.89</b>	<b>4.02</b>	<b>846.99</b>	<b>3.89</b>	<b>48.19</b>	<b>0.42</b>	<b>33.91</b>	<b>0.40</b>
	<b>WEST BENGAL</b>								
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	420.75	49.70	354.60	47.62	0.84	0.40	0.00	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd	156.14	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Karur Vysya Bank Ltd								
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	<b>Total</b>	<b>576.89</b>	<b>57.38</b>	<b>354.60</b>	<b>47.45</b>	<b>0.84</b>	<b>0.40</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total Eastern Region</b>	<b>2091.11</b>	<b>7.26</b>	<b>1811.82</b>	<b>6.38</b>	<b>387.46</b>	<b>2.29</b>	<b>33.91</b>	<b>0.40</b>
<b>NORTH EASTERN REGION</b>									
	<b>ARUNACHAL PRADESH</b>								
1	Bandhan Bank Limited								
2	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>ASSAM</b>								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	HDFC Bank Ltd.	57.23	0.80	57.23	0.80	53.61	0.82	3.03	0.56
4	ICICI Bank Limited								
5	IDBI Bank Limited	245.80	26.09	223.29	27.36	70.58	14.96	2.78	2.52
6	Karnataka Bank Ltd								
7	South Indian Bank Ltd								
	<b>Total</b>	<b>303.03</b>	<b>3.73</b>	<b>280.52</b>	<b>3.51</b>	<b>124.19</b>	<b>1.77</b>	<b>5.81</b>	<b>0.90</b>
	<b>MANIPUR</b>								
1	Bandhan Bank Limited								
2	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>MEGHALAYA</b>								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total- Exclusive Women SHGs		For SHGs under NRLM/ SGSYY		For SHGs under NULM/ SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
	MIZORAM								
1	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	NAGALAND								
1	Bandhan Bank Limited								
2	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ICICI Bank Limited	0.29	76.32	0.00	0.00	0.29	76.32	0.00	0.00
4	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.29	0.87	0.00	0.00	0.29	1.41	0.00	0.00
	SIKKIM								
1	IDBI Bank Limited	0.68	0.24	0.68	0.26	0.00	0.00	0.00	0.00
2	Karnataka Bank Ltd								
	Total	0.68	0.24	0.68	0.26	0.00	0.00	0.00	0.00
	TRIPURA								
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	IDBI Bank Limited	1.38	2.79	1.38	10.76	1.07	9.75	0.00	0.00
	Total	1.38	2.55	1.38	7.88	1.07	8.41	0.00	0.00
	Total North Eastern Region	305.38	3.58	282.58	3.38	125.55	1.77	5.81	0.89
	NORTHERN REGION								
	CHANDIGARH								
1	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	HARYANA								
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	HDFC Bank Ltd.	0.90	0.05	0.90	0.05	0.90	0.05	0.00	0.00
4	ICICI Bank Limited								
5	IDBI Bank Limited	18.73	36.17	9.79	23.59	0.00	0.00	0.00	0.00
6	Nainital Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	South Indian Bank Ltd	0.55	100.00	0.55	100.00	0.00	0.00	0.55	100.00
8	YES Bank Ltd.								
	Total	20.18	1.13	11.24	0.64	0.90	0.05	0.55	36.67
	HIMACHAL PRADESH								
1	ICICI Bank Limited								
2	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	YES Bank Ltd.								
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JAMMU AND KASHMIR								
1	ICICI Bank Limited								
2	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	NEW DELHI								
1	AXIS Bank Limited								

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.								
6	ICICI Bank Limited								
7	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	IDFC Bank Limited								
9	Indusind Bank Ltd								
10	Karnataka Bank Ltd								
11	Nainital Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	South Indian Bank Ltd								
13	YES Bank Ltd.								
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PUNJAB</b>									
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	HDFC Bank Ltd.	1.91	0.24	1.91	0.24	1.91	0.26	0.00	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	0.15	36.59	0.03	10.34	0.00	0.00	0.00	0.00
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	<b>Total</b>	<b>2.06</b>	<b>0.26</b>	<b>1.94</b>	<b>0.24</b>	<b>1.91</b>	<b>0.26</b>	<b>0.00</b>	<b>0.00</b>
<b>RAJASTHAN</b>									
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited								
4	DCB Bank Limited								
5	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	HDFC Bank Ltd.	18.04	0.17	18.04	0.17	17.36	0.18	0.68	0.22
7	ICICI Bank Limited	851.92	3.02	813.28	2.89	837.77	3.00	14.15	4.94
8	IDBI Bank Limited	63.03	29.16	61.91	30.11	0.00	0.00	0.00	0.00
9	IDFC Bank Limited								
10	Karnataka Bank Ltd								
11	Nainital Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	YES Bank Ltd.								
	<b>Total</b>	<b>932.99</b>	<b>2.39</b>	<b>893.23</b>	<b>2.29</b>	<b>855.13</b>	<b>2.27</b>	<b>14.83</b>	<b>2.48</b>
	<b>Total Northern Region</b>	<b>955.23</b>	<b>2.30</b>	<b>906.41</b>	<b>2.18</b>	<b>857.94</b>	<b>2.14</b>	<b>15.38</b>	<b>2.57</b>
<b>SOUTHERN REGION</b>									
<b>ANDHRA PRADESH</b>									
1	AXIS Bank Limited								
2	Catholic Syrian Bank Ltd								

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
3	City Union Bank Limited	2.45	0.53	0.00	0.00	0.00	0.00	0.00	0.00
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.	2.40	0.03	2.40	0.03	0.00	0.00	0.00	0.00
6	ICICI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Karnataka Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Tamilnad Mercantile Bank Ltd								
	<b>Total</b>	<b>4.85</b>	<b>0.06</b>	<b>2.40</b>	<b>0.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>KARNATAKA</b>									
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Catholic Syrian Bank Ltd								
4	City Union Bank Limited								
5	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	HDFC Bank Ltd.	612.37	0.95	612.37	0.95	0.00	0.00	0.00	0.00
8	ICICI Bank Limited	2517.44	16.52	2517.44	16.52	2497.13	16.88	20.31	4.50
9	IDBI Bank Limited	64.84	0.03	58.86	0.04	14.84	0.03	0.00	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd	54.43	2.46	40.42	2.08	0.00	0.00	0.50	1.62
12	Karur Vysya Bank Ltd	2.18	30.75	2.18	30.75	0.00	0.00	1.09	18.17
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	YES Bank Ltd.								
	<b>Total</b>	<b>3251.26</b>	<b>1.08</b>	<b>3231.27</b>	<b>1.44</b>	<b>2511.97</b>	<b>3.46</b>	<b>21.90</b>	<b>4.49</b>
<b>KERALA</b>									
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Catholic Syrian Bank Ltd	16.46	59.51	16.46	59.51	16.46	93.52	0.00	0.00
4	City Union Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	DCB Bank Limited								
6	Federal Bank Ltd	393.39	9.40	161.18	81.40	0.00	0.00	0.00	0.00
7	HDFC Bank Ltd.	251.71	0.29	251.71	0.29	0.00	0.00	0.00	0.00
8	ICICI Bank Limited	442.08	2.13	442.08	2.13	404.75	2.22	37.33	1.51



## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
9	IDBI Bank Limited	317.80	2.91	306.85	3.00	14.08	3.88	3.48	1.92
10	Karnataka Bank Ltd	8.79	18.44	8.79	20.48	0.00	0.00	0.00	0.00
11	Karur Vysya Bank Ltd								
12	South Indian Bank Ltd	5.21	1.59	5.12	1.77	0.00	0.00	0.00	0.00
13	Tamilnad Mercantile Bank Ltd	4.18	24.00	4.18	24.52	0.00	0.00	0.00	0.00
14	The Dhanalakshmi Bank Ltd	1178.22	2.04	1137.37	1.97	10.31	0.37	0.00	0.00
15	YES Bank Ltd.								
	<b>Total</b>	<b>2617.84</b>	<b>1.45</b>	<b>2333.74</b>	<b>1.33</b>	<b>445.60</b>	<b>2.08</b>	<b>40.81</b>	<b>1.22</b>
<b>LAKSHADWEEP UT</b>									
1	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PUDUCHERRY</b>									
1	City Union Bank Limited								
2	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	HDFC Bank Ltd.	7.63	0.61	7.63	0.61	0.00	0.00	0.00	0.00
4	IDBI Bank Limited	6.82	1.70	6.82	1.79	0.00	0.00	0.00	0.00
5	Karur Vysya Bank Ltd								
6	South Indian Bank Ltd								
7	Tamilnad Mercantile Bank Ltd								
	<b>Total</b>	<b>14.45</b>	<b>0.88</b>	<b>14.45</b>	<b>0.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TAMIL NADU</b>									
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Catholic Syrian Bank Ltd	53.17	3.89	53.17	3.89	0.00	0.00	0.00	0.00
4	City Union Bank Limited	138.80	63.63	73.31	54.26	13.09	71.34	0.00	0.00
5	DCB Bank Limited								
6	Federal Bank Ltd	5.78	28.78	4.67	100.00	0.00	0.00	0.00	0.00
7	HDFC Bank Ltd.	916.23	0.87	916.23	0.87	0.00	0.00	2.81	0.03
8	ICICI Bank Limited	6967.20	8.23	6966.36	8.23	6367.92	8.26	599.28	7.97
9	IDBI Bank Limited	172.26	1.68	153.38	1.52	14.48	87.81	25.42	100.00
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Karur Vysya Bank Ltd	10.10	44.95	9.32	44.07	0.00	0.00	0.00	0.00
14	South Indian Bank Ltd	2.45	62.50	1.58	51.80	0.00	0.00	0.69	100.00
15	Tamilnad Mercantile Bank Ltd	718.92	94.00	696.14	93.82	77.74	100.00	0.00	0.00

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
16	The Dhanalakshmi Bank Ltd	25.38	34.10	25.38	34.10	0.00	0.00	0.00	0.00
17	YES Bank Ltd.								
	<b>Total</b>	<b>9010.29</b>	<b>4.43</b>	<b>8899.54</b>	<b>4.39</b>	<b>6473.23</b>	<b>8.38</b>	<b>628.20</b>	<b>3.73</b>
<b>TELANGANA</b>									
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DCB Bank Limited								
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.	84.22	0.28	84.22	0.28	0.00	0.00	0.00	0.00
6	ICICI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	IDBI Bank Limited	0.27	100.00	0.27	100.00	0.00	0.00	0.00	0.00
8	Indusind Bank Ltd								
9	Karnataka Bank Ltd								
10	Karur Vysya Bank Ltd								
11	South Indian Bank Ltd								
12	The Dhanalakshmi Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	YES Bank Ltd.								
	<b>Total</b>	<b>84.49</b>	<b>0.28</b>	<b>84.49</b>	<b>0.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total Southern Region</b>	<b>14983.18</b>	<b>2.07</b>	<b>14565.89</b>	<b>2.26</b>	<b>9430.80</b>	<b>5.50</b>	<b>690.91</b>	<b>3.33</b>
<b>WESTERN REGION</b>									
<b>DAMAN AND DIU UT</b>									
1	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>D AND N HAVELI UT</b>									
1	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GOA</b>									
1	HDFC Bank Ltd.	2.52	0.20	2.52	0.20	0.00	0.00	0.00	0.00
2	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Karnataka Bank Ltd								
	<b>Total</b>	<b>2.52</b>	<b>0.20</b>	<b>2.52</b>	<b>0.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GUJARAT</b>									
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	City Union Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	HDFC Bank Ltd.	25.36	1.94	25.36	1.94	0.00	0.00	0.00	0.00
6	ICICI Bank Limited	164.15	4.47	164.15	4.47	145.20	12.09	18.95	0.77
7	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	<b>Total</b>	<b>189.51</b>	<b>3.79</b>	<b>189.51</b>	<b>3.80</b>	<b>145.20</b>	<b>12.07</b>	<b>18.95</b>	<b>0.69</b>
	<b>MAHARASHTRA</b>								
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Catholic Syrian Bank Ltd								
4	City Union Bank Limited								
5	DCB Bank Limited								
6	Federal Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	HDFC Bank Ltd.	234.51	0.27	234.51	0.27	3.53	0.01	0.00	0.00
8	ICICI Bank Limited	1065.08	1.16	1062.38	1.16	929.39	1.32	135.69	0.64
9	IDBI Bank Limited	3155.42	28.58	2927.32	28.07	138.85	9.75	64.00	50.48
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd								
16	YES Bank Ltd.								
	<b>Total</b>	<b>4455.01</b>	<b>2.34</b>	<b>4224.21</b>	<b>2.23</b>	<b>1071.77</b>	<b>0.79</b>	<b>199.69</b>	<b>0.85</b>
	<b>Total Western Region</b>	<b>4647.04</b>	<b>2.37</b>	<b>4416.24</b>	<b>2.26</b>	<b>1216.97</b>	<b>0.89</b>	<b>218.64</b>	<b>0.84</b>
	<b>Grand Total</b>	<b>25830.63</b>	<b>2.50</b>	<b>24538.42</b>	<b>2.58</b>	<b>12433.16</b>	<b>3.15</b>	<b>1035.47</b>	<b>1.68</b>

## STATEMENT - VI - A (II) (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
ALL INDIA - PRIVATE SECTOR BANKS									
1	AXIS Bank Limited								
2	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Catholic Syrian Bank Ltd	69.63	5.00	69.63	5.00	16.46	93.52	0.00	0.00
4	City Union Bank Limited	141.25	20.80	73.31	23.13	13.09	71.34	0.00	0.00
5	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Federal Bank Ltd	399.17	9.49	165.85	81.83	0.00	0.00	0.00	0.00
7	HDFC Bank Ltd.	2288.53	0.52	2288.53	0.52	120.25	0.11	25.58	0.10
8	ICICI Bank Limited	12784.73	4.96	12742.26	4.94	11893.78	5.35	890.95	2.51
9	IDBI Bank Limited	7967.67	3.05	7262.21	3.96	288.43	0.47	116.11	21.89
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	219.36	7.42	49.21	1.97	0.00	0.00	0.50	1.62
13	Karur Vysya Bank Ltd	12.28	41.54	11.50	40.72	0.00	0.00	1.09	18.17
14	Nainital Bank Ltd	13.10	11.58	5.60	6.86	13.10	11.58	0.00	0.00
15	South Indian Bank Ltd	8.21	2.32	7.25	2.31	0.00	0.00	1.24	100.00
16	Tamilnad Mercantile Bank Ltd	723.10	92.44	700.32	92.26	77.74	100.00	0.00	0.00
17	The Dhanalakshmi Bank Ltd	1203.60	2.08	1162.75	2.02	10.31	0.37	0.00	0.00
18	YES Bank Ltd.								
	Total All Private Sec. Comm. Banks	25830.63	2.50	24538.42	2.58	12433.16	3.15	1035.47	1.68

## STATEMENT - VI - B

NPAs against Bank loans to SHGs of Regional Rural Banks as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
CENTRAL REGION									
	MADHYA PRADESH								
1	Madhyanchal Gramin Bank	454.00	2.92	317.00	2.08	225.00	1.52	32.00	9.52
2	Madhya Pradesh Gramin Bank	1464.33	2.40	1234.46	2.12	1130.96	2.06	6.77	2.07
	Total	1918.33	2.50	1551.46	2.11	1355.96	1.94	38.77	5.85
	UTTARAKHAND								
1	Uttarakhand Gramin Bank	285.19	8.75	169.49	5.81	163.25	6.31	40.29	35.23
	Total	285.19	8.75	169.49	5.81	163.25	6.31	40.29	35.23
	UTTAR PRADESH								
1	Aryavart Bank	7819.55	61.78	2895.32	54.24	6178.40	62.25	0.00	0.00
2	Baroda U.P. Bank	2655.49	18.49	1567.35	13.91	2018.99	17.44	4.18	19.29
3	Prathama U.P Gramin Bank	1596.13	30.00	1452.48	30.00	1356.71	30.00	0.00	0.00
	Total	12071.17	37.32	5915.15	27.58	9554.10	36.71	4.18	19.29
	Total Central Region	14274.69	12.72	7636.10	7.80	11073.31	11.25	83.24	10.42
EASTERN REGION									
	BIHAR								
1	Dakshin Bihar Gramin Bank	8018.12	2.64	8018.12	2.64	8018.12	2.64	0.00	0.00
2	Uttar Bihar Gramin Bank	7788.49	4.22	7232.40	3.95	7788.49	4.22	0.00	0.00
	Total	15806.61	3.24	15250.52	3.13	15806.61	3.24	0.00	0.00
	JHARKHAND								
1	Jharkhand Rajya Gramin Bank	535.78	0.75	272.53	0.39	455.86	0.65	0.00	0.00
	Total	535.78	0.75	272.53	0.39	455.86	0.65	0.00	0.00
	ODISHA								
1	Odisha Gramya Bank	5862.91	3.51	5862.91	3.51	5862.91	3.51	0.00	0.00
2	Utkal Grameen Bank	10882.82	22.89	9631.30	22.63	9576.88	26.16	0.00	0.00
	Total	16745.73	7.80	15494.21	7.39	15439.79	7.57	0.00	0.00
	WEST BENGAL								
1	Bangiya Gramin Vikash Bank	2339.00	0.67	2087.00	0.67	1988.00	0.67	351.00	0.67
2	Paschim Banga Gramin Bank	5984.36	3.34	3847.96	2.23	5846.23	3.29	34.64	3.47
3	Uttar Banga Kshetriya Gramin Bank	933.92	0.82	933.92	0.82	501.42	0.76	432.50	0.90
	Total	9257.28	1.45	6868.88	1.15	8335.65	1.55	818.14	0.81
	Total Eastern Region	42345.40	2.99	37886.14	2.78	40037.91	3.08	818.14	0.81



## STATEMENT - VI - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/SGSYY		For SHGs under NULM/SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
NORTH EASTERN REGION									
	ASSAM								
1	Assam Gramin Vikash Bank	14269.22	13.12	13341.49	12.45	2299.10	2.58	55.68	2.88
	Total	14269.22	13.12	13341.49	12.45	2299.10	2.58	55.68	2.88
	MANIPUR								
1	Manipur Rural Bank	271.16	11.74	271.16	11.74	15.81	1.36	8.87	5.88
	Total	271.16	11.74	271.16	11.74	15.81	1.36	8.87	5.88
	MEGHALAYA								
1	Meghalaya Rural Bank	69.66	1.10	19.17	0.31	34.04	0.55	0.00	0.00
	Total	69.66	1.10	19.17	0.31	34.04	0.55	0.00	0.00
	MIZORAM								
1	Mizoram Rural Bank	288.34	5.69	172.28	3.74	112.18	2.65	47.55	17.23
	Total	288.34	5.69	172.28	3.74	112.18	2.65	47.55	17.23
	NAGALAND								
1	Nagaland Rural Bank	10.74	1.42	10.74	1.42	0.00	0.00	0.00	0.00
	Total	10.74	1.42	10.74	1.42	0.00	0.00	0.00	0.00
	TRIPURA								
1	Tripura Gramin Bank	2165.20	9.69	2109.13	9.48	2038.31	9.46	0.00	0.00
	Total	2165.20	9.69	2109.13	9.48	2038.31	9.46	0.00	0.00
	Total North Eastern Region	17074.32	11.73	15923.97	11.12	4499.44	3.68	112.10	3.86
NORTHERN REGION									
	HARYANA								
1	Sarva Haryana Gramin Bank	2762.06	36.48	2318.96	33.90	1905.07	32.13	14.89	15.97
	Total	2762.06	36.48	2318.96	33.90	1905.07	32.13	14.89	15.97
	HIMACHAL PRADESH								
1	Himachal Pradesh Gramin Bank	261.00	6.62	261.00	6.62	261.00	6.62	0.00	0.00
	Total	261.00	6.62	261.00	6.62	261.00	6.62	0.00	0.00
	JAMMU AND KASHMIR								
1	Ellaquai Dehati Bank	83.25	17.37	8.88	2.84	83.25	17.37	0.00	0.00
2	J & K Grameen Bank	48.45	1.02	42.66	0.91	18.03	0.39	0.00	0.00
	Total	131.70	2.52	51.54	1.03	101.28	2.00	0.00	0.00
	PUNJAB								
1	Punjab Gramin Bank	382.17	15.99	382.17	15.99	382.17	16.58	0.00	0.00
	Total	382.17	15.99	382.17	15.99	382.17	16.58	0.00	0.00
	RAJASTHAN								
1	Baroda Rajasthan Kshetriya Gramin Bank	546.00	2.37	546.00	2.38	539.90	2.44	3.60	0.58
2	Rajasthan Marudhara Gramin Bank	148.53	1.97	109.64	1.50	12.48	0.28	2.40	1.32
	Total	694.53	2.27	655.64	2.17	552.38	2.07	6.00	0.75
	Total Northern Region	4231.46	8.52	3669.31	7.58	3201.90	7.29	20.89	2.33

## STATEMENT - VI - B (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs		Out of Total - Exclusive Women SHGs		For SHGs under NRLM/ SGSYY		For SHGs under NULM/ SJSRY	
		Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S	Amount of NPAs	NPA as %age to Total loans O/S
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Andhra Pragathi Grameena Bank	2871.44	0.63	2871.44	0.63	0.00	0.00	0.00	0.00
2	Chaitanya Godavari Grameena Bank	216.64	0.10	216.64	0.10	40.12	0.03	0.00	0.00
3	Saptagiri Grameena Bank	668.79	0.26	641.78	0.27	469.47	0.25	99.67	0.26
	Total	3756.87	0.40	3729.86	0.41	509.59	0.15	99.67	0.26
	KARNATAKA								
1	Karnataka Gramin Bank	16888.00	7.81	16627.90	7.81	15588.50	7.81	472.00	7.79
2	Karnataka Vikas Grameena Bank	1975.31	11.71	1922.44	12.32	1931.62	12.84	43.69	2.94
	Total	18863.31	8.09	18550.34	8.12	17520.12	8.16	515.69	6.84
	KERALA								
1	Kerala Gramin Bank	1061.30	1.38	746.78	1.03	312.22	0.46	0.52	0.69
	Total	1061.30	1.38	746.78	1.03	312.22	0.46	0.52	0.69
	PUDUCHERRY								
1	Puduvai Bharathiyar Grama Bank	451.56	7.50	450.97	7.51	4.85	0.13	51.22	14.90
	Total	451.56	7.50	450.97	7.51	4.85	0.13	51.22	14.90
	TAMIL NADU								
1	Tamil Nadu Grama Bank	5692.89	5.87	5017.71	5.32	1480.15	6.93	0.00	0.00
	Total	5692.89	5.87	5017.71	5.32	1480.15	6.93	0.00	0.00
	TELANGANA								
1	Andhra Pradesh Grameena Vikas Bank	2748.97	0.52	2748.97	0.52	1235.86	0.38	1475.48	1.73
2	Telangana Grameena Bank	5380.68	1.76	5380.68	1.76	2392.91	1.36	1.29	0.35
	Total	8129.65	0.98	8129.65	0.98	3628.77	0.73	1476.77	1.73
	Total Southern Region	37955.58	1.75	36625.31	1.71	23455.70	2.04	2143.87	1.62
WESTERN REGION									
	GUJARAT								
1	Baroda Gujarat Gramin Bank	444.49	7.05	368.75	6.05	444.49	7.05	0.00	0.00
2	Saurashtra Gramin Bank	45.32	6.60	45.32	6.94	38.03	6.39	0.00	0.00
	Total	489.81	7.01	414.07	6.14	482.52	6.99	0.00	0.00
	MAHARASHTRA								
1	Maharashtra Gramin Bank	6694.51	32.89	6694.51	32.89	2964.84	36.91	0.00	0.00
2	Vidharbha Konkan Gramin Bank	1106.43	4.58	1106.43	4.58	412.33	2.22	2.97	0.64
	Total	7800.94	17.53	7800.94	17.53	3377.17	12.71	2.97	0.48
	Total Western Region	8290.75	16.10	8215.01	16.03	3859.69	11.53	2.97	0.48
	Grand Total	124172.20	3.14	109955.84	2.85	86127.95	3.14	3181.21	1.33

## STATEMENT - VI - C

NPAs against Bank loans to SHGs of Co-operative Banks as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY		
		Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
CENTRAL REGION													
	CHHATTISGARH												
1	District Central Co-Operative Bank Ltd., Bilaspur	26.35	20.65	78.37	26.35	20.65	78.37	3.26	0.00	0.00	0.00	0.00	0.00
2	District Central Co-Operative Bank Ltd., Durg	409.45	0.00	0.00	397.17	0.00	0.00	409.45	0.00	0.00	0.00	0.00	0.00
3	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur	575.67	145.67	25.30	575.67	145.67	25.30	312.70	0.00	0.00	32.37	0.00	0.00
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	246.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	2095.62	49.83	2.38	2095.62	49.83	2.38	2095.62	49.83	2.38	0.00	0.00	0.00
	Total	3353.47	216.15	6.45	3094.81	216.15	6.98	2821.03	49.83	1.77	32.37	0.00	0.00
MADHYA PRADESH													
1	Indore Premier Co-Operative Bank Limited, Indore	1.07	1.07	100.00	1.07	1.07	100.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Jilla Sahakari Kendriya Bank Maryadit, Betul	16.31	0.00	0.00	16.31	0.00	0.00	0.00	0.00	0.00	16.31	0.00	0.00
3	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Jilla Sahakari Kendriya Bank Maryadit, Damoh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Jilla Sahakari Kendriya Bank Maryadit, Dewas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Jilla Sahakari Kendriya Bank Maryadit, Dhar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Jilla Sahakari Kendriya Bank Maryadit, Gwalior	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Jabalpur												
10	Jilla Sahakari Kendriya Bank Maryadit, Jhabua												
11	Jilla Sahakari Kendriya Bank Maryadit, Khandwa	39.52	39.52	100.00	19.31	19.31	100.00	39.52	39.52	100.00	0.00	0.00	0.00
12	Jilla Sahakari Kendriya Bank Maryadit, Khargone	19.20	0.00	0.00	19.20	0.00	0.00	9.60	0.00	0.00	0.00	0.00	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	6.21	3.63	58.45	0.00	0.00	0.00	3.63	3.63	100.00	2.58	0.00	0.00
14	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Jilla Sahakari Kendriya Bank Maryadit, Sehore	12.57	12.57	100.00	9.03	9.03	100.00	12.57	12.57	100.00	0.00	0.00	0.00
16	Jilla Sahakari Kendriya Bank Maryadit, Shahdol	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	0.73	0.73	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	95.61	57.52	60.16	64.92	29.41	45.30	65.32	55.72	85.30	18.89	0.00	0.00
UTTARAKHAND													
1	Almora Zilla Sahakari Bank Ltd.	522.86	0.00	0.00	486.74	0.00	0.00	77.46	0.00	0.00	0.00	0.00	0.00
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	803.20	68.41	8.52	648.08	52.65	8.12	290.55	68.41	23.55	0.00	0.00	0.00

# STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY		
		Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
3	District Cooperative Bank Ltd., Dehradun	2015.16	9.98	0.50	2015.16	9.98	0.50	91.20	9.98	10.94	0.00	0.00	0.00
4	Nainital District Co-Operative Bank Ltd., Haldwani	352.86	1.00	0.28	352.86	1.00	0.28	352.86	1.00	0.28	0.00	0.00	0.00
5	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	797.74	141.09	17.69	604.05	103.29	17.10	407.44	13.19	3.24	133.32	125.40	94.06
6	The Uttarakhand State Co-Operative Bank Ltd.	256.98	0.00	0.00	256.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	201.76	8.82	4.37	201.76	8.82	4.37	201.76	8.82	4.37	0.00	0.00	0.00
8	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	504.97	20.37	4.03	504.97	20.37	4.03	136.32	2.50	1.83	0.00	0.00	0.00
9	Zila Sahkari Bank Ltd., Haridwar	185.71	57.13	30.76	165.50	39.13	23.64	185.71	57.13	30.76	0.00	0.00	0.00
	<b>Total</b>	<b>5641.24</b>	<b>306.80</b>	<b>5.44</b>	<b>5236.10</b>	<b>235.24</b>	<b>4.49</b>	<b>1743.30</b>	<b>161.03</b>	<b>9.24</b>	<b>133.32</b>	<b>125.40</b>	<b>94.06</b>
<b>UTTAR PRADESH</b>													
1	District Co-Operative Bank Ltd., Saharanpur	28.77	28.77	100.00	23.57	23.57	100.00	0.00	0.00	0.00	0.00	0.00	0.00
2	District Co-Operative Bank Ltd., Varanasi	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Etah District Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Farrukhabad District Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Firozabad Jilla Sahkari Bank Ltd.	100.52	100.52	100.00	90.47	90.47	100.00	11.32	11.32	100.00	0.00	0.00	0.00
6	Ghaziabad Jilla Sahkari Bank Ltd.	0.97	0.97	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.97	0.97	100.00
7	Jilla Sahkari Bank Ltd., Azamgarh	6.90	6.90	100.00	0.00	0.00	0.00	2.59	2.59	100.00	4.31	4.31	100.00
8	Jilla Sahkari Bank Ltd., Ballia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Jilla Sahkari Bank Ltd., Bareilly	26.29	26.29	100.00	4.48	4.48	100.00	8.60	8.60	100.00	17.69	17.69	100.00
10	Jilla Sahkari Bank Ltd., Basti	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Jilla Sahkari Bank Ltd., Jhansi	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	294.16	293.89	99.91	162.92	162.65	99.83	91.65	91.38	99.71	198.33	198.33	100.00
13	Jilla Sahkari Bank Ltd., Meerut	10.03	9.37	93.42	2.29	2.29	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Jilla Sahkari Bank Ltd., Raibareilly												
15	Jilla Sahkari Bank Ltd., Sidharthnagar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Mainpuri Jilla Sahkari Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Muzaffarnagar District Co-Operative Bank Ltd.	15.49	15.49	100.00	4.67	4.67	100.00	15.49	15.49	100.00	0.00	0.00	0.00
18	Pilibhit Jilla Sahkari Bank Ltd.	28.26	28.14	99.58	20.38	20.26	99.41	9.13	9.13	100.00	0.00	0.00	0.00
19	Rampur Jilla Sahkari Bank Ltd.	3.25	3.25	100.00	3.25	3.25	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	The Uttar Pradesh State Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>514.64</b>	<b>513.59</b>	<b>99.80</b>	<b>312.03</b>	<b>311.64</b>	<b>99.88</b>	<b>138.78</b>	<b>138.51</b>	<b>99.81</b>	<b>221.30</b>	<b>221.30</b>	<b>100.00</b>
	<b>Total Central Region</b>	<b>9604.96</b>	<b>1094.06</b>	<b>11.39</b>	<b>8707.86</b>	<b>792.44</b>	<b>9.10</b>	<b>4768.43</b>	<b>405.09</b>	<b>8.50</b>	<b>405.88</b>	<b>346.70</b>	<b>85.42</b>
<b>EASTERN REGION</b>													
<b>ANDAMAN &amp; NICOBAR</b>													
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	1017.70	44.39	4.36	961.60	39.43	4.10	9.09	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>1017.70</b>	<b>44.39</b>	<b>4.36</b>	<b>961.60</b>	<b>39.43</b>	<b>4.10</b>	<b>9.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>BIHAR</b>													
1	Central Co-Operative Bank Ltd., Ara	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Sasaram-Bhabua Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	The Aurangabad District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSY			For SHGs under NULM/SJSRY		
		Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
4	The Begusarai Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	The Bhagalpur Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	The Gopalganj Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	The Kathihar District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	The Khagaria District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	The Magadh Central Co-Operative Bank Ltd., Gaya	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	The Motihari Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	The Muzaffarpur Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The Nalanda Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	The Nawadah Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	The Pataliputra Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	The Purnea District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	The Rohika Central Co-Operative Bank Ltd., Madhubani	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	The Samastipur District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	The Sitamarhi Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	The Siwan Central Co-Operative Bank Ltd., Siwan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	The Vaishali District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>JHARKHAND</b>													
1	The Dhanbad Central Co-Operative Bank Ltd.	23.98	1.55	6.46	23.98	1.55	6.46	16.87	0.92	5.45	5.86	0.07	1.19
2	The Jharkhand State Co-Operative Bank Ltd.	416.35	180.38	43.32	416.35	180.38	43.32	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>440.33</b>	<b>181.93</b>	<b>41.32</b>	<b>440.33</b>	<b>181.93</b>	<b>41.32</b>	<b>16.87</b>	<b>0.92</b>	<b>5.45</b>	<b>5.86</b>	<b>0.07</b>	<b>1.19</b>
<b>ODISHA</b>													
1	Cuttack Central Co-Operative Bank Ltd.	4389.31	472.93	10.77	4389.31	472.93	10.77	2643.19	320.89	12.14	1746.12	152.04	8.71
2	Keonjhar Central Co-Operative Bank Ltd.												
3	The Angul United Central Co-Operative Bank Ltd.	4000.68	0.00	0.00	4000.68	0.00	0.00	4000.68	0.00	0.00	0.00	0.00	0.00
4	The Aska Central Co-Operative Bank Ltd.	640.95	1.42	0.22	640.95	1.42	0.22	0.00	0.00	0.00	0.00	0.00	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	11157.52	943.73	8.46	11157.52	943.73	8.46	11157.52	943.73	8.46	0.00	0.00	0.00
6	The Berhampore Co-Operative Central Bank Ltd.	862.98	62.64	7.26	862.98	62.64	7.26	310.67	31.32	10.08	91.57	31.32	34.20
7	The Bhawanipatna Central Co-Operative Bank Ltd.	1174.50	80.00	6.81	1174.50	80.00	6.81	587.10	40.00	6.81	0.00	0.00	0.00
8	The Bolangir District Central Co-Operative Bank Ltd.	373.40	79.63	21.33	372.10	78.33	21.05	373.40	79.63	21.33	0.00	0.00	0.00



## STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSY			For SHGs under NULM/SJSRY		
		Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
9	The Khurda Central Co-Operative Bank Ltd.	1479.59	372.47	25.17	1479.59	372.47	25.17	0.00	0.00	0.00	0.00	0.00	0.00
10	The Koraput Central Co-Operative Bank Ltd.	2745.80	378.62	13.79	2745.80	378.62	13.79	205.38	205.38	100.00	0.00	0.00	0.00
11	The Mayurbhanj District Central Co-Operative Bank Ltd.	292.00	74.57	25.54	292.00	74.57	25.54	292.00	74.57	25.54	0.00	0.00	0.00
12	The Sundargarh District Central Co-Operative Bank Ltd.	7911.48	35.75	0.45	7911.48	35.75	0.45	0.00	0.00	0.00	5978.34	25.97	0.43
	<b>Total</b>	<b>35028.21</b>	<b>2501.76</b>	<b>7.14</b>	<b>35026.91</b>	<b>2500.46</b>	<b>7.14</b>	<b>19569.94</b>	<b>1695.52</b>	<b>8.66</b>	<b>7816.03</b>	<b>209.33</b>	<b>2.68</b>
<b>WEST BENGAL</b>													
1	Balageria Central Co-Operative Bank Ltd.	1193.93	0.00	0.00	1193.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	7772.26	1851.78	23.83	7626.05	1800.14	23.61	6122.85	1440.70	23.53	0.00	0.00	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	222.04	33.95	15.29	222.04	33.95	15.29	0.00	0.00	0.00	0.00	0.00	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	94.69	2.00	2.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Howrah District Central Co-Operative Bank Ltd.	7010.28	127.53	1.82	6930.79	121.80	1.76	0.00	0.00	0.00	0.00	0.00	0.00
6	Malda District Central Co-Operative Bank Ltd.	9417.15	676.95	7.19	9417.15	676.95	7.19	9414.80	676.95	7.19	2.35	0.00	0.00
7	Murshidabad District Central Co-Operative Bank Ltd.												
8	Nadia District Central Co-Operative Bank Ltd.	42329.00	1507.68	3.56	38701.40	1353.44	3.50	0.00	0.00	0.00	0.00	0.00	0.00
9	Purulia District Central Co-Operative Bank Ltd.	299.61	8.68	2.90	299.61	8.68	2.90	251.17	8.68	3.46	48.44	0.00	0.00
10	Raiganj Central Co-Operative Bank Ltd.	4259.06	750.50	17.62	4259.06	750.50	17.62	40.20	0.00	0.00	13.50	0.00	0.00
11	Tamluk Ghatal Central Co-Operative Bank Ltd.	18073.87	209.69	1.16	18073.87	209.69	1.16	18073.87	209.69	1.16	0.00	0.00	0.00
12	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	1587.19	57.10	3.60	1587.19	57.10	3.60	602.09	0.00	0.00	365.78	0.00	0.00
13	The Jalpaiguri Central Co-Operative Bank Ltd.	362.87	71.36	19.67	307.07	59.02	19.22	0.00	0.00	0.00	0.00	0.00	0.00
14	Vidyasagar Central Co-Operative Bank Ltd.	8345.43	439.20	5.26	8109.81	228.12	2.81	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>100967.38</b>	<b>5736.42</b>	<b>5.68</b>	<b>96727.97</b>	<b>5299.39</b>	<b>5.48</b>	<b>34504.98</b>	<b>2336.02</b>	<b>6.77</b>	<b>430.07</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total Eastern Region</b>	<b>137453.62</b>	<b>8464.50</b>	<b>6.16</b>	<b>133156.81</b>	<b>8021.21</b>	<b>6.02</b>	<b>54100.88</b>	<b>4032.46</b>	<b>7.45</b>	<b>8251.96</b>	<b>209.40</b>	<b>2.54</b>
<b>NORTH EASTERN REGION</b>													
<b>ASSAM</b>													
1	The Assam Co-Operative Apex Bank Ltd.	1886.62	504.92	26.76	1443.18	61.48	4.26	1886.62	504.92	26.76	0.00	0.00	0.00
	<b>Total</b>	<b>1886.62</b>	<b>504.92</b>	<b>26.76</b>	<b>1443.18</b>	<b>61.48</b>	<b>4.26</b>	<b>1886.62</b>	<b>504.92</b>	<b>26.76</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>MANIPUR</b>													
1	The Manipur State Co-Operative Bank Ltd.	617.16	174.44	28.26	617.16	174.44	28.26	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>617.16</b>	<b>174.44</b>	<b>28.26</b>	<b>617.16</b>	<b>174.44</b>	<b>28.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>MIZORAM</b>													
1	The Mizoram Co-Operative Apex Bank Ltd.												
	<b>Total</b>												
<b>SIKKIM</b>													
1	The Sikkim State Co-Operative Bank Ltd.	34.18	1.63	4.77	34.18	1.63	4.77	17.20	1.19	6.92	0.00	0.00	0.00
	<b>Total</b>	<b>34.18</b>	<b>1.63</b>	<b>4.77</b>	<b>34.18</b>	<b>1.63</b>	<b>4.77</b>	<b>17.20</b>	<b>1.19</b>	<b>6.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total North Eastern Region</b>	<b>2537.96</b>	<b>680.99</b>	<b>26.83</b>	<b>2094.52</b>	<b>237.55</b>	<b>11.34</b>	<b>1903.82</b>	<b>506.11</b>	<b>26.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY		
		Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
NORTHERN REGION													
	CHANDIGARH												
1	The Chandigarh State Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	HARYANA												
1	The Ambala Central Co-Operative Bank Ltd.	45.40	2.38	5.24	45.40	2.38	5.24	22.70	1.19	5.24	0.00	0.00	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	The Faridabad Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	The Fatehabad Central Co-Operative Bank Ltd.	106.52	102.52	96.24	70.26	66.26	94.31	106.52	102.52	96.24	0.00	0.00	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	7.90	5.28	66.84	7.90	5.28	66.84	0.00	0.00	0.00	7.90	5.28	66.84
6	The Haryana State Co-Operative Apex Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	The Hissar Central Co-Operative Bank Ltd.	225.26	225.26	100.00	152.66	152.66	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	The Jhajjar Central Co-Operative Bank Ltd.	8.49	8.49	100.00	8.49	8.49	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	The Jind Central Co-Operative Bank Ltd.	10.61	0.75	7.07	10.61	0.75	7.07	10.61	0.75	7.07	0.00	0.00	0.00
10	The Kurukshetra Central Co-Operative Bank Ltd.	20.35	0.00	0.00	20.35	0.00	0.00	20.35	0.00	0.00	0.00	0.00	0.00
11	The Mahendragarh Central Co-Operative Bank Ltd.												
12	The Panchakula Central Co-Operative Bank Ltd.	9.02	9.02	100.00	9.02	9.02	100.00	9.02	9.02	100.00	0.00	0.00	0.00
13	The Panipat Central Co-Operative Bank Ltd.	13.67	3.82	27.94	13.67	3.82	27.94	7.33	0.00	0.00	0.00	0.00	0.00
14	The Rewari Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	The Rohtak Central Co-Operative Bank Ltd.	24.65	23.65	95.94	19.87	18.87	94.97	24.65	23.65	95.94	0.00	0.00	0.00
16	The Yamunanagar Central Co-Operative Bank Ltd.	23.26	4.10	17.63	23.26	4.10	17.63	2.10	0.00	0.00	0.00	0.00	0.00
	Total	495.13	385.27	77.81	381.49	271.63	71.20	203.28	137.13	67.46	7.90	5.28	66.84
	HIMACHAL PRADESH												
1	Jogindra Central Co-Operative Bank Ltd.	1055.00	136.25	12.91	1055.00	136.25	12.91	498.52	2.25	0.45	0.00	0.00	0.00
2	The Kangra Central Co-Operative Bank Ltd.	3127.07	350.19	11.20	2962.16	320.04	10.80	2168.63	115.82	5.34	69.76	9.48	13.59
	Total	4182.07	486.44	11.63	4017.16	456.29	11.36	2667.15	118.07	4.43	69.76	9.48	13.59
	JAMMU AND KASHMIR												
1	Baramulla Central Co-Operative Bank Ltd.	35.81	35.81	100.00	32.58	32.58	100.00	35.81	35.81	100.00	0.00	0.00	0.00
2	The Jammu & Kashmir State Co-Operative Bank Ltd.	0.79	0.79	100.00	0.79	0.79	100.00	0.79	0.79	100.00	0.00	0.00	0.00
	Total	36.60	36.60	100.00	33.37	33.37	100.00	36.60	36.60	100.00	0.00	0.00	0.00
	NEW DELHI												
1	The Delhi State Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	PUNJAB												
1	The Amritsar Central Co-Operative Bank Ltd., Amritsar	46.32	46.32	100.00	42.16	42.16	100.00	0.00	0.00	0.00	0.00	0.00	0.00

# STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY		
		Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	46.68	20.33	43.55	46.68	20.33	43.55	0.00	0.00	0.00	0.00	0.00	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	11.00	7.05	64.09	11.00	7.05	64.09	0.00	0.00	0.00	0.00	0.00	0.00
4	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	25.88	22.60	87.33	25.88	22.60	87.33	25.88	22.60	87.33	0.00	0.00	0.00
5	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	71.55	21.80	30.47	55.79	13.00	23.30	0.00	0.00	0.00	0.00	0.00	0.00
6	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	63.17	29.15	46.15	63.17	29.15	46.15	0.00	0.00	0.00	0.00	0.00	0.00
7	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	4.85	0.00	0.00	4.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	85.94	35.17	40.92	85.94	35.17	40.92	0.00	0.00	0.00	0.00	0.00	0.00
9	The Mansa Central Co-Operative Bank Ltd., Mansa	6.52	1.96	30.06	6.52	1.96	30.06	0.00	0.00	0.00	0.00	0.00	0.00
10	The Muktsar Central Co-Operative Bank Ltd., Muktsar	44.65	40.21	90.06	44.65	40.21	90.06	44.65	40.21	90.06	0.00	0.00	0.00
11	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	29.47	2.31	7.84	29.47	2.31	7.84	0.00	0.00	0.00	0.00	0.00	0.00
12	The Patiala Central Co-Operative Bank Ltd., Patiala	131.15	39.58	30.18	131.15	39.58	30.18	63.71	3.10	4.87	0.00	0.00	0.00
13	The Ropar Central Co-Operative Bank Ltd., Ropar	8.99	2.16	24.03	8.99	2.16	24.03	8.99	2.16	24.03	0.00	0.00	0.00
14	The Sangrur Central Co-Operative Bank Ltd., Sangrur	32.32	20.99	64.94	29.99	20.29	67.66	32.32	20.99	64.94	0.00	0.00	0.00
15	The Taran Taran Central Co-Operative Bank Ltd., Taran Taran	5.54	0.00	0.00	5.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>614.03</b>	<b>289.63</b>	<b>47.17</b>	<b>591.78</b>	<b>275.97</b>	<b>46.63</b>	<b>175.55</b>	<b>89.06</b>	<b>50.73</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>RAJASTHAN</b>													
1	Ajmer Central Co-Operative Bank Ltd.	21.05	0.00	0.00	21.05	0.00	0.00	21.05	0.00	0.00	0.00	0.00	0.00
2	Baran Kendriya Sahakari Bank Ltd.	249.31	248.11	99.52	229.86	228.73	99.51	0.00	0.00	0.00	82.46	82.43	99.96
3	Chittorgarh Kendriya Sahakari Bank Ltd.	123.39	91.86	74.45	115.27	83.74	72.65	0.22	0.22	100.00	0.00	0.00	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	107.26	86.89	81.01	86.83	74.05	85.28	0.00	0.00	0.00	0.00	0.00	0.00
5	Jhunjhunu Kendriya Sahakari Bank Ltd.	331.63	478.3	14.42	331.63	478.3	14.42	0.00	0.00	0.00	0.00	0.00	0.00
6	Sawai Madhopur Kendriya Sahakari Bank Ltd.	51.71	17.16	33.19	51.71	17.16	33.19	0.00	0.00	0.00	0.00	0.00	0.00
7	The Alwar Central Co-Operative Bank Ltd.	244.61	89.23	36.48	244.61	89.23	36.48	83.20	6.37	7.66	0.00	0.00	0.00
8	The Banswara Central Co-Operative Bank Ltd.	151.93	85.62	56.35	151.93	85.62	56.35	151.93	85.62	56.35	0.00	0.00	0.00
9	The Bharatpur Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	The Bundi District Central Co-Operative Bank Ltd.	150.54	135.64	90.10	150.54	135.64	90.10	75.23	74.38	98.87	0.00	0.00	0.00
11	The Central Co-Operative Bank Ltd., Bhilwara	9.85	9.85	100.00	8.91	8.91	100.00	3.96	3.96	100.00	0.00	0.00	0.00
12	The Central Co-Operative Bank Ltd., Bikaner	375.50	304.00	80.96	375.50	304.00	80.96	27.81	27.81	100.00	0.00	0.00	0.00
13	The Central Co-Operative Bank Ltd., Tonk	81.73	80.73	98.78	28.34	27.34	96.47	65.51	64.51	98.47	16.22	16.22	100.00
14	The Churu Central Co-Operative Bank Ltd.	156.95	115.50	73.59	104.58	79.83	76.33	25.86	25.86	100.00	0.00	0.00	0.00

## STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY		
		Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
15	The Dungarpur Central Co-Operative Bank Ltd.												
16	The Ganganagar Kendriya Sahakari Bank Ltd.	74.06	43.25	58.40	74.06	43.25	58.40	0.00	0.00	0.00	0.00	0.00	0.00
17	The Jaipur Central Co-Operative Bank Ltd.	19.44	16.94	87.14	19.44	16.94	87.14	0.00	0.00	0.00	0.00	0.00	0.00
18	The Jaisalmer Central Co-Operative Bank Ltd.	559.37	156.05	27.90	559.37	156.05	27.90	498.32	106.11	21.29	61.05	49.94	81.80
19	The Jalore Central Co-Operative Bank Ltd.	78.17	72.43	92.66	69.91	64.17	91.79	78.17	72.43	92.66	0.00	0.00	0.00
20	The Jhalawar Kendriya Sahakari Bank Ltd.												
21	The Jodhpur Central Co-Operative Bank Ltd.	172.18	125.23	72.73	167.29	125.23	74.86	36.47	0.00	0.00	79.00	79.00	100.00
22	The Kota Central Co-Operative Bank Ltd.	222.69	121.51	54.56	222.69	121.51	54.56	0.00	0.00	0.00	16.40	0.00	0.00
23	The Nagaur Central Co-Operative Bank Ltd.	168.51	41.70	24.75	168.51	41.70	24.75	168.51	41.70	24.75	0.00	0.00	0.00
24	The Pali District Central Co-Operative Bank Ltd.	355.59	353.58	99.43	355.59	353.58	99.43	0.00	0.00	0.00	0.00	0.00	0.00
25	The Rajasthan State Co-Operative Bank Ltd.												
26	The Sikar Kendriya Sahakari Bank Ltd.	474.76	168.74	35.54	474.76	168.74	35.54	0.00	0.00	0.00	0.00	0.00	0.00
27	The Sirahi Central Co-Operative Bank Ltd.	87.79	58.16	66.25	87.79	58.16	66.25	2.03	2.03	100.00	0.00	0.00	0.00
28	The Udaipur Central Co-Operative Bank Ltd.	309.43	145.38	46.98	298.38	134.33	45.02	309.43	145.38	46.98	0.00	0.00	0.00
	<b>Total</b>	<b>4577.45</b>	<b>2615.39</b>	<b>57.14</b>	<b>4398.55</b>	<b>2465.74</b>	<b>56.06</b>	<b>1547.70</b>	<b>656.38</b>	<b>42.41</b>	<b>255.13</b>	<b>227.59</b>	<b>89.21</b>
	<b>Total Northern Region</b>	<b>9905.28</b>	<b>3813.33</b>	<b>38.50</b>	<b>9422.35</b>	<b>3503.00</b>	<b>37.18</b>	<b>4630.28</b>	<b>1037.24</b>	<b>22.40</b>	<b>332.79</b>	<b>242.35</b>	<b>72.82</b>
<b>SOUTHERN REGION</b>													
<b>ANDHRA PRADESH</b>													
1	The Anantpur District Co-Operative Central Bank Ltd.	5020.20	195.01	3.88	5020.20	195.01	3.88	0.00	0.00	0.00	0.00	0.00	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	2303.49	2.10	0.09	2303.49	2.10	0.09	809.68	0.00	0.00	1448.60	1.15	0.08
3	The Chittoor District Co-Operative Central Bank Ltd.	4456.96	62.09	1.39	4456.96	62.09	1.39	0.00	0.00	0.00	0.00	0.00	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	4345.80	22.55	0.52	4345.80	22.55	0.52	0.00	0.00	0.00	0.00	0.00	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	1400.47	0.00	0.00	1400.47	0.00	0.00	1400.47	0.00	0.00	0.00	0.00	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	1120.77	0.36	0.03	1119.77	0.00	0.00	0.00	0.00	0.00	1120.77	0.36	0.03
7	The District Co-Operative Central Bank Ltd., Srikakulam	1918.94	0.00	0.00	1918.94	0.00	0.00	1918.94	0.00	0.00	0.00	0.00	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	3040.13	29.78	0.98	3040.13	29.78	0.98	3040.13	29.78	0.98	0.00	0.00	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	5139.30	0.00	0.00	5134.10	0.00	0.00	5139.30	0.00	0.00	0.00	0.00	0.00
10	The Guntur District Co-Operative Central Bank	58269.19	132.39	0.23	58225.50	132.39	0.23	51884.99	72.55	0.14	0.00	0.00	0.00
11	The Krishna District Co-Operative Central Bank Ltd.	33733.78	288.10	0.85	33733.78	288.10	0.85	0.00	0.00	0.00	0.00	0.00	0.00
12	The Nellore District Co-Operative Central Bank Ltd.	1821.05	0.00	0.00	1640.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The Prakasam District Co-Operative Central Bank Ltd.	8627.79	10.78	0.12	8627.79	10.78	0.12	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>131197.87</b>	<b>743.16</b>	<b>0.57</b>	<b>130967.23</b>	<b>742.80</b>	<b>0.57</b>	<b>64193.51</b>	<b>102.33</b>	<b>0.16</b>	<b>2569.37</b>	<b>1.51</b>	<b>0.06</b>

## STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY			
		Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	
	KARNATAKA													
1	Bagalkot District Central Co-Operative Bank Ltd.	379.85	31.49	8.29	371.70	31.49	8.47	201.46	5.71	2.83	152.61	0.00	0.00	
2	Mandya District Co-Operative Central Bank Ltd.	20032.44	86.83	0.43	19620.37	86.38	0.44	16912.42	67.97	0.40	3120.02	18.86	0.60	
3	The Belagavi District Central Co-Operative Bank Ltd.	2812.09	52.58	1.87	2644.93	29.83	1.13	2660.83	35.83	1.35	151.26	16.75	11.07	
4	The Bellary District Co-Operative Central Bank Ltd.	1031.16	71.09	6.89	1007.21	71.09	7.06	941.83	5.54	0.59	0.00	0.00	0.00	
5	The Bengaluru District Central Co-Operative Bank Ltd	2739.76	223.75	8.17	2719.21	223.75	8.23	1609.99	0.00	0.00	55.08	0.00	0.00	
6	The Chikmagalur District Co-Operative Central Bank Ltd.	597.94	105.62	17.66	557.43	89.91	16.13	458.43	0.00	0.00	0.00	0.00	0.00	
7	The Chitradurga District Co-Operative Central Bank Ltd.	781.24	199.39	25.52	778.48	199.39	25.61	630.14	48.29	7.66	20.58	20.58	100.00	
8	The Dawangere District Central Co-Operative Bank Ltd.	237.00	8.30	3.50	237.00	8.30	3.50	0.00	0.00	0.00	0.00	0.00	0.00	
9	The District Co-Operative Central Bank Ltd., Bidar	50776.59	381.45	0.75	50492.79	323.70	0.64	0.00	0.00	0.00	0.00	0.00	0.00	
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	377.98	0.00	0.00	377.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	The Hassan District Co-Operative Central Bank Ltd.	7736.41	247.94	3.20	7216.66	242.58	3.36	6597.19	80.93	1.23	130.23	5.20	3.99	
12	The Kanara District Central Co-Operative Bank Ltd.	2322.89	43.84	1.89	2161.85	34.24	1.58	1580.04	29.58	1.87	581.81	4.66	0.80	
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	1960.68	8.35	0.43	1741.40	6.42	0.37	234.68	2.03	0.87	142.47	1.14	0.80	
14	The Kodagu District Co-Operative Central Bank Ltd.	3667.76	26.06	0.71	2954.79	20.32	0.69	713.40	21.06	2.95	0.00	0.00	0.00	
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	57824.29	53.70	0.09	57354.96	53.70	0.09	0.00	0.00	0.00	0.00	0.00	0.00	
16	The Mysore And Chamarajnagar District Cooperative Central Bank Ltd.	1631.37	330.49	20.26	1613.00	316.71	19.63	33.29	33.29	100.00	0.00	0.00	0.00	
17	The Raichur District Central Co-Operative Bank Ltd.	978.17	55.33	5.66	978.17	55.33	5.66	672.34	50.03	7.44	305.83	5.30	1.73	
18	The Shimoga District Co-Operative Central Bank Ltd.	6232.17	38.22	0.61	5145.00	23.64	0.46	4758.60	21.21	0.45	386.40	2.43	0.63	
19	The South Canara District Central Co-Operative Bank Ltd.	32131.31	369.76	1.15	20813.75	86.48	0.42	32131.31	369.76	1.15	0.00	0.00	0.00	
20	The Tumkur District Central Co-Operative Bank Ltd.	934.31	0.00	0.00	741.25	0.00	0.00	569.51	0.00	0.00	0.00	0.00	0.00	
21	The Vijayapura District Central Co-Operative Bank Ltd.	1667.83	4.26	0.26	1467.69	4.26	0.29	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	196853.24	2338.45	1.19	180995.62	190752	1.05	70705.46	771.23	1.09	5046.29	74.92	1.48	
	KERALA													
1	The Kerala State Co-Operative Bank Ltd.	74258.30	4225.16	5.69	67220.17	3567.92	5.31	41308.09	1101.86	2.67	510.21	24.00	4.70	
2	The Malappuram District Co-Operative Bank Ltd.	1214.17	26.53	2.19	1214.17	26.53	2.19	633.66	3.05	0.48	34.66	0.00	0.00	
	Total	75472.47	4251.69	5.63	68434.34	3594.45	5.25	41941.75	1104.91	2.63	544.87	24.00	4.40	
	TAMIL NADU													
1	Chennai Central Co-Operative Bank Ltd.	1208.10	368.27	30.48	1208.10	368.27	30.48	0.00	0.00	0.00	0.00	0.00	0.00	
2	Dindigul Central Co-Operative Bank Ltd.	4086.31	1176.88	28.80	4086.31	1176.88	28.80	112.04	47.15	42.08	0.00	0.00	0.00	
3	The Coimbatore District Central Co-Operative Bank Ltd.	10217.15	7963.54	77.94	10092.98	7856.42	77.84	6828.82	5921.13	86.71	3388.33	2042.41	60.28	



# STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSY			For SHGs under NULM/SJSRY		
		Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
4	The Cuddalore District Central Co-Operative Bank Ltd.	7884.40	2506.31	31.79	7858.28	2484.84	31.62	6630.79	1646.19	24.83	1253.61	860.12	68.61
5	The Dharmapuri District Central Co-Operative Bank Ltd.	13792.81	9980.41	72.36	13666.74	9878.74	72.28	89.84	51.34	57.15	0.00	0.00	0.00
6	The Erode District Central Co-Operative Bank Ltd.	9116.63	1274.18	13.98	9116.63	1274.18	13.98	8349.81	1150.94	13.78	766.82	123.24	16.07
7	The Kancheepuram Central Co-Op. bank Ltd.	8759.57	5314.61	60.67	8759.57	5314.61	60.67	0.00	0.00	0.00	0.00	0.00	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	20399.60	866.10	4.25	18359.64	779.49	4.25	0.00	0.00	0.00	0.00	0.00	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	13129.44	6627.57	50.48	13129.44	6627.57	50.48	276.35	168.77	61.07	0.00	0.00	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	6002.67	4290.90	71.48	6002.67	4290.90	71.48	4538.76	3187.74	70.23	1463.91	1103.16	75.36
11	The Nilgiris District Central Co-Operative Bank Ltd.	8612.79	3713.31	43.11	8220.63	3533.15	42.98	0.00	0.00	0.00	0.00	0.00	0.00
12	The Pudukottai District Central Co-Operative Bank Ltd.	6041.03	1265.32	20.95	6019.03	1265.20	21.02	5134.88	1075.22	20.94	604.10	126.53	20.95
13	The Ramanathapuram District Central Co-Operative Bank Ltd.	3338.71	915.64	27.42	3338.71	915.64	27.42	1721.42	540.18	31.38	1617.29	375.46	23.22
14	The Salem District Central Co-Operative Bank Ltd.	29731.16	26131.97	87.89	28244.60	24825.37	87.89	17838.70	15679.18	87.89	8919.34	7839.59	87.89
15	The Sivganga District Central Co-Operative Bank Ltd.	10237.79	177.64	1.74	10237.79	177.64	1.74	10237.79	177.64	1.74	0.00	0.00	0.00
16	The Thanjavur Central Co-Operative Bank Ltd.	8398.11	584.13	6.96	8398.11	584.13	6.96	8024.71	518.73	6.46	373.40	65.40	17.51
17	The Tiruchirapalli District Central Co-Operative Bank Ltd.	26822.32	3553.93	13.25	26416.62	3540.58	13.40	21457.85	2843.14	13.25	5364.47	710.79	13.25
18	The Tirunelveli District Central Co-Operative Bank Ltd.	7249.64	4736.69	65.34	7249.64	4736.69	65.34	7249.64	4736.69	65.34	0.00	0.00	0.00
19	The Tiruvannamalai District Central Co-Operative Bank Ltd.	18568.16	6029.02	32.47	18533.88	6013.57	32.45	18568.16	6029.02	32.47	0.00	0.00	0.00
20	The Vellore District Central Cooperative Bank Ltd.	26948.48	1470.50	5.46	26948.48	1470.50	5.46	12913.18	843.08	6.53	0.00	0.00	0.00
21	The Villupuram District Central Co-Operative Bank Ltd.	4843.66	563.34	11.63	3703.30	507.84	13.71	4843.66	563.34	11.63	0.00	0.00	0.00
22	The Virudhunagar District Central Co-Operative Bank Ltd.	5023.30	1964.09	39.10	5023.30	1964.09	39.10	0.00	0.00	0.00	0.00	0.00	0.00
23	Thoothukudi District Central Co-Operative Bank Ltd.	8284.34	8.96	0.11	8284.34	8.96	0.11	5799.04	0.78	0.01	2485.30	8.18	0.33
<b>Total</b>		<b>258696.17</b>	<b>91483.31</b>	<b>35.36</b>	<b>252898.79</b>	<b>89595.26</b>	<b>35.43</b>	<b>140615.44</b>	<b>45180.26</b>	<b>32.13</b>	<b>26236.57</b>	<b>13254.88</b>	<b>50.52</b>
<b>TELANGANA</b>													
1	The Adilabad District Co Operative Central Bank Ltd.	683.25	0.00	0.00	683.25	0.00	0.00	683.25	0.00	0.00	0.00	0.00	0.00
2	The District Co-Operative Central Bank Ltd., Khammam												
3	The District Co-Operative Central Bank Ltd., Medak												
4	The District Co-Operative Central Bank Ltd., Warangal	7198.24	23.95	0.33	7198.24	23.95	0.33	4023.66	0.00	0.00	0.00	0.00	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.												
6	The Karimnagar District Co-Operative Central Bank Ltd.	18402.55	1392.29	7.57	18402.55	1392.29	7.57	0.00	0.00	0.00	0.00	0.00	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	14.19	14.19	100.00	14.19	14.19	100.00	14.19	14.19	100.00	0.00	0.00	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	390.93	27.98	7.16	390.93	27.98	7.16	0.00	0.00	0.00	0.00	0.00	0.00

# STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSY			For SHGs under NULM/SJSRY		
		Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan outstanding against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
9	The Nizamabad District Co-Operative Central Bank Ltd.	7084.17	308.22	4.35	7084.17	308.22	4.35	0.00	0.00	0.00	0.00	0.00	0.00
10	The Telangana State Co-Operative Bank Ltd.	5313.60	22.84	0.43	5280.92	22.49	0.43	0.00	0.00	0.00	5313.60	22.84	0.43
	<b>Total</b>	<b>39086.93</b>	<b>1789.47</b>	<b>4.58</b>	<b>39054.25</b>	<b>1789.12</b>	<b>4.58</b>	<b>4721.10</b>	<b>14.19</b>	<b>0.30</b>	<b>5313.60</b>	<b>22.84</b>	<b>0.43</b>
	<b>Total Southern Region</b>	<b>701306.68</b>	<b>100606.08</b>	<b>14.35</b>	<b>672350.23</b>	<b>97629.15</b>	<b>14.52</b>	<b>322177.26</b>	<b>47172.92</b>	<b>14.64</b>	<b>39710.70</b>	<b>13378.15</b>	<b>33.69</b>
<b>WESTERN REGION</b>													
	<b>GOA</b>												
1	The Goa State Co-Operative Bank Ltd.	551.79	61.52	11.15	550.95	61.52	11.17	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>551.79</b>	<b>61.52</b>	<b>11.15</b>	<b>550.95</b>	<b>61.52</b>	<b>11.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GUJARAT</b>												
1	Banaskantha District Central Co-Operative Bank	83.56	27.49	32.90	82.60	26.54	32.13	83.56	27.49	32.90	0.00	0.00	0.00
2	Bhavnagar District Co-Operative Bank Ltd	23.73	2.73	11.50	14.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Mehsana District Central Co-Operative Bank	346.00	40.00	11.56	271.00	40.00	14.76	0.00	0.00	0.00	0.00	0.00	0.00
4	Panchmahals District Co-Operative Bank Ltd.	11.91	2.56	21.49	10.44	1.09	10.44	0.00	0.00	0.00	0.00	0.00	0.00
5	Rajkot District Co-Operative Bank Ltd.	535.86	9.35	1.74	532.03	9.35	1.76	81.47	1.85	2.27	0.00	0.00	0.00
6	Sabarkantha District Central Co-Operative Bank	626.66	0.81	0.13	625.78	0.81	0.13	0.00	0.00	0.00	0.00	0.00	0.00
7	Surat District Co-Operative Bank Ltd.	86.81	0.00	0.00	86.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	18.10	7.43	41.05	18.10	7.43	41.05	18.10	7.43	41.05	0.00	0.00	0.00
9	The Amreli Jili Madhyastha Sahakari Bank Ltd.	28.01	4.78	17.07	28.01	4.78	17.07	0.00	0.00	0.00	0.00	0.00	0.00
10	The Baroda Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	The Bharuch District Central Co-Operative Bank Ltd.	282.30	240.36	85.14	131.42	113.33	86.23	0.00	0.00	0.00	0.00	0.00	0.00
12	The Gujarat State Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	The Jamnagar District Co-Operative Bank Ltd.	16.56	14.75	89.07	16.56	14.75	89.07	0.00	0.00	0.00	0.00	0.00	0.00
14	The Junagadh Jili Sahakari Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	The Kachchh District Central Co-Operative Bank	5.30	0.00	0.00	5.30	0.00	0.00	0.00	0.00	0.00	5.30	0.00	0.00
16	The Kaira District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	The Kodinar Taluka Co-Operative Banking Union Ltd.	129.60	13.32	10.28	129.60	13.32	10.28	0.00	0.00	0.00	0.00	0.00	0.00
18	The Surendranagar District Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Valsad District Central Co-Operative Bank Ltd	2.68	1.83	68.28	2.68	1.83	68.28	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2197.08</b>	<b>365.41</b>	<b>16.63</b>	<b>1954.57</b>	<b>233.23</b>	<b>11.93</b>	<b>183.13</b>	<b>36.77</b>	<b>20.08</b>	<b>5.30</b>	<b>0.00</b>	<b>0.00</b>
	<b>MAHARASHTRA</b>												
1	Akola District Central Co-Operative Bank Ltd.	82.29	36.34	44.16	82.29	36.34	44.16	51.24	12.90	25.18	0.00	0.00	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	121.18	75.02	61.91	102.98	58.90	57.20	0.00	0.00	0.00	0.00	0.00	0.00
3	Bhandara District Central Co-Operative Bank Ltd.	826.96	202.57	24.50	819.33	194.94	23.79	692.19	108.71	15.71	0.00	0.00	0.00

# STATEMENT - VI - C (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	For Total SHGs			Out of Total - Exclusive Women SHGs			For SHGs under NRLM/SGSYY			For SHGs under NULM/SJSRY		
		Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S	Total Loan out-standing against SHGs	Amount of NPAs	NPA as %age to Total loans O/S
4	Buldhana District Central Co-Operative Bank Ltd.	55.17	55.17	100.00	32.40	32.40	100.00	0.00	0.00	0.00	55.17	55.17	100.00
5	Chandrapur District Central Co-Operative Bank Ltd.	4647.75	569.05	12.24	4647.75	569.05	12.24	1878.36	172.81	9.20	50.03	33.78	67.52
6	Dhule & Nandurbar District Central Co-Operative Bank Ltd.	660.92	123.24	18.65	590.18	103.42	17.52	99.81	99.81	100.00	0.00	0.00	0.00
7	Gadchiroli District Central Co-Operative Bank Ltd.	1420.27	54.51	3.84	1410.13	54.33	3.85	887.00	34.86	3.93	0.00	0.00	0.00
8	Jalna District Central Co-Operative Bank Ltd.	39.35	33.57	85.31	37.45	32.15	85.85	0.00	0.00	0.00	0.00	0.00	0.00
9	Kolhapur District Central Co-Operative Bank Ltd.	565.17	90.45	16.00	565.17	90.45	16.00	328.75	36.56	11.12	0.00	0.00	0.00
10	Latur District Central Co-Operative Bank Ltd.	557.72	83.60	14.99	557.72	83.60	14.99	327.84	16.98	5.18	0.00	0.00	0.00
11	Nagpur District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Nasik District Central Co-Operative Bank Ltd.	24.31	24.31	100.00	24.31	24.31	100.00	24.31	24.31	100.00	0.00	0.00	0.00
13	Parbhani District Central Co-Operative Bank Ltd.	244.61	244.61	100.00	164.92	164.92	100.00	164.92	164.92	100.00	0.00	0.00	0.00
14	Pune District Central Co-Operative Bank Ltd.	1548.90	132.41	8.55	1545.18	128.69	8.33	46.76	46.76	100.00	0.00	0.00	0.00
15	Raigad District Central Co-Operative Bank Ltd.												
16	Ratnagiri District Central Co-Operative Bank Ltd.	163.81	12.38	7.56	158.38	12.38	7.82	18.78	0.00	0.00	0.00	0.00	0.00
17	Sangli District Central Co-Operative Bank Ltd.	1309.53	53.19	4.06	1178.58	47.86	4.06	1225.93	26.52	2.16	0.00	0.00	0.00
18	Sindhudurg District Central Co-Operative Bank Ltd.	1147.46	30.09	2.62	1147.46	30.09	2.62	657.88	8.42	1.28	0.00	0.00	0.00
19	Solapur District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	The Ahmednagar District Central Co-Operative Bank Ltd.	401.15	213.45	53.21	401.15	213.45	53.21	225.48	90.58	40.17	0.00	0.00	0.00
21	The Gondia District Central Co-Operative Bank Ltd.	3927.67	119.58	3.04	3912.93	104.84	2.68	461.92	119.58	25.89	3465.75	0.00	0.00
22	The Jalgaon District Central Co-Operative Bank Ltd.	168.74	0.00	0.00	168.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	The Maharashtra State Co-Operative Bank Ltd.	4.26	4.26	100.00	4.26	4.26	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	The Mumbai District Central Co-Operative Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	The Nanded District Central Co-Operative Bank Ltd.	1.73	0.00	0.00	1.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	The Satara District Central Co-Operative Bank Ltd.	56.83	0.00	0.00	56.83	0.00	0.00	25.83	0.00	0.00	0.00	0.00	0.00
19	The Thane District Central Co-Operative Bank Ltd.	7905.41	37.28	0.47	7905.41	37.28	0.47	29.61	0.88	2.97	0.00	0.00	0.00
20	Wardha District Central Co-Operative Bank Ltd.	170.11	170.11	100.00	147.46	147.46	100.00	65.03	65.03	100.00	0.00	0.00	0.00
21	Yavatmal District Central Co-Operative Bank Ltd.	898.48	892.20	99.30	811.27	805.08	99.24	898.48	892.20	99.30	0.00	0.00	0.00
	<b>Total</b>	<b>26949.78</b>	<b>3257.39</b>	<b>12.09</b>	<b>26474.01</b>	<b>2976.20</b>	<b>11.24</b>	<b>8110.12</b>	<b>1921.83</b>	<b>23.70</b>	<b>3570.95</b>	<b>88.95</b>	<b>2.49</b>
	<b>Total Western Region</b>	<b>29698.65</b>	<b>3684.32</b>	<b>12.41</b>	<b>28979.53</b>	<b>3270.95</b>	<b>11.29</b>	<b>8293.25</b>	<b>1958.60</b>	<b>23.62</b>	<b>3576.25</b>	<b>88.95</b>	<b>2.49</b>
	<b>Grand Total</b>	<b>890507.15</b>	<b>118343.28</b>	<b>13.29</b>	<b>854711.30</b>	<b>113454.30</b>	<b>13.27</b>	<b>395873.92</b>	<b>55112.42</b>	<b>13.92</b>	<b>52277.58</b>	<b>14265.55</b>	<b>27.29</b>

## STATEMENT - VII

Bank Loans provided to MFIs during 2021-22 and their NPAs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
COMMERCIAL BANKS PUBLIC SECTOR BANKs AND PRIVATE SECTOR BANKs								
1	AXIS Bank Limited	6	81000.00	19	247802.02	1793.96	3	0.72
2	Bandhan Bank Limited	19	209100.00	24	228060.23	1925.76	3	0.84
3	Bank of Baroda	7822	237270.56	9363	207278.41	8507.71	531	4.10
4	Bank of Maharashtra	4851	154335.44	8656	287034.30	3280.68	0	1.14
5	Canara Bank	69	142608.75	126	173811.81	7426.08	41	4.27
6	Central Bank of India	2	5000.00	5	4737.85	2.82	3	0.06
7	City Union Bank Limited	2	600.00	4	718.95	0.00	0	0.00
8	DCB Bank Limited	0	0.00	15	356.45	0.00	0	0.00
9	Federal Bank Ltd	83	5752.79	324	57636.03	378.52	4	0.66
10	HDFC Bank Ltd.	17	253700.00	20	202396.00	0.00	0	0.00
11	ICICI Bank Limited	16	439778.41	19	453316.91	1712.87	2	0.38
12	IDBI Bank Limited	9	44100.00	30	123306.77	3363.77	6	2.73
13	IDFC Bank Limited	15	75500.00	192	393086.51	3891.49	6	0.99
14	Indian Bank	60	250575.00	60	159732.33	175.46	1	0.11
15	Indusind Bank Ltd	1	2500.00	7	26979.96	0.00	0	0.00
16	Karnataka Bank Ltd	8	38003.00	13	45437.86	156.13	1	0.34
17	Karur Vysya Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
18	Nainital Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
19	Punjab National Bank	0	0.00	4	10007.37	27141.00	3	271.21
20	South Indian Bank Ltd	5	3300.00	12	7180.34	0.00	0	0.00
21	State Bank of India	30	149202.00	97	378285.00	1375.00	9	0.36
22	Tamilnad Mercantile Bank Ltd	4	840.36	6	1925.00	0.00	0	0.00
23	The Dhanalakshmi Bank Ltd	12	12725.00	21	21401.54	57.71	4	0.27
24	UCO Bank	10	17500.00	42	26595.03	0.00	0	0.00
25	Union Bank of India	0	0.00	65	177591.97	16472.68	15	9.28
26	YES Bank Ltd.	5	37250.00	18	52772.07	0.00	0	0.00
	Commercial Banks Sub Total:	13046	2160641.31	19142	3287450.71	77661.64	632	2.36
CO-OPERATIVE BANKS								
1	Ajmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
2	Akola District Central Co-Operative Bank Ltd.							
3	Almora Zilla Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
4	Amrawati District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
5	Bagalkot District Central Co-Operative Bank Ltd.							
6	Balageria Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
7	Banaskantha District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
8	Bankura Dist Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
9	Baramulla Central Co-Operative Bank Ltd.							
10	Baran Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
11	Bhandara District Central Co-Operative Bank Ltd.							
12	Bhavnagar District Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
13	Birbhum District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
14	Buldhana District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
15	Central Co-Operative Bank Ltd., Ara	0	0.00	0	0.00	0.00	0	0.00
16	Chamoli Zilla Sahakari Bank Ltd., Chamoli							
17	Chandrapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
18	Chennai Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
19	Chittorgarh Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
20	Cuttack Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
21	Darjeeling District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
22	Dausa Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
23	Dhule & Nandurbar District Central Co-Operativebank Ltd.	0	0.00	0	0.00	0.00	0	0.00
24	Dindigul Central Co-Operative Bank Ltd.	195	1486.31	195	5915.31	1470.99	195	24.87
25	District Central Co-Operative Bank Ltd., Bilaspur	0	0.00	0	0.00	0.00	0	0.00
26	District Central Co-Operative Bank Ltd., Durg							
27	District Cooperative Bank Ltd., Dehradun							
28	District Co-Operative Bank Ltd., Saharanpur	0	0.00	0	0.00	0.00	0	0.00
29	District Co-Operative Bank Ltd., Varanasi	0	0.00	0	0.00	0.00	0	0.00
30	Etah District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
31	Farrukhabad District Co-Operative Bank Ltd.							
32	Firozabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
33	Gadchiroli District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
34	Ghaziabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
35	Howrah District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
36	Indore Premier Co-Operative Bank Limited, Indore	0	0.00	0	0.00	0.00	0	0.00
37	Jalna District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
38	Jhunjhunu Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
39	Jila Sahakari Kendriya Bank Maryadit, Ambikapur							
40	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur							
41	Jila Sahakari Kendriya Bank Maryadit, Raipur	210	246.38	210	246.38	0.00	0	0.00
42	Jilla Sahakari Bank Ltd., Azamgarh	0	0.00	0	0.00	0.00	0	0.00
43	Jilla Sahakari Kendriya Bank Maryadit, Betul							
44	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	0	0.00	0	0.00	0.00	0	0.00
45	Jilla Sahakari Kendriya Bank Maryadit, Damoh	0	0.00	0	0.00	0.00	0	0.00
46	Jilla Sahakari Kendriya Bank Maryadit, Dewas	0	0.00	0	0.00	0.00	0	0.00
47	Jilla Sahakari Kendriya Bank Maryadit, Dhar	0	0.00	0	0.00	0.00	0	0.00
48	Jilla Sahakari Kendriya Bank Maryadit, Gwalior							
49	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0.00	0	0.00	0.00	0	0.00
50	Jilla Sahakari Kendriya Bank Maryadit, Jabalpur							
51	Jilla Sahakari Kendriya Bank Maryadit, Jhabua	0	0.00	0	0.00	0.00	0	0.00
52	Jilla Sahakari Kendriya Bank Maryadit, Khandwa	0	0.00	0	0.00	0.00	0	0.00
53	Jilla Sahakari Kendriya Bank Maryadit, Khargone	0	0.00	0	0.00	0.00	0	0.00
54	Jilla Sahakari Kendriya Bank Maryadit, Mandla	0	0.00	0	0.00	0.00	0	0.00
55	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	0	0.00	0	0.00	0.00	0	0.00
56	Jilla Sahakari Kendriya Bank Maryadit, Rewa							
57	Jilla Sahakari Kendriya Bank Maryadit, Sehore	0	0.00	0	0.00	0.00	0	0.00
58	Jilla Sahakari Kendriya Bank Maryadit, Shahdol							
59	Jilla Sahakari Kendriya Bank Maryadit, Sidhi	0	0.00	0	0.00	0.00	0	0.00
60	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	0	0.00	0	0.00	0.00	0	0.00
61	Jilla Sahkari Bank Ltd., Ballia	0	0.00	0	0.00	0.00	0	0.00
62	Jilla Sahkari Bank Ltd., Bareilly	0	0.00	0	0.00	0.00	0	0.00
63	Jilla Sahkari Bank Ltd., Basti	0	0.00	0	0.00	0.00	0	0.00
64	Jilla Sahkari Bank Ltd., Jhansi							
65	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri							
66	Jilla Sahkari Bank Ltd., Meerut	0	0.00	0	0.00	0.00	0	0.00



## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
67	Jilla Sahkari Bank Ltd., Raibareilly	0	0.00	0	0.00	0.00	0	0.00
68	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0.00	0	0.00	0.00	0	0.00
69	Jogindra Central Co-Operative Bank Ltd.							
70	Keonjhar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
71	Kolhapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
72	Latur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
73	Mainpuri Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
74	Malda District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
75	Mandya District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
76	Mehsana District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
77	Murshidabad District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
78	Muzaffarnagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
79	Nadia District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
80	Nagpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
81	Nainital District Co-Operative Bank Ltd., Haldwani							
82	Nasik District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
83	Panchmahals District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
84	Parbhani District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
85	Pilibhit Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
86	Pune District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
87	Purulia District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
88	Raigad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
89	Raiganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
90	Rajkot District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
91	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon							
92	Rampur Jilla Sahkari Bank Ltd.							
93	Ratnagiri District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
94	Sabarkantha District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
95	Sangli District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
96	Sasaram-Bhabua Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
97	Sawai Madhopur Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
98	Sindhudurg District Central Co-Operative Bank Ltd.							
99	Solapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
100	Surat District Co-Operative Bank Ltd.	140	57.07	211	86.81	0.00	0	0.00
101	Tamluk Ghatal Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
102	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri							
103	The Adilabad District Co Operative Central Bank Ltd.	193	398.40	420	683.25	0.00	0	0.00
104	The Ahmedabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
105	The Ahmednagar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
106	The Alwar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
107	The Ambala Central Co-Operative Bank Ltd.							
108	The Amreli Jili Madhyastha Sahakari Bank Ltd.	61	31.00	72	28.01	4.78	13	17.07
109	The Amritsar Central Co-Operative Bank Ltd., Amritsar	0	0.00	0	0.00	0.00	0	0.00
110	The Anantpur District Co Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
111	The Andaman & Nicobar State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
112	The Andhra Pradesh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
113	The Angul United Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
114	The Aska Central Co-Operative Bank Ltd.							

## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
115	The Assam Co-Operative Apex Bank Ltd.							
116	The Aurangabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
117	The Balasore Bhadrak Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
118	The Banswara Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
119	The Baroda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
120	The Begusarai Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
121	The Belagavi District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
122	The Bellary District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
123	The Bengaluru District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
124	The Berhampore Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
125	The Bhagalpur Central Co-Operative Bank Ltd.							
126	The Bharatpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
127	The Bharuch District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
128	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	0	0.00	0	0.00	0.00	0	0.00
129	The Bhawanipatna Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
130	The Bhiwani Central Co-Operative Bank Ltd.	7	2.82	0	0.00	0.00	0	0.00
131	The Bolangir District Central Co-Operative Bank Ltd.							
132	The Boudh Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
133	The Bundi District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
134	The Central Co-Operative Bank Ltd, Bhilwara	0	0.00	0	0.00	0.00	0	0.00
135	The Central Co-Operative Bank Ltd., Bikaner	0	0.00	0	0.00	0.00	0	0.00
136	The Central Co-Operative Bank Ltd., Tonk	0	0.00	0	0.00	0.00	0	0.00
137	The Chandigarh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
138	The Chikmagalur District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
139	The Chitradurga District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
140	The Chittoor District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
141	The Churu Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
142	The Coimbatore District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
143	The Cuddalore District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
144	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
145	The Dawangere District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
146	The Delhi State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
147	The Dhanbad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
148	The Dharmapuri District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
149	The District Co-Operative Central Bank Ltd., Bidar	0	0.00	0	0.00	0.00	0	0.00
150	The District Co-Operative Central Bank Ltd., Eluru	378	2608.31	1089	4345.80	22.55	44	0.52
151	The District Cooperative Central Bank Ltd., Kakinada	0	0.00	0	0.00	0.00	0	0.00
152	The District Co-Operative Central Bank Ltd., Khammam							
153	The District Cooperative Central Bank Ltd., Kurnool	0	0.00	0	0.00	0.00	0	0.00
154	The District Co-Operative Central Bank Ltd., Medak							
155	The District Co-Operative Central Bank Ltd., Srikakulam	1	8238.00	1	5983.56	0.00	0	0.00
156	The District Co-Operative Central Bank Ltd., Visakhapatnam	0	0.00	0	0.00	0.00	0	0.00
157	The District Co-Operative Central Bank Ltd., Vizianagaram	1257	5919.87	1345	5139.30	0.00	0	0.00
158	The District Co-Operative Central Bank Ltd., Warangal							
159	The Dungarpur Central Co-Operative Bank Ltd.							
160	The Erode District Central Co-Operative Bank Ltd.	175	645.88	7038	9116.63	1274.18	2140	13.98
161	The Faridabad Central Co-Operative Bank Ltd.							
162	The Faridkot Central Co-Operative Bank Ltd., Faridkot	0	0.00	28	11.00	7.05	16	64.09
163	The Fatehabad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
164	The Ganganagar Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
165	The Goa State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
166	The Gondia District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
167	The Gopalganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
168	The Gujarat State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
169	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
170	The Guntur District Co-Operative Central Bank							
171	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur							
172	The Gurgaon Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
173	The Haryana State Co-Operative Apex Bank Ltd.							
174	The Hassan District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
175	The Hissar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
176	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	0	0.00	0	0.00	0.00	0	0.00
177	The Hyderabad District Co-Operative Central Bank Ltd.							
178	The Jaipur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
179	The Jaisalmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
180	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar							
181	The Jalgaon District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
182	The Jalore Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
183	The Jalpaiguri Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
184	The Jammu & Kashmir State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
185	The Jamnagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
186	The Jhajjar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
187	The Jhalawar Kendriya Sahakari Bank Ltd.							
188	The Jharkhand State Co-Operative Bank Ltd.							
189	The Jind Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
190	The Jodhpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
191	The Junagadh Jili Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
192	The Kachchh District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
193	The Kaira District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
194	The Kanara District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
195	The Kancheepuram Central Co-Op.bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
196	The Kangra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
197	The Kanyakumari District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
198	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala							
199	The Karimnagar District Co-Operative Central Bank Ltd.							
200	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	539	1741.08	1022	1960.62	8.35	56	0.43
201	The Katihar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
202	The Kerala State Co-Operative Bank Ltd.							
203	The Khagaria District Central Co-Operative Bank Ltd.							
204	The Khurda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
205	The Kodagu District Co-Operative Central Bank Ltd.							
206	The Kodinar Taluka Co-Operative Banking Union Ltd.	0	0.00	0	0.00	0.00	0	0.00
207	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	6872	33292.33	21129	57824.29	53.70	189	0.09
208	The Koraput Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
209	The Kota Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
210	The Krishna District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
211	The Kumbakonam Central Co-Op Bank Ltd.							
212	The Kurukshetra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
213	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	0	0.00	0	0.00	0.00	0	0.00
214	The Madurai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
215	The Magadh Central Co-Operative Bank Ltd., Gaya							
216	The Maharashtra State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
217	The Mahbubnagar District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
218	The Mahendragarh Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
219	The Malappuram District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
220	The Manipur State Co-Operative Bank Ltd.							
221	The Mansa Central Co-Operative Bank Ltd., Mansa	0	0.00	0	0.00	0.00	0	0.00
222	The Mayurbhanj District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
223	The Mizoram Co-Operative Apex Bank Ltd.							
224	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
225	The Motihari Central Co-Operative Bank Ltd.							
226	The Muktsar Central Co-Operative Bank Ltd., Muktsar							
227	The Mumbai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
228	The Muzaffarpur Central Co-Operative Bank Ltd.							
229	The Mysore And Chamarajnagar District Cooperative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
230	The Nagaur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
231	The Nalanda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
232	The Nalgonda District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
233	The Nanded District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
234	The Nawadah Central Co-Operative Bank Ltd.							
235	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr							
236	The Nellore District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
237	The Nilgiris District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
238	The Nizamabad District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
239	The Pali District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
240	The Panchakula Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
241	The Panipat Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
242	The Pataliputra Central Co-Operative Bank Ltd.							
243	The Patiala Central Co-Operative Bank Ltd., Patiala							
244	The Prakasam District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
245	The Pudukottai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
246	The Purnea District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
247	The Raichur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
248	The Rajasthan State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
249	The Ramanathapuram District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
250	The Rewari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
251	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0.00	0	0.00	0.00	0	0.00
252	The Rohtak Central Co-Operative Bank Ltd.							
253	The Ropar Central Co-Operative Bank Ltd., Ropar							
254	The Salem District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
255	The Samastipur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
256	The Sangrur Central Co-Operative Bank Ltd., Sangrur							

## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
257	The Satara District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
258	The Shimoga District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
259	The Sikar Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
260	The Sikkim State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
261	The Sirohi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
262	The Sitamarhi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
263	The Sivgangai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
264	The Siwan Central Co-Operative Bank Ltd., Siwan							
265	The South Canara District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
266	The Sundargarh District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
267	The Surendranagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
268	The Taran Taran Central Co-Operative Bank Ltd., Taran Taran	0	0.00	0	0.00	0.00	0	0.00
269	The Telangana State Co-Operative Bank Ltd.	1	90000.00	1	89937.99	0.00	0	0.00
270	The Thane District Central Co-Operative Bank Ltd.							
271	The Thanjavur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
272	The Tiruchirapalli District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
273	The Tirunelveli District Central Co-Operative Bank Ltd.							
274	The Tiruvannamalai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
275	The Tumkur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
276	The Udaipur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
277	The Uttarakhand State Co-Operative Bank Ltd.	134	207.35	225	256.98	0.00	0	0.00
278	The Uttar Pradesh State Co-Operative Bank Ltd.							
279	The Vaishali District Central Co-Operative Bank Ltd.							
280	The Vellore District Central Cooperative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
281	The Vijayapura District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
282	The Villupuram District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
283	The Virudhunagar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
284	The Yamunanagar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
285	Thoothukudi District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
286	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur							
287	Valsad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
288	Vidyasagar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
289	Wardha District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
290	Yavatmal District Central Co-Operative Bank Ltd.	1	3.00	2461	898.48	892.20	2432	99.30
291	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	0	0.00	0	0.00	0.00	0	0.00
292	Zila Sahkari Bank Ltd., Haridwar							
<b>Co-operative Banks Sub Total:</b>		<b>10164</b>	<b>144877.80</b>	<b>35447</b>	<b>182434.41</b>	<b>3733.80</b>	<b>5085</b>	<b>2.05</b>
<b>REGIONAL RURAL BANKS</b>								
1	Andhra Pradesh Grameena Vikas Bank	0	0.00	0	0.00	0.00	0	0.00
2	Andhra Pragathi Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
3	Aryavart Bank	0	0.00	0	0.00	0.00	0	0.00
4	Assam Gramin Vikash Bank	0	0.00	7	1527.25	27.34	2	1.79
5	Bangiya Gramin Vikash Bank	0	0.00	0	0.00	0.00	0	0.00
6	Baroda Gujarat Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
7	Baroda Rajasthan Kshetriya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
8	Baroda U.p. Bank	0	0.00	1	304.75	0.00	0	0.00
9	Chaitanya Godavari Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
10	Dakshin Bihar Gramin Bank	0	0.00	0	0.00	0.00	0	0.00



## STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year 2021-22		Outstanding Bank Loans against MFIs as on 31 March 2022		Gross NPAs of Bank loans to MFIs as on 31 March 2022		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
11	Ellaquai Dehati Bank	0	0.00	0	0.00	0.00	0	0.00
12	Himachal Pradesh Gramin Bank							
13	Jharkhand Rajya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
14	J & K Grameen Bank	0	0.00	0	0.00	0.00	0	0.00
15	Karnataka Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
16	Karnataka Vikas Grameena Bank	1	500.00	3	655.04	0.00	0	0.00
17	Kerala Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
18	Madhyanchal Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
19	Madhya Pradesh Gramin Bank	0	0.00	1	0.00	0.00	0	0.00
20	Maharashtra Gramin Bank	0	0.00	1	0.00	0.00	0	0.00
21	Manipur Rural Bank							
22	Meghalaya Rural Bank	0	0.00	0	0.00	0.00	0	0.00
23	Mizoram Rural Bank	0	0.00	0	0.00	0.00	0	0.00
24	Nagaland Rural Bank	0	0.00	0	0.00	0.00	0	0.00
25	Odisha Gramya Bank	0	0.00	1	42.71	0.00	0	0.00
26	Paschim Banga Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
27	Prathama U.p Gramin Bank							
28	Puduvai Bharathiyar Grama Bank	0	0.00	0	0.00	0.00	0	0.00
29	Punjab Gramin Bank	1402	1325.67	4050	2390.70	382.17	488	15.99
30	Rajasthan Marudhara Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
31	Saptagiri Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
32	Sarva Haryana Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
33	Saurashtra Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
34	Tamil Nadu Grama Bank	5	1500.00	12	2380.04	0.00	0	0.00
35	Telangana Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
36	Tripura Gramin Bank							
37	Utkal Grameen Bank	0	0.00	77	731.15	731.15	77	100.00
38	Uttarakhand Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
39	Uttar Banga Kshetriya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
40	Uttar Bihar Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
41	Vidharbha Konkan Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
<b>Regional Rural Banks Sub Total:</b>		<b>1408</b>	<b>3325.67</b>	<b>4153</b>	<b>8031.64</b>	<b>1140.66</b>	<b>567</b>	<b>14.20</b>
<b>SMALL FINANCE BANKS</b>								
1	ESAF Small Finance Bank Ltd.	10	8500.00	11	8620.55	0.00	0	0.00
<b>Small Finance Banks Sub Total:</b>		<b>10</b>	<b>8500.00</b>	<b>11</b>	<b>8620.55</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total:</b>		<b>24628</b>	<b>2317344.78</b>	<b>58753</b>	<b>3486537.31</b>	<b>82536.10</b>	<b>6284</b>	<b>2.37</b>

## STATEMENT - VIII - A

NABARD Support for Training and Capacity Building for SHG-BLP during 2021-22

(No. of Participants)

Sr. No.	State	Bankers		Trainers		NGOs		Govt. officials		SHG leaders/ members		Exposure visits		Field visits of BLBCs to SHGs		Trng for Elected Members of PRIs	
		During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022
CENTRAL REGION																	
1	Chhattisgarh	101	11947	0	114	128	3416	0	2057	951	81209	0	537	38	2870	0	60
2	Madhya Pradesh	405	27060	0	415	300	2644	0	4465	4680	48882	0	71	300	8203	0	314
3	Uttar Pradesh	960	53587	0	690	900	25973	0	3269	7644	163119	0	6360	2202	16439	0	249
4	Uttarakhand	528	6690	0	172	282	4112	0	180	726	12330	0	166	164	3715	0	27
	Sub Total	1994	99284	0	1391	1610	36145	0	9971	14001	305540	0	7134	2704	31227	0	650
EASTERN REGION																	
1	Andaman & Nicobar Islands	90	1437	0	282	60	424	0	405	667	20141	0	18	20	74	0	478
2	Bihar	526	12841	0	0	1138	4882	0	160	784	27527	155	1457	248	1708	0	520
3	Jharkhand	750	5355	0	132	845	5098	0	189	1463	53120	0	372	324	2117	0	1920
4	Odisha	0	15197	0	0	0	6661	0	14597	3051	162673	0	163	0	3823	0	3530
5	West Bengal	546	101725	0	0	668	60905	0	669	607	762312	0	208	307	2190	0	262
	Sub Total	1912	136555	0	414	2711	77970	0	16020	6572	1025773	155	2218	899	9912	0	6710
NORTH EASTERN REGION																	
1	Arunachal Pradesh	0	281	0	20	0	356	0	1715	0	2281	0	0	0	0	0	0
2	Assam	1022	10252	0	123	1680	7163	0	6009	17066	195039	0	340	390	2776	0	1704
3	Manipur	0	693	0	0	0	125	0	0	0	8026	0	0	0	324	0	0
4	Meghalaya	0	1045	0	0	115	407	0	0	205	7146	0	126	44	495	0	0
5	Mizoram	57	645	0	0	34	289	0	0	92	5945	0	0	45	45	0	0
6	Nagaland	60	503	0	0	102	972	0	14	111	5813	0	81	71	277	0	57
7	Sikkim	111	269	0	0	0	215	0	137	37	2332	0	159	22	22	0	0
8	Tripura	73	649	0	18	73	507	0	515	227	12060	30	30	30	56	0	21
	Sub Total	1323	14337	0	161	2004	10034	0	8390	17738	238642	30	736	602	3995	0	1782
NORTHERN REGION																	
1	Haryana	841	12217	0	0	686	3699	0	0	1115	17425	0	0	357	5257	0	0
2	Himachal Pradesh	95	6799	0	0	12	4760	0	4364	510	28475	0	5246	220	3450	0	0
3	Jammu & Kashmir	227	5647	0	0	104	1659	0	196	210	7126	0	736	226	2029	0	445
4	New Delhi	0	265	0	0	0	434	0	0	0	335	0	21	0	70	0	0
5	Punjab	560	9015	100	187	100	1422	0	705	900	11189	0	38	390	4237	0	1465
6	Rajasthan	417	22568	0	38	371	7540	0	24278	802	16179	0	499	577	4412	0	50
	Sub Total	2140	56511	100	225	1273	19514	0	29543	3537	80729	0	6540	1770	19455	0	1960
SOUTHERN REGION																	
1	Andhra Pradesh	0	14436	0	0	780	1588	0	4506	1140	13709	0	438	390	540	0	0
2	Karnataka	1233	30843	0	1930	385	2133	0	4923	1074	172622	0	898	378	7186	0	365
3	Kerala	0	10711	0	60	0	1425	0	193	1470	72492	0	410	20	311	0	34
4	Tamil Nadu	1175	33361	0	98	0	5435	0	205	1634	150161	0	125	758	14687	0	319
5	Telangana	410	1707	0	0	780	780	0	0	945	2971	0	0	725	725	0	0
	Sub Total	2818	91058	0	2088	1945	11361	0	9827	6263	411955	0	1871	2271	23449	0	718
WESTERN REGION																	
1	Goa	45	1081	0	0	0	268	0	0	122	2757	0	0	0	208	0	0
2	Gujarat	578	23054	0	1058	504	3240	0	725	1052	20598	0	1318	438	5849	0	2231
3	Maharashtra	531	28724	538	1001	0	6364	0	1782	5217	172831	0	3886	207	14299	0	3939
	Sub Total	1154	52859	538	2059	504	9872	0	2507	6391	196186	0	5204	645	20356	0	6170
1	BIRD, Bolpur/Kolkata	0	7438	0	90	0	3246	0	413	0	2660	0	29	0	0	0	0
2	BIRD, Lucknow	0	4731	0	355	0	3370	0	730	0	526	0	0	0	0	0	0
3	BIRD, Mangalore	0	6591	0	24	0	2037	0	68	0	0	0	0	0	0	0	0
4	Head Office, Mumbai	0	117	0	0	0	8	0	317	0	0	0	0	0	0	0	0
	Sub Total	0	18877	0	469	0	8661	0	1528	0	3186	0	29	0	0	0	0
	Grand Total	11341	469481	638	6807	10047	173557	0	77786	54502	2262011	185	23732	8891	108394	0	17990

# STATEMENT - VIII - A (contd.)

(No. of Participants)

Other Trainings		MEDP		LEDP		MEPA		Bankers' Meets		NGOs Meets		SLRCCDI		Other Meets		Grand Total	
During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022	During 2021-22	Cumulative 31 Mar 2022
0	28404	120	10810	90	1295	0	0	44	198	0	759	0	78	0	1359	1472	145113
0	3412	1110	8343	5640	17550	0	57	675	1648	0	835	0	43	0	808	13110	124750
250	47966	2430	24831	3120	7114	0	0	665	3668	545	2163	0	20	0	2123	18716	357571
0	242	360	5490	390	2202	0	0	72	524	90	682	0	0	50	8238	2662	44770
250	80024	4020	49474	9240	28161	0	57	1456	6038	635	4439	0	141	50	12528	35960	672204
6593	15396	474	7418	207	537	0	0	20	110	65	135	0	0	0	3281	8196	50136
15080	15574	1237	11479	1980	4060	0	0	180	974	34	474	0	171	0	717	21362	82544
0	1425	240	7919	1550	7362	0	0	25	1087	67	1085	0	90	35	1315	5299	88586
26485	49500	1710	39176	1980	4383	0	0	402	1499	0	15663	0	82	102	2036	33730	318983
0	17010	750	53152	1530	2580	0	534	55	8043	566	43606	0	50	0	6648	5029	1059894
48158	98905	4411	119144	7247	18922	0	534	682	11713	732	60963	0	393	137	13997	73616	1600143
0	1186	540	2715	820	1436	0	0	0	92	0	83	0	0	0	1485	1360	11650
30060	50039	2190	18844	2460	5460	0	0	246	1074	960	2494	0	113	22	1119	56096	302549
0	1485	30	865	275	1658	0	0	0	456	0	126	0	0	0	1495	305	15253
0	1308	180	1903	620	1770	0	0	105	300	65	241	0	0	0	597	1334	15338
128	1642	0	1222	0	150	0	0	22	29	23	147	0	0	72	1643	473	11757
0	146	90	519	45	585	0	0	0	58	41	150	0	0	242	831	762	10006
0	76	90	180	180	270	0	0	35	488	0	111	0	22	0	225	475	4506
0	252	60	2823	300	1620	0	0	0	24	0	0	0	71	0	475	793	19121
30188	56134	3180	29071	4700	12949	0	0	408	2521	1089	3352	0	206	336	7870	61598	390180
0	2702	769	5616	1440	3030	0	0	150	680	45	1188	0	0	540	909	5943	52723
0	91	750	8451	570	2130	0	0	280	1068	0	376	0	187	0	4224	2437	69621
0	1887	150	630	150	725	0	0	82	578	65	1018	0	73	0	540	1214	23289
0	100	0	671	0	0	0	0	0	0	0	100	0	0	0	4069	0	6065
0	40	450	18820	445	4260	0	0	79	844	64	1301	0	36	0	1102	3088	54661
0	4262	1105	16511	475	865	0	0	0	1610	90	1115	0	14	1748	4389	5585	104330
0	9082	3224	50699	3080	11010	0	0	591	4780	264	5098	0	310	2288	15233	18267	310689
0	55038	420	48606	900	11082	0	0	900	3973	304	663	0	597	518	859	5352	156035
12984	35249	330	19657	1929	8006	0	0	0	1198	0	1526	0	220	0	3985	18313	290741
25	186	660	25062	3240	6805	0	0	75	2372	0	884	0	45	0	1020	5490	122010
12056	103774	720	56035	1350	5971	0	0	0	2348	0	3695	0	60	0	4839	17693	381113
9700	9700	300	1230	270	900	0	0	25	844	30	135	0	0	0	507	13185	19499
34765	203947	2430	150590	7689	32764	0	0	1000	10735	334	6903	0	922	518	11210	60033	969398
0	0	0	734	0	150	0	0	0	43	0	38	0	0	705	1030	872	6309
0	3805	420	22768	600	1500	0	0	34	699	47	1541	0	85	0	254	3673	88725
0	13927	60	43422	70	650	0	1000	0	2843	162	1275	0	130	20536	68744	27321	364817
0	17732	480	66924	670	2300	0	1000	34	3585	209	2854	0	215	21241	70028	31866	459851
0	866	0	0	0	0	0	0	0	0	0	0	0	0	0	150	0	14892
0	3446	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13158
0	237	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8957
0	1271	0	0	0	0	0	0	0	0	0	0	0	0	0	550	0	2263
0	5820	0	0	0	0	0	0	0	0	0	0	0	0	0	700	0	39270
113361	471644	17745	465902	32626	106106	0	1591	4171	39372	3263	83609	0	2187	24570	131566	281340	4441735

## STATEMENT - VIII - B

NABARD support for Training and Capacity Building - Joint Liability Groups during 2021-22

(No. of Participants)

Sr. No.	State	Commercial Banks/RRBs		Cooperative Banks (DCCBs/ PACS)		NGOs/KVKs/ FCs/BCs & Other Agencies		JLG Exposure Visits		Grand Total	
		During 2021-22	31-Mar-22	During 2021-22	31-Mar-22	During 2021-22	31-Mar-22	During 2021-22	31-Mar-22	During 2021-22	31-Mar-22
CENTRAL REGION											
1	Chhattisgarh	0	418	0	158	0	328	0	0	0	904
2	Madhya Pradesh	0	396	0	0	0	59	0	0	0	455
3	Uttar Pradesh	0	1226	0	0	0	0	0	0	0	1226
4	Uttarakhand	179	1253	316	2126	772	3481	0	60	1267	6920
	Sub Total	179	3293	316	2284	772	3868	0	60	1267	9505
EASTERN REGION											
1	Andaman & Nicobar Islands	0	0	0	40	0	345	0	18	0	403
2	Bihar	60	2325	25	177	0	12464	0	0	85	14966
3	Jharkhand	0	1364	0	150	0	1211	0	0	0	2725
4	Odisha	0	4990	0	295	4001	5862	0	120	4001	11267
5	West Bengal	0	1776	0	753	0	757	0	30	0	3316
	Sub Total	60	10455	25	1415	4001	20639	0	168	4086	32677
NORTH EASTERN REGION											
1	Arunachal Pradesh	0	0	0	0	0	50	0	0	0	50
2	Assam	7	340	5	5	10	4077	0	39	22	4461
3	Manipur	0	50	0	0	0	0	0	29	0	79
4	Meghalaya	0	129	0	0	0	312	0	0	0	441
5	Mizoram	0	0	0	0	0	0	0	0	0	0
6	Nagaland	0	60	0	0	0	1511	0	136	0	1707
7	Sikkim	0	135	0	2	0	38	0	39	0	214
8	Tripura	0	162	0	0	0	187	0	0	0	349
	Sub Total	7	876	5	7	10	6175	0	243	22	7301
NORTHERN REGION											
1	Haryana	50	461	402	424	620	620	0	78	1072	1583
2	Himachal Pradesh	0	763	0	30	0	371	0	148	0	1312
3	Jammu & Kashmir	0	240	0	0	0	2822	0	0	0	3062
4	New Delhi	0	0	0	0	0	0	0	0	0	0
5	Punjab	50	638	75	212	59	159	125	226	309	1235
6	Rajasthan	0	515	0	15	0	82	0	20	0	632
	Sub Total	100	2617	477	681	679	4054	125	472	1381	7824
SOUTHERN REGION											
1	Andhra Pradesh	0	1125	90	411	90	90	0	0	180	1626
2	Karnataka	0	1347	0	200	0	65	0	385	0	1997
3	Kerala	24	176	24	1024	24	2576	0	0	72	3776
4	Tamil Nadu	0	3481	0	5915	0	9541	0	218	0	19155
5	Telangana	0	310	0	540	0	0	0	0	0	850
	Sub Total	24	6439	114	8090	114	12272	0	603	252	27404
WESTERN REGION											
1	Goa	0	124	0	1	0	685	0	0	0	810
2	Gujarat	35	867	21	1047	24	118	0	0	80	2032
3	Maharashtra	0	2289	0	136	0	439	0	0	0	2864
	Sub Total	35	3280	21	1184	24	1242	0	0	80	5706
1	BIRD, Bolpur		46		0		0		0	0	46
2	BIRD, Lucknow		179		45		0		0	0	224
3	BIRD, Mangalore		300		277		486		521	0	1584
4	Head Office, Mumbai		0		0		0		0	0	0
	Sub Total	0	525	0	322	0	486	0	521	0	1854
	Grand Total	405	27485	958	13983	5600	48736	125	2067	7088	92271

## STATEMENT - VIII - C

NABARD Support for Training and Capacity Building for SHG-BLP during 2021-22 from WSHG Fund

(No. of Participants)

Sr. No.	State	MEDPs		LEDPs		All Other Programmes (excluding MEDPs & LEDPs)		Total Progs.	
		No. of Progs	No. of Participants	No. of Progs	No. of Participants	No. of Progs	No. of Participants	No. of Progs	No. of Participants
NORTHERN REGION									
1	Haryana	0	0	2	240	0	0	2	240
2	Himachal Pradesh	2	60	1	150	0	0	3	210
3	Jammu & Kashmir	0	0	0	0	0	0	0	0
4	New Delhi	0	0	0	0	0	0	0	0
5	Punjab	0	0	0	0	0	0	0	0
6	Rajasthan	1	30	5	350	3	331	9	711
	Sub Total	3	90	8	740	3	331	14	1161
NORTH EASTERN REGION									
1	Arunachal Pradesh	0	0	0	0	0	0	0	0
2	Assam	0	0	0	0	115	5960	115	5960
3	Manipur	0	0	0	0	0	0	0	0
4	Meghalaya	0	0	1	150	12	320	13	470
5	Mizoram	1	30	1	90	5	71	7	191
6	Nagaland	0	0	0	0	0	0	0	0
7	Sikkim	0	0	0	0	2	60	2	60
8	Tripura	4	60	2	300	10	330	16	690
	Sub Total	5	90	4	540	144	6741	153	7371
EASTERN REGION									
1	Bihar	0	0	0	0	9	325	9	325
2	Jharkhand	33	990	35	4217	13	450	81	5657
3	Odisha	86	2580	58	2730	108	6781	252	12091
4	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0
5	West Bengal	0	0	0	0	0	0	0	0
	Sub Total	119	3570	93	6947	130	7556	342	18073
CENTRAL REGION									
1	Chhattisgarh	6	180	0	0	81	2012	87	2192
2	Madhya Pradesh	5	150	8	960	35	585	48	1695
3	Uttar Pradesh	22	620	3	270	52	8673	77	9563
4	Uttarakhand	4	120	1	150	1	20	6	290
	Sub Total	37	1070	12	1380	169	11290	218	13740
WESTERN REGION									
1	Goa	0	0	0	0	8	250	8	250
2	Gujarat	1	30	5	690	0	0	6	720
3	Maharashtra	10	300	0	0	4	504	14	804
	Sub Total	11	330	5	690	12	754	28	1774
SOUTHERN REGION									
1	Andhra Pradesh	34	1020	17	1530	128	3840	179	6390
2	Karnataka	6	180	0	0	2	165	8	345
3	Kerala	5	150	5	600	18	140	28	890
4	Tamil Nadu	11	330	4	420	202	6636	217	7386
5	Telangana	39	1170	15	1350	9	365	63	2885
	Sub Total	95	2850	41	3900	359	11146	495	17896
	Grand Total	270	8000	163	14197	814	37487	1250	60015



## STATEMENT IX - A

Statewise Grant support sanctioned and released to NGOs as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary NGOs	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	98	104	11638	765.86	275.46	6981	4849
2	Himachal Pradesh	71	75	5520	471.5	218.36	19710	16461
3	Jammu & Kashmir	79	89	4899	437.5	110.07	3330	3179
4	New Delhi	7	10	1075	39	23.99	883	700
5	Punjab	100	128	9050	620.6	289.18	6872	3769
6	Rajasthan	289	338	46550	3451.36	1323.66	22223	17228
	<b>Sub total</b>	<b>644</b>	<b>744</b>	<b>78732</b>	<b>5785.82</b>	<b>2240.72</b>	<b>59999</b>	<b>46186</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	29	41	1704	114.83	28.3	849	91
2	Assam	126	137	18469	601.44	353.94	14783	12138
3	Manipur	14	16	1420	130.9	52.76	1061	560
4	Meghalaya	23	26	2689	175.23	37.7	1215	296
5	Mizoram	8	8	700	48.5	13.38	940	208
6	Nagaland	15	15	1945	104.5	82.62	2012	1248
7	Sikkim	7	7	360	18	5.5	182	70
8	Tripura	14	15	1650	80.23	12.65	944	555
	<b>Sub total</b>	<b>236</b>	<b>265</b>	<b>28937</b>	<b>1273.63</b>	<b>586.85</b>	<b>21986</b>	<b>15166</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	25	30	2285	127.88	65.58	2050	1178
2	Bihar	364	378	39502	1800.5	517.18	18513	7218
3	Jharkhand	217	260	24350	1002.24	208.68	7776	3338
4	Odisha	357	430	42922	2751.41	862.58	25954	14706
5	West Bengal	242	249	44095	2005.49	997.72	34134	21091
	<b>Sub total</b>	<b>1205</b>	<b>1347</b>	<b>153154</b>	<b>7687.52</b>	<b>2651.74</b>	<b>88427</b>	<b>47531</b>
<b>CENTRAL REGION</b>								
1	Chattisgarh	58	62	11095	866.54	325.17	8978	3586
2	Madhya Pradesh	161	187	49730	3556.67	1590.2	41293	21624
3	Uttar Pradesh	919	1146	182920	11658.17	4767.66	162666	72141
4	Uttarakhand	373	456	35975	2244.09	523.142	21323	7764
	<b>Sub total</b>	<b>1511</b>	<b>1851</b>	<b>279720</b>	<b>18325.47</b>	<b>7206.172</b>	<b>234260</b>	<b>105115</b>
<b>WESTERN REGION</b>								
1	Goa	4	4	250	8.25	5.83	241	188
2	Gujarat	259	276	22066	552.62	215.08	15767	6183
3	Maharashtra	357	529	87053	3471.88	2488.846	81746	66309
	<b>Sub total</b>	<b>620</b>	<b>809</b>	<b>109369</b>	<b>4032.75</b>	<b>2709.76</b>	<b>97754</b>	<b>72680</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0	0	0	0
2	Karnataka	176	219	20574	678.18	395.90	21426	14526
3	Kerala	53	53	10156	132.99	85.62	7149	5872
4	Tamil Nadu	96	106	22035	319.94	182.95	19924	18815
5	Telangana	0	0	0	0	0	0	0
	<b>Sub total</b>	<b>325</b>	<b>378</b>	<b>52765</b>	<b>1131.11</b>	<b>664.47</b>	<b>48499</b>	<b>39213</b>
	<b>Grand total</b>	<b>4541</b>	<b>5394</b>	<b>702677</b>	<b>38236.30</b>	<b>16059.71</b>	<b>550925</b>	<b>325891</b>

## STATEMENT IX - B

Statewise Grant support sanctioned and released to RRBs as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary RRBs	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	2	6	2763	111.87	50.05	3108	2157
2	Himachal Pradesh	1	2	500	4.25	2.61	1259	749
3	Jammu & Kashmir	2	2	1000	25	5	248	199
4	New Delhi	0	0	0	0	0	0	0
5	Punjab	4	6	3050	111.25	26.12	1306	1117
6	Rajasthan	1	1	1000	56	0	0	0
	<b>Sub total</b>	<b>10</b>	<b>17</b>	<b>8313</b>	<b>308.37</b>	<b>83.78</b>	<b>5921</b>	<b>4222</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0	0	0	0
2	Assam	3	15	11950	607.35	311.28	14895	7741
3	Manipur	1	1	210	11.76	7.1	260	80
4	Meghalaya	0	0	0	0	0	0	0
5	Mizoram	0	0	0	0	0	0	0
6	Nagaland	0	0	0	0	0	0	0
7	Sikkim	0	0	0	0	0	0	0
8	Tripura	1	1	200	1	1	200	200
	<b>Sub total</b>	<b>5</b>	<b>17</b>	<b>12360</b>	<b>620.11</b>	<b>319.38</b>	<b>15355</b>	<b>8021</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0	0	0	0
2	Bihar	0	0	0	0	0	0	0
3	Jharkhand	2	4	1100	5.72	0.85	259	68
4	Odisha	2	14	6450	54.09	24.93	12348	8206
5	West Bengal	3	8	4230	27.96	18.12	4583	3072
	<b>Sub total</b>	<b>7</b>	<b>26</b>	<b>11780</b>	<b>87.77</b>	<b>43.90</b>	<b>17190</b>	<b>11346</b>
<b>CENTRAL REGION</b>								
1	Chhattisgarh	1	2	1500	47.5	0	0	375
2	Madhya Pradesh	3	4	5348	160.68	96.16	3450	1007
3	Uttar Pradesh	5	23	15695	470.72	79.05	7663	2660
4	Uttarakhand	0	0	0	0	0	0	0
	<b>Sub total</b>	<b>9</b>	<b>29</b>	<b>22543</b>	<b>678.90</b>	<b>175.21</b>	<b>11113</b>	<b>4042</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0	0	0	0
2	Gujarat	1	1	1575	19.5	0	85	6
3	Maharashtra	1	1	500	6.6	5.84	492	393
	<b>Sub total</b>	<b>2</b>	<b>2</b>	<b>2075</b>	<b>26.10</b>	<b>5.84</b>	<b>577</b>	<b>399</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0	0	0	0
2	Karnataka	3	10	3535	34.28	30.46	4124	3784
3	Kerala	0	0	0	0	0	0	0
4	Tamil Nadu	2	3	1050	8.85	8.33	1008	943
5	Telangana	0	0	0	0	0	0	0
	<b>Sub total</b>	<b>5</b>	<b>13</b>	<b>4585</b>	<b>43.13</b>	<b>38.79</b>	<b>5132</b>	<b>4727</b>
	<b>Grand total</b>	<b>38</b>	<b>104</b>	<b>61656</b>	<b>1764.38</b>	<b>666.90</b>	<b>55288</b>	<b>32757</b>

## STATEMENT IX - C

Statewise Grant support sanctioned and released to Cooperative Banks (Coops)  
as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary Coops	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	7	7	1900	52.15	7.54	1169	547
2	Himachal Pradesh	1	1	200	11.20	0.00	0	0
3	Jammu & Kashmir	0	0	0	0.00	0.00	0	0
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	3	3	800	42.70	5.17	215	37
6	Rajasthan	1	1	25	0.99	0.99	24	15
	<b>Sub total</b>	<b>12</b>	<b>12</b>	<b>2925</b>	<b>107.04</b>	<b>13.70</b>	<b>1408</b>	<b>599</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	1	1	100	5.60	1.78	84	0
2	Assam	1	1	100	5.60	4.81	174	91
3	Manipur	6	6	490	30.80	19.56	600	572
4	Meghalaya	1	1	300	4.50	3.44	385	229
5	Mizoram	0	0	0	0.00	0.00	0	0
6	Nagaland	2	3	2500	109.00	46.90	1663	1663
7	Sikkim	1	1	200	3.00	0.52	41	41
8	Tripura	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>12</b>	<b>13</b>	<b>3690</b>	<b>158.50</b>	<b>77.01</b>	<b>2947</b>	<b>2596</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	4	5	500	23.80	17.51	446	363
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	0	0	0	0.00	0.00	0	0
4	Odisha	7	7	3060	43.02	14.77	2685	1382
5	West Bengal	16	21	20300	256.80	113.77	15579	11021
	<b>Sub total</b>	<b>27</b>	<b>33</b>	<b>23860</b>	<b>323.62</b>	<b>146.05</b>	<b>18710</b>	<b>12766</b>
<b>CENTRAL REGION</b>								
1	Chattisgarh	0	0	0	0.00	0.00	0	0
2	Madhya Pradesh	3	3	1950	57.20	10.45	1000	850
3	Uttar Pradesh	10	10	3550	76.00	11.68	2133	923
4	Uttarakhand	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>13</b>	<b>13</b>	<b>5500</b>	<b>133.20</b>	<b>22.13</b>	<b>3133</b>	<b>1773</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	5	5	2000	18.50	7.93	1858	396
3	Maharashtra	19	19	12257	259.10	132.77	8594	3537
	<b>Sub total</b>	<b>24</b>	<b>24</b>	<b>14257</b>	<b>277.60</b>	<b>140.70</b>	<b>10452</b>	<b>3933</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	17	24	16575	295.25	209.74	23325	15393
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>17</b>	<b>24</b>	<b>16575</b>	<b>295.25</b>	<b>209.74</b>	<b>23325</b>	<b>15393</b>
	<b>Grand total</b>	<b>105</b>	<b>119</b>	<b>66807</b>	<b>1295.21</b>	<b>609.33</b>	<b>59975</b>	<b>37060</b>

## STATEMENT IX - D

Statewise Grant support sanctioned and released to IRVs as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary IRVs	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	0	0	0	0.00	0.00	0	0
2	Himachal Pradesh	300	1	3000	42.00	10.05	3000	180
3	Jammu & Kashmir	3	3	340	6.12	0.24	0	0
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	0	0	0	0.00	0.00	0	0
6	Rajasthan	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>303</b>	<b>4</b>	<b>3340</b>	<b>48.12</b>	<b>10.29</b>	<b>3000</b>	<b>180</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	3	4	7510	135.18	27.04	3210	1647
3	Manipur	0	0	0	0.00	0.00	0	0
4	Meghalaya	0	0	0	0.00	0.00	0	0
5	Mizoram	0	0	0	0.00	0.00	0	0
6	Nagaland	0	0	0	0.00	0.00	0	0
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>3</b>	<b>4</b>	<b>7510</b>	<b>135.18</b>	<b>27.04</b>	<b>3210</b>	<b>1647</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0.00	0.00	0	0
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	1	1	100	5.40	0.00	0	0
4	Odisha	4	4	2175	34.30	8.13	1139	739
5	West Bengal	4	4	1175	16.53	7.53	909	635
	<b>Sub total</b>	<b>9</b>	<b>9</b>	<b>3450</b>	<b>56.23</b>	<b>15.66</b>	<b>2048</b>	<b>1374</b>
<b>CENTRAL REGION</b>								
1	Chhattisgarh	0	0	0	0.00	0.00	0	0
2	Madhya Pradesh	0	0	0	0.00	0.00	0	0
3	Uttar Pradesh	850	14	8500	151.75	7.33	1922	1293
4	Uttarakhand	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>850</b>	<b>14</b>	<b>8500</b>	<b>151.75</b>	<b>7.33</b>	<b>1922</b>	<b>1293</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	1	1	250	4.50	0.88	159	101
3	Maharashtra	4	4	3300	59.40	17.05	1974	720
	<b>Sub total</b>	<b>5</b>	<b>5</b>	<b>3550</b>	<b>63.90</b>	<b>17.93</b>	<b>2133</b>	<b>821</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	0	0	0	0.00	0.00	0	0
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
	<b>Grand total</b>	<b>1170</b>	<b>36</b>	<b>26350</b>	<b>455.18</b>	<b>78.25</b>	<b>12313</b>	<b>5315</b>

## STATEMENT IX - E

Statewise Grant support sanctioned and released to Farmers Clubs (FCs) as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary FCs	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	2	2	10	0.32	0.00	0	0
2	Himachal Pradesh	15	15	320	3.91	2.84	299	284
3	Jammu & Kashmir	0	0	0	0.00	0.00	0	0
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	0	0	0	0.00	0.00	0	0
6	Rajasthan	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>17</b>	<b>17</b>	<b>330</b>	<b>4.23</b>	<b>2.84</b>	<b>299</b>	<b>284</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	56	57	794	7.94	2.03	323	231
3	Manipur	0	0	0	0.00	0.00	0	0
4	Meghalaya	0	0	0	0.00	0.00	0	0
5	Mizoram	0	0	0	0.00	0.00	0	0
6	Nagaland	0	0	0	0.00	0.00	0	0
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	3	3	39	0.55	0.55	25	13
	<b>Sub total</b>	<b>59</b>	<b>60</b>	<b>833</b>	<b>8.49</b>	<b>2.58</b>	<b>348</b>	<b>244</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0.00	0.00	0	0
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	1	1	100	4.50	0.00	0	0
4	Odisha	0	0	0	0.00	0.00	0	0
5	West Bengal	88	88	1270	16.51	4.05	1260	574
	<b>Sub total</b>	<b>89</b>	<b>89</b>	<b>1370</b>	<b>21.01</b>	<b>4.05</b>	<b>1260</b>	<b>574</b>
<b>CENTRAL REGION</b>								
1	Chattisgarh	0	0	0	0.00	0.00	0	0
2	Madhya Pradesh	0	0	0	0.00	0.00	0	0
3	Uttar Pradesh	102	226	2535	11.30	10.83	2535	0
4	Uttarakhand	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>102</b>	<b>226</b>	<b>2535</b>	<b>11.30</b>	<b>10.83</b>	<b>2535</b>	<b>0</b>
<b>WESTERN REGION</b>								
1	Goa	2	2	20	0.10	0.10	22	9
2	Gujarat	1	1	50	1.00	0.05	5	0
3	Maharashtra	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>3</b>	<b>3</b>	<b>70</b>	<b>1.10</b>	<b>0.15</b>	<b>27</b>	<b>9</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	0	0	0	0.00	0.00	0	0
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
	<b>Grand total</b>	<b>270</b>	<b>395</b>	<b>5138</b>	<b>46.13</b>	<b>20.45</b>	<b>4469</b>	<b>1111</b>



## STATEMENT IX - F

Statewise Grant support sanctioned and released to SHG-Federations as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary SHG Fed	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	0	0	0	0.00	0.00	0	0
2	Himachal Pradesh	0	0	0	0.00	0.00	0	0
3	Jammu & Kashmir	0	0	0	0.00	0.00	0	0
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	0	0	0	0.00	0.00	0	0
6	Rajasthan	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	0	0	0	0.00	0.00	0	0
3	Manipur	0	0	0	0.00	0.00	0	0
4	Meghalaya	0	0	0	0.00	0.00	0	0
5	Mizoram	0	0	0	0.00	0.00	0	0
6	Nagaland	0	0	0	0.00	0.00	0	0
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0.00	0.00	0	0
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	0	0	0	0.00	0.00	0	0
4	Odisha	0	0	0	0.00	0.00	0	0
5	West Bengal	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>CENTRAL REGION</b>								
1	Chattisgarh	0	0	0	0.00	0.00	0	0
2	Madhya Pradesh	0	0	0	0.00	0.00	0	0
3	Uttar Pradesh	3	3	100	17.40	11.17	46	0
4	Uttarakhand	1	1	100	8.00	1.20	0	0
	<b>Sub total</b>	<b>4</b>	<b>4</b>	<b>200</b>	<b>25.40</b>	<b>12.37</b>	<b>46</b>	<b>0</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	0	0	0	0.00	0.00	0	0
3	Maharashtra	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	0	0	0	0.00	0.00	0	0
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
	<b>Grand total</b>	<b>4</b>	<b>4</b>	<b>200</b>	<b>25.40</b>	<b>12.37</b>	<b>46</b>	<b>0</b>

## STATEMENT IX - G

Statewise Grant support sanctioned and released to PACS as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary PACS	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	0	0	0	0.00	0.00	0	0
2	Himachal Pradesh	0	0	0	0.00	0.00	0	0
3	Jammu & Kashmir	0	0	0	0.00	0.00	0	0
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	3	3	580	14.00	2.80	0	0
6	Rajasthan	12	12	5113	255.65	1.68	79	17
	<b>Sub total</b>	<b>15</b>	<b>15</b>	<b>5693</b>	<b>269.65</b>	<b>4.48</b>	<b>79</b>	<b>17</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	3	3	500	25.00	9.18	400	283
3	Manipur	0	0	0	0.00	0.00	0	0
4	Meghalaya	0	0	0	0.00	0.00	0	0
5	Mizoram	3	3	75	3.75	1.79	166	20
6	Nagaland	0	0	0	0.00	0.00	0	0
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>6</b>	<b>6</b>	<b>575</b>	<b>28.75</b>	<b>10.97</b>	<b>566</b>	<b>303</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0.00	1.50	47	25
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	0	0	0	0.00	0.00	0	0
4	Odisha	37	37	3877	162.85	0.00	0	0
5	West Bengal	28	28	2475	93.11	59.79	2137	1697
	<b>Sub total</b>	<b>65</b>	<b>65</b>	<b>6352</b>	<b>255.96</b>	<b>61.29</b>	<b>2184</b>	<b>1722</b>
<b>CENTRAL REGION</b>								
1	Chattisgarh	0	0	0	0.00	0.00	0	0
2	Madhya Pradesh	1	1	50	2.50	0.03	20	5
3	Uttar Pradesh	15	15	500	25.00	2.25	0	0
4	Uttarakhand	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>16</b>	<b>16</b>	<b>550</b>	<b>27.50</b>	<b>2.28</b>	<b>20</b>	<b>5</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	0	0	0	0.00	0.00	0	0
3	Maharashtra	2	2	1680	84.00	17.67	592	17
	<b>Sub total</b>	<b>2</b>	<b>2</b>	<b>1680</b>	<b>84.00</b>	<b>17.67</b>	<b>592</b>	<b>17</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	1	1	75	3.75	0.38	0	0
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>1</b>	<b>1</b>	<b>75</b>	<b>3.75</b>	<b>0.38</b>	<b>0</b>	<b>0</b>
	<b>Grand total</b>	<b>105</b>	<b>105</b>	<b>14925</b>	<b>669.61</b>	<b>97.08</b>	<b>3441</b>	<b>2064</b>

## STATEMENT IX - H

Statewise Grant support sanctioned and released to NGO-MFIs as SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary NGO-MFIs	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	0	0	0	0.00	0.00	0	0
2	Himachal Pradesh	0	0	0	0.00	0.00	0	0
3	Jammu & Kashmir	0	0	0	0.00	0.00	0	0
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	0	0	0	0.00	0.00	0	0
6	Rajasthan	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	0	0	0	0.00	0.00	0	0
3	Manipur	0	0	0	0.00	0.00	0	0
4	Meghalaya	13	18	2569	172.13	37.70	1126	296
5	Mizoram	0	0	0	0.00	0.00	0	0
6	Nagaland	0	0	0	0.00	0.00	0	0
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>13</b>	<b>18</b>	<b>2569</b>	<b>172.13</b>	<b>37.70</b>	<b>1126</b>	<b>296</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0.00	0.00	0	0
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	0	0	0	0.00	0.00	0	0
4	Odisha	0	0	0	0.00	0.00	0	0
5	West Bengal	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>CENTRAL REGION</b>								
1	Chhattisgarh	0	0	0	0.00	0.00	0	0
2	Madhya Pradesh	2	2	1300	65.00	4.00	0	0
3	Uttar Pradesh	2	2	2000	100.00	0.00	0	0
4	Uttarakhand	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>4</b>	<b>4</b>	<b>3300</b>	<b>165.00</b>	<b>4.00</b>	<b>0</b>	<b>0</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	0	0	0	0.00	0.00	0	0
3	Maharashtra	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	0	0	0	0.00	0.00	0	0
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
	<b>Grand total</b>	<b>17</b>	<b>22</b>	<b>5869</b>	<b>337.13</b>	<b>41.70</b>	<b>1126</b>	<b>296</b>

## STATEMENT IX - I

Total Statewise Grant support sanctioned and released to all SHPIs during the year 2021-22

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiaries	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	0	0	0	0.00	10.73	186	88
2	Himachal Pradesh	0	0	0	0.00	18.52	600	550
3	Jammu & Kashmir	3	3	200	20.00	6.93	141	102
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	1	1	25	2.50	1.88	54	9
6	Rajasthan	0	0	0	0.00	5.12	29	83
	<b>Sub total</b>	<b>4</b>	<b>4</b>	<b>225</b>	<b>22.50</b>	<b>43.18</b>	<b>1010</b>	<b>832</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	0	0	0	0.00	0.00	0	0
3	Manipur	2	2	200	10.00	5.10	330	126
4	Meghalaya	0	0	0	0.00	0.00	0	0
5	Mizoram	0	0	0	0.00	0.00	553	114
6	Nagaland	0	0	0	0.00	0.00	0	0
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>2</b>	<b>2</b>	<b>200</b>	<b>10.00</b>	<b>5.10</b>	<b>883</b>	<b>240</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	0	0	0	0.00	1.50	47	25
2	Bihar	0	0	0	0.00	0.00	0	0
3	Jharkhand	0	0	0	0.00	0.00	0	0
4	Odisha	0	0	0	0.00	47.48	43	1178
5	West Bengal	0	0	0	0.00	68.35	0	122
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>117.33</b>	<b>90</b>	<b>1325</b>
<b>CENTRAL REGION</b>								
1	Chhattisgarh	0	0	0	0.00	19.85	303	313
2	Madhya Pradesh	0	0	0	0.00	88.29	1169	2056
3	Uttar Pradesh	10	10	1500	150.00	170.39	2951	1244
4	Uttarakhand	0	0	0	0.00	15.70	117	85
	<b>Sub total</b>	<b>10</b>	<b>10</b>	<b>1500</b>	<b>150.00</b>	<b>294.23</b>	<b>4540</b>	<b>3698</b>
<b>WESTERN REGION</b>								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	0	0	0	0.00	0.00	0	0
3	Maharashtra	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	0	0	0	0.00	1.49	35	27
3	Kerala	2	2	100	10.00	1.00	0	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>2</b>	<b>2</b>	<b>100</b>	<b>10.00</b>	<b>2.49</b>	<b>35</b>	<b>27</b>
	<b>Grand total</b>	<b>18</b>	<b>18</b>	<b>2025</b>	<b>192.50</b>	<b>462.34</b>	<b>6558</b>	<b>6122</b>

## STATEMENT IX - J

Total Statewise Grant support sanctioned and released to all SHPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Beneficiary	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs savings linked	No. of SHGs credit linked
<b>NORTHERN REGION</b>								
1	Haryana	109	119	16311	930.20	333.05	11258	7553
2	Himachal Pradesh	388	94	9540	532.86	233.86	24268	17674
3	Jammu & Kashmir	84	94	6239	468.62	115.31	3578	3378
4	New Delhi	7	10	1075	39.00	23.99	883	700
5	Punjab	110	140	13480	788.55	323.27	8393	4923
6	Rajasthan	302	351	52663	3763.01	1326.33	22326	17260
	<b>Sub total</b>	<b>1000</b>	<b>808</b>	<b>99308</b>	<b>6522.24</b>	<b>2355.81</b>	<b>70706</b>	<b>51488</b>
<b>NORTH EASTERN REGION</b>								
1	Arunachal Pradesh	30	42	1804	120.43	30.08	933	91
2	Assam	192	217	39323	1382.51	708.28	33785	22131
3	Manipur	21	23	2120	173.46	79.42	1921	1212
4	Meghalaya	37	45	5558	351.86	78.84	2726	821
5	Mizoram	11	11	775	52.25	15.17	1106	228
6	Nagaland	17	18	4445	213.50	129.52	3675	2911
7	Sikkim	8	8	560	21.00	6.02	223	111
8	Tripura	18	19	1889	81.78	14.20	1169	768
	<b>Sub total</b>	<b>334</b>	<b>383</b>	<b>56474</b>	<b>2396.79</b>	<b>1061.53</b>	<b>45538</b>	<b>28273</b>
<b>EASTERN REGION</b>								
1	Andaman & Nicobar	29	35	2785	151.68	84.59	2543	1566
2	Bihar	364	378	39502	1800.50	517.18	18513	7218
3	Jharkhand	221	266	25650	1017.86	209.53	8035	3406
4	Odisha	407	492	58484	3045.67	910.41	42126	25033
5	West Bengal	381	398	73545	2416.40	1200.98	58602	38090
	<b>Sub total</b>	<b>1402</b>	<b>1569</b>	<b>199966</b>	<b>8432.11</b>	<b>2922.69</b>	<b>129819</b>	<b>75313</b>
<b>CENTRAL REGION</b>								
1	Chhattisgarh	59	64	12595	914.04	325.17	8978	3961
2	Madhya Pradesh	170	197	58378	3842.05	1700.84	45763	23486
3	Uttar Pradesh	1906	1439	215800	12510.34	4889.97	176965	77017
4	Uttarakhand	374	457	36075	2252.09	524.34	21323	7764
	<b>Sub total</b>	<b>2509</b>	<b>2157</b>	<b>322848</b>	<b>19518.52</b>	<b>7440.32</b>	<b>253029</b>	<b>112228</b>
<b>WESTERN REGION</b>								
1	Goa	6	6	270	8.35	5.93	263	197
2	Gujarat	267	284	25941	596.12	223.94	17874	6686
3	Maharashtra	383	555	104790	3880.98	2662.18	93398	70976
	<b>Sub total</b>	<b>656</b>	<b>845</b>	<b>131001</b>	<b>4485.45</b>	<b>2892.05</b>	<b>111535</b>	<b>77859</b>
<b>SOUTHERN REGION</b>								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	197	254	40759	1011.46	636.48	48875	33703
3	Kerala	53	53	10156	132.99	85.62	7149	5872
4	Tamil Nadu	98	109	23085	328.79	191.28	20932	19758
5	Telangana	0	0	0	0.00	0.00	0	0
	<b>Sub total</b>	<b>348</b>	<b>416</b>	<b>74000</b>	<b>1473.24</b>	<b>913.38</b>	<b>76956</b>	<b>59333</b>
	<b>Grand total</b>	<b>6249</b>	<b>6178</b>	<b>883597</b>	<b>42828.35</b>	<b>17585.79</b>	<b>687583</b>	<b>404494</b>



## STATEMENT IX - K

Promotional Grant support sanctioned and released to JLGPIs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	JLGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of JLGs credit linked
<b>NORTHERN REGION</b>					
1	Haryana	8000	318.00	48.05	2301
2	Himachal Pradesh	10024	237.68	72.42	16531
3	Jammu & Kashmir	9730	269.65	36.50	2613
4	New Delhi	125	2.50	0.33	48
5	Punjab	20675	605.68	153.23	17175
6	Rajasthan	25571	630.42	80.15	4163
	<b>Sub total</b>	<b>74125</b>	<b>2063.93</b>	<b>390.68</b>	<b>42831</b>
<b>NORTH EASTERN REGION</b>					
1	Arunachal Pradesh	5002	166.08	17.11	857
2	Assam	30470	809.40	90.43	7826
3	Manipur	1775	57.25	7.80	1265
4	Meghalaya	834	14.70	5.83	253
5	Mizoram	2925	110.50	3.86	176
6	Nagaland	3712	74.24	6.18	789
7	Sikkim	410	8.20	0.89	156
8	Tripura	9953	187.93	130.71	6525
	<b>Sub total</b>	<b>55081</b>	<b>1428.30</b>	<b>262.81</b>	<b>17847</b>
<b>EASTERN REGION</b>					
1	Andaman & Nicobar	1015	20.30	7.89	4174
2	Bihar	283050	3832.00	508.00	190785
3	Jharkhand	39325	807.50	41.06	20153
4	Odisha	54720	1099.40	505.18	48766
5	West Bengal	81717	1729.34	293.62	34105
	<b>Sub total</b>	<b>459827</b>	<b>7488.54</b>	<b>1355.75</b>	<b>297983</b>
<b>CENTRAL REGION</b>					
1	Chattisgarh	14675	333.50	86.21	5272
2	Madhya Pradesh	26166	753.82	185.93	14021
3	Uttar Pradesh	81088	1654.84	263.79	23683
4	Uttarakhand	18706	394.98	55.74	7872
	<b>Sub total</b>	<b>140635</b>	<b>3137.14</b>	<b>591.67</b>	<b>50848</b>
<b>WESTERN REGION</b>					
1	Goa	2900	68.00	25.99	2259
2	Gujarat	29314	647.28	162.17	10224
3	Maharashtra	96347	1860.04	710.39	141015
	<b>Sub total</b>	<b>128561</b>	<b>2575.32</b>	<b>898.55</b>	<b>153498</b>
<b>SOUTHERN REGION</b>					
1	Andhra Pradesh	40000	867.70	247.23	34089
2	Karnataka	98507	2470.44	621.74	40497
3	Kerala	90279	1759.58	639.75	35714
4	Tamil Nadu	151269	3076.67	858.61	56239
5	Telangana	38821	713.68	286.90	22876
	<b>Sub total</b>	<b>418876</b>	<b>8888.07</b>	<b>2654.22</b>	<b>189415</b>
	<b>Grand total</b>	<b>1277105</b>	<b>25581.30</b>	<b>6153.67</b>	<b>752422</b>

## STATEMENT - X

Implementation of Women SHG in Backward & LWE districts  
Status as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of State	No. of Districts covered	No. of SHGs to be formed	Grant Amount sanctioned	Grant assistance released			SHGs promoted & savings linked	SHGs Credit linked
					Promotional	Trng, capacity Building & Others	Total		
1	Andhra Pradesh	8	6985	698.5	698.5	744.67	1443.17	25237	24274
2	Arunachal Pradesh	2	1489	148.9	10.91	7.24	18.15	323	26
3	Assam	4	1320	132	60.66	79.85	140.51	1062	532
4	Bihar	16	17000	1700	1451.6	110.26	1561.86	16178	16110
5	Chhattisgarh	10	11685	1168.5	523.66	115.02	638.68	11513	5996
6	Goa	1	387	38.7	19.3	30.11	49.41	343	191
7	Gujarat	3	3750	375	76.99	36.50	113.49	3968	1742
8	Haryana	2	3000	300	133.33	78.97	212.30	2842	1463
9	Himachal Pradesh	2	2955	295.5	258.01	87.14	345.15	2934	2782
10	Jammu & Kashmir	3	2000	200	35.81	12.72	48.53	1642	190
11	Jharkhand	18	49000	4900	1773.63	576.25	2349.88	40446	17047
12	Karnataka	2	3000	300	284.97	40.43	325.40	6948	3010
13	Kerala	2	2200	220	145.75	118.81	264.56	2368	1399
14	Madhya Pradesh	9	11425	1142.5	550.79	450.38	1001.17	9839	4197
15	Maharashtra	6	14149	1414.9	1082.11	119.23	1201.34	14188	11676
16	Manipur	2	767	76.7	15.48	7.07	22.55	691	88
17	Meghalaya	2	1000	100	34.52	37.20	71.72	1518	349
18	Mizoram	2	1450	145	43.92	16.97	60.89	1600	337
19	Nagaland	2	500	50	7.49	0.00	7.49	275	0
20	Odisha	19	18615	1861.5	788.21	795.64	1583.85	15471	7675
21	Punjab	1	1800	180	62.88	11.87	74.75	1178	683
22	Rajasthan	4	7100	710	370.94	24.90	395.84	7279	4444
23	Sikkim	2	950	95	24.85	20.17	45.02	720	152
24	Tamil Nadu	2	1929	192.9	68.8	254.05	322.85	1255	781
25	Telangana	8	7505	750.5	721.35	627.28	1348.63	9093	8285
26	Tripura	2	1000	100	42.85	4.91	47.76	996	517
27	Uttarakhand	2	5330	533	182.78	104.45	287.23	5139	2962
28	Uttar Pradesh	8	12900	1290	253.11	204.77	457.88	13026	2352
29	West Bengal	6	13190	1319	934.46	153.94	1088.40	12904	9907
30	Head Office			0	0	61.43	61.43		
31	Administrative charges			0	0	46.76	46.76		
	<b>Total</b>	<b>158</b>	<b>211366</b>	<b>21136.6</b>	<b>10657.63</b>	<b>4978.96</b>	<b>15636.59</b>	<b>210976</b>	<b>129167</b>

## STATEMENT -XI

Regionwise Status of JLGs as on 31 March 2022

(Amt. ₹ lakh)

Sr. No.	Name of the State	Cumulative No. of JLGs promoted as on 31.03.2021	Cumulative Loan disbursed as on 31.03.2021	No. of JLGs promoted during 2021-22	Loan disbursed during 2021-22	Cumulative No. of JLGs as on 31.03.2022	Cumulative Loan disbursed as on 31.03.2022
<b>CENTRAL REGION</b>							
1	Chhattisgarh	280906	345392.01	111941	92237.25	392847	437629.26
2	Madhya Pradesh	786353	1119509.57	396315	362887.15	1182668	1482396.72
3	Uttarakhand	412022	613948.73	261460	430899.75	673482	1044848.48
4	Uttar Pradesh	650562	1031263.13	185197	279172.36	835759	1310435.49
	<b>Total</b>	<b>2129842</b>	<b>3110113.44</b>	<b>954913</b>	<b>1165196.51</b>	<b>3084755</b>	<b>4275309.95</b>
<b>EASTERN REGION</b>							
5	Andaman & Nicobar	606	886.17	15	20.54	621	906.71
6	Bihar	1486254	2455296.37	534923	5759338.14	2021177	8214634.51
7	Jharkhand	418498	644750.94	181831	286446.42	600329	931197.36
8	Odisha	1206579	1776447.51	368612	509949.69	1575191	2286397.20
9	West Bengal	1235325	1445026.25	287912	396542.02	1523237	1841568.27
	<b>Total</b>	<b>4347262</b>	<b>6322407.24</b>	<b>1373293</b>	<b>6952296.81</b>	<b>5720555</b>	<b>13274704.05</b>
<b>NORTH EASTERN REGION</b>							
10	Arunachal Pradesh	10	24.29	1	6.00	11	30.29
11	Assam	227044	298341.10	15946	21151.88	242990	319492.98
12	Manipur	5449	7252.66	766	1710.19	6215	8962.85
13	Meghalaya	3329	5223.07	605	930.96	3934	6154.03
14	Mizoram	4103	6841.04	1074	2200.03	5177	9041.07
15	Nagaland	1653	2178.60	3	5.89	1656	2184.49
16	Sikkim	4015	5043.99	299	510.07	4314	5554.06
17	Tripura	83023	85828.58	11703	23743.41	94726	109571.99
	<b>Total</b>	<b>328626</b>	<b>410733.33</b>	<b>30397</b>	<b>50258.43</b>	<b>359023</b>	<b>460991.76</b>
<b>NORTHERN REGION</b>							
18	Chandigarh	10	2.81	156	278.35	166	281.16
19	Haryana	237166	417323.15	93150	147223.55	330316	564546.70
20	Himachal Pradesh	11661	16485.65	2990	5140.15	14651	21625.80
21	Jammu and Kashmir	9694	8844.36	2051	2470.78	11745	11315.14
22	New Delhi	25282	44317.77	7951	15219.83	33233	59537.60
23	Punjab	264030	444877.17	75774	120190.41	339804	565067.58
24	Rajasthan	700034	1153684.31	264899	377443.83	964933	1531128.14
	<b>Total</b>	<b>1247877</b>	<b>2085535.22</b>	<b>446971</b>	<b>667966.90</b>	<b>1694848</b>	<b>2753502.12</b>
<b>SOUTHERN REGION</b>							
25	Andhra Pradesh	243249	303154.36	116112	41487.61	359361	344641.97
26	Karnataka	1065501	1799194.23	498261	536421.94	1563762	2335616.17
27	Kerala	1184606	1554311.03	546546	426579.76	1731152	1980890.79
28	Lakshadweep UT	0	0.00	0	0.00	0	0.00
29	Puducherry	2726	4626.51	14113	13683.80	16839	18310.31
30	Tamil Nadu	1370899	3442928.57	672577	739905.57	2043476	4182834.14
31	Telangana	67782	114681.25	83313	14876.23	151095	129557.48
	<b>Total</b>	<b>3934763</b>	<b>7218895.95</b>	<b>1930922</b>	<b>1772954.91</b>	<b>5865685</b>	<b>8991850.86</b>
<b>WESTERN REGION</b>							
32	Daman and Diu UT	6	503.43	26	110.18	32	613.61
33	D and N Haveli UT	28	111.86	0	493.59	28	605.45
34	Goa	12841	19114.39	1101	1852.33	13942	20966.72
35	Gujarat	349465	513027.20	167863	123878.63	517328	636905.83
36	Maharashtra	1032072	1636045.62	503312	542266.85	1535384	2178312.47
	<b>Total</b>	<b>1394412</b>	<b>2168802.50</b>	<b>672302</b>	<b>668601.58</b>	<b>2066714</b>	<b>2837404.08</b>
	<b>Grand Total</b>	<b>13382781</b>	<b>21316487.68</b>	<b>5408798</b>	<b>11277275.14</b>	<b>18791579</b>	<b>32593762.82</b>

## STATEMENT - XII - A

Agencies having outstanding Revolving Fund Assistance (RFA) as on 31 March 2022

(Amt. ₹ lakh)

Sl. No.	Name of the Agency	State	Legal Form	Sanctioned	Disbursed	Outstanding
(1)	(2)		(3)	(4)	(5)	(6)
1	Payakaraopeta Womens MAC	Andhra Pradesh	Coop Soc	500.000	500.000	350.000
2	Post office (Tamil Nadu)	Tamil Nadu		100.000	100.000	10.620
	<b>TOTAL = A</b>			<b>600.000</b>	<b>600.000</b>	<b>360.620</b>

## STATEMENT - XII - B

Agencies having outstanding Capital support as on 31 March 2022

(Amt. ₹ lakh)

Sl. No.	Name of the Agency	State	Legal Form	Sanctioned	Disbursed	Outstanding
(1)	(2)		(3)	(4)	(5)	(6)
1	Ajiwika Society	Jharkhand	Society	50.00	50.00	45.08
2	Bharat Integrated Social Welfare Agency (BISWA)	Orissa	Society	100.00	100.00	97.00
3	Community Development Centre (CDC), Genguvarpatti	Tamil Nadu	Trust	100.00	100.00	60.00
4	Guidance Society for Labour and Orphan Womens (GLOW) Vellur	Tamil Nadu	Society	40.00	40.00	19.60
5	ISHARA Foundation	Uttar Pradesh	Sec 25 Co.	100.00	100.00	55.00
6	Jaago Samajik Arthik and Harit Vikas Sangathan	Uttar Pradesh	Sec 25 Co.	25.00	25.00	22.50
7	Liberal Association for Movement of People (LAMP)	West Bengal	Society	50.00	50.00	30.00
8	Payakaraopeta Women's MACS (PWMACS)	Andhra Pradesh	Society	50.00	50.00	30.00
	<b>TOTAL = B</b>			<b>515.00</b>	<b>515.00</b>	<b>359.18</b>
<b>Grand Total of Revolving Assistance (XII -A) + Capital Support (XII-B) =</b>				<b>1115.00</b>	<b>1115.00</b>	<b>719.80</b>

## STATEMENT - XII - C

Long Term Refinance Sanctioned and Disbursed to NBFC-mFIs during 2021-22

(₹ in Crore)

Sr. No.	Name of NBFC/MFI	Cum. Refinance Sanctioned	Cum. Refinance Disbursement	Principle O/S as on 31.03.2022
1	Annapurna Microfinance Pvt Ltd	740.00	740.00	258.96
2	Arohan Financial Services Ltd.	1,150.00	1,150.00	266.67
3	Asa International India Micro Finance Limited	100.00	100.00	25.00
4	Asirvad Microfinance Limited	1,616.00	1,616.00	738.88
5	Belstar Microfinance Limited	650.00	450.00	200.00
6	Chaitanya India Fin Credit Pvt Ltd	265.00	265.00	152.65
7	Credit Access Grameen Ltd	3,455.00	3,315.00	1564.30
8	Digamber Capfin Ltd.	50.00	50.00	50.00
9	Fusion Microfinance Pvt. Ltd.	1,152.33	1,152.33	520.35
10	Grameen Shakti Microfinance Services Private Limited	2.00	2.00	0.60
11	Humana Financial Services Private Limited	6.00	6.00	3.00
12	Inditrade Microfinance Limited	30.00	30.00	9.00
13	Jagaran Microfin Pvt Ltd	25.00	25.00	12.50
14	Janakalyan Financial Services Pvt Ltd	6.00	6.00	3.00
15	Light Microfinance Private Limited	55.00	55.00	37.50
16	Madura Micro Finance Limited	660.00	660.00	167.10
17	Midland Microfin Ltd	193.00	193.00	59.80
18	Muthoot Microfin Limited	1,230.00	1,230.00	343.50
19	Namra Finance Limited	130.00	130.00	32.80
20	Pahal Financial Services Pvt.Ltd.	50.00	50.00	25.00
21	Repco Micro Finance Ltd.	40.00	40.00	20.00
22	S V Creditline Private Limited	60.00	60.00	13.20
23	S.M.I.L.E. Microfinance Ltd.	70.00	70.00	0.00
24	Saija Finance Private Limited	25.00	25.00	7.50
25	Samasta Microfinance Ltd	890.00	890.00	573.00
26	Satin Credit Care Network Ltd	2,596.06	2,596.06	242.00
27	Sonata Finance Pvt. Ltd.	330.00	330.00	88.75
28	Spandana Sphoorty Financial Limited	880.00	600.00	60.00
29	Svasti Microfinance Private Limited	70.00	70.00	42.00
30	Svatantra Microfin Private Limited	150.00	150.00	139.50
31	Utrayan Financial Services Pvt Ltd	10.00	10.00	3.00
32	Vaya Finserv Private Limited	50.00	50.00	25.00
33	Vedika Credit Capital Limited	140.00	90.00	46.00
34	VFS Capital Limited	243.00	243.00	74.60
35	YVU Financial Services Private Limited	2.00	2.00	0.60
	<b>Grand Total</b>	<b>17,121.39</b>	<b>16,451.39</b>	<b>5,805.76</b>



## STATEMENT XIII - A

MFIs: No. of Active Loans and Loan Outstanding Microfinance Industry Lenders

Lenders	FY 20-21			FY 21-22			Growth (%)	
	No. of Lenders	No. of Active Loans (in Lakh)	O/S Balances (in Cr)	No. of Lenders	No. of Active Loans (in Lakh)	O/S Balances (in Cr)	No. of Active Loans	O/S Balances
NBFC-MFIs	86	359.40	78,952	82	412.89	94,096	15%	19%
Banks	17	416.20	110,122	18	405.29	102,527	-3%	-7%
SFBs	9	178.71	40,623	9	171.94	44,154	-4%	9%
NBFCs	58	78.38	19,017	71	77.68	19,076	-1%	0.3%
Non-profit MFIs	39	11.20	2,113	45	13.42	2,745	20%	30%
<b>Total</b>	<b>209</b>	<b>1,044</b>	<b>250,826</b>	<b>225</b>	<b>1,081</b>	<b>262,599</b>	<b>4%</b>	<b>5%</b>

## STATEMENT XIII - B

MFIs: Amount Disbursed (₹ in Cr) over the Quarters by Microfinance Industry Lenders

Lenders	2020-21						2021-22					
	No. of Lender in Q4/ Q3/Q2/Q1	Q4	Q3	Q2	Q1	Total	No. of Lender in Q4/ Q3/Q2/Q1	Q4	Q3	Q2	Q1	Total
NBFC-MFIs	74/74/70/32	27,364	21,206	10,445	542	59,557	64/69/71/69	30,216	23,437	23,545	6,592	83,790
Banks	15/15/15/10	46,911	30,691	17,313	4,308	99,223	13/13/14/14	35,775	27,931	28,000	14,819	106,526
SFBs	9/9/9/7	11,926	7,767	4,107	1,268	25,069	9/9/9/9	13,316	11,941	12,418	3,526	41,201
NBFCs	35/33/26/11	4,899	3,095	1,775	35	9,803	35/36/36/34	5,389	4,966	3,642	1,232	15,229
Non-profit MFIs	24/24/17/10	858	609	486	196	2,149	21/24/23/24	970	957	560	443	2,931
<b>Industry</b>	<b>157/155/137/70</b>	<b>91,959</b>	<b>63,368</b>	<b>34,126</b>	<b>6,348</b>	<b>195,801</b>	<b>142/151/153/150</b>	<b>85,667</b>	<b>69,231</b>	<b>68,165</b>	<b>26,612</b>	<b>249,676</b>

## STATEMENT XIII - C

MFIs: Lender-wise Delinquencies

Lenders	2020-21				2021-22			
	30+	60+	90+	180+	30+	60+	90+	180+
NBFC-MFIs	7.21%	4.97%	3.36%	6.09%	3.75%	2.65%	1.89%	7.35%
Banks	10.66%	7.14%	4.81%	4.64%	6.43%	4.31%	2.92%	11.82%
SFBs	7.74%	5.29%	3.37%	13.27%	6.89%	4.53%	3.05%	10.05%
NBFCs	10.43%	7.06%	4.98%	5.50%	3.20%	1.89%	1.18%	4.25%
Non-profit MFIs	1.72%	1.25%	0.95%	8.81%	2.41%	1.26%	0.80%	8.82%
<b>Total</b>	<b>9.01%</b>	<b>6.10%</b>	<b>4.10%</b>	<b>6.67%</b>	<b>5.27%</b>	<b>3.55%</b>	<b>2.43%</b>	<b>9.40%</b>

## STATEMENT XIII - D

MFIs: Lender-wise Average Ticket Size (₹)

Lenders	FY 20-21	FY 21-22
NBFC-MFIs	35,266	38,647
Banks	41,777	39,534
SFBs	37,071	45,066
NBFCs	40,085	45,016
Non-profit MFIs	30,175	26,574
<b>Industry</b>	<b>38,782</b>	<b>40,060</b>

## STATEMENT XIII - E

MFIs: State-wise No. of Active Loans and Loan Outstanding by  
Microfinance Industry Lenders as on 31 March 2022

Sr. No.	States/UTs	NBFC-MFIs			NGO-MFIs			NBFCs		
		No. of Lender	No. of Active Loans (in Lakh)	O/S Balances (in Cr)	No. of Lender	No. of Active Loans (in Lakh)	O/S Balances (in Cr)	No. of Lender	No. of Active Loans (in Lakh)	O/S Balances (in Cr)
1	Tamil Nadu	40	56.00	13,150	12	0.71	91.79	28	21.91	5,059
2	Bihar	57	53.68	12,094	13	4.06	915.44	25	14.76	4,286
3	Karnataka	47	43.64	11,918	11	0.54	97.23	17	7.95	2,016
4	Uttar Pradesh	58	37.14	8,351	15	4.75	1003.99	35	2.37	694
5	Maharashtra	60	29.79	7,536	17	0.34	69.53	29	2.93	591
6	Madhya Pradesh	55	33.23	7,523	10	0.71	132.37	25	3.94	796
7	Odisha	39	28.68	6,536	9	0.06	8.60	17	3.74	976
8	West Bengal	52	27.62	4,886	13	0.19	38.64	22	3.99	853
9	Rajasthan	51	19.92	4,787	12	0.10	20.58	21	2.21	635
10	Jharkhand	44	13.04	2,857	6	0.55	125.87	16	0.62	137
11	Kerala	30	13.23	2,693	3	0.04	10.38	21	4.27	798
12	Gujarat	45	10.69	2,644	7	0.13	20.24	19	2.67	662
13	Punjab	44	10.63	2,165	7	0.00	0.12	12	1.34	463
14	Chattisgarh	41	9.63	2,116	5	1.22	205.43	13	1.61	325
15	Haryana	46	7.02	1,690	8	0.01	1.95	21	1.54	496
16	Assam	33	10.16	1,166	2	0.02	2.25	9	1.26	100
17	Andhra Pradesh	43	2.05	573	4	0.00	0.01	14	0.03	29
18	Uttarakhand	31	2.02	458	10	0.00	0.18	16	0.33	93
19	Tripura	19	2.30	411	1	0.00	0.00	5	0.09	6
20	Pondicherry	23	0.79	176	5	0.00	0.01	16	0.07	14
21	Telangana	38	0.23	68	2	0.00	0.00	13	0.03	26
22	Himachal Pradesh	27	0.25	67	3	0.00	0.00	7	0.01	3
23	Goa	23	0.23	54	1	0.00	0.00	9	0.00002	0.001
24	Jammu & Kashmir	20	0.14	43	1	0.00	0.00	4	0.001	2
25	Manipur	14	0.16	30	2	0.00	0.00	1	0.00002	0.01
26	Delhi	41	0.13	27	9	0.00	0.53	13	0.01	12
27	Sikkim	13	0.07	16	1	0.00	0.00	4	0.0000	0.000
28	Meghalaya	19	0.14	16		0.00	0.00	3	0.0000	0.000
29	Others	21	0.11	13	2	0.00	0.00	7	0.0003	0.026
30	Andaman & Nicobar Islands	16	0.04	12	1	0.00	0.00	1	0.0000	0.000
31	Arunachal Pradesh	20	0.03	7	1	0.00	0.00	2	0.0000	0.000
32	Mizoram	14	0.04	7		0.00	0.00	1	0.0000	0.000
33	Chandigarh	24	0.02	3	1	0.00	0.00	5	0.0019	1
34	Nagaland	15	0.01	2	1	0.00	0.01	3	0.0000	0.003
35	Dadra & Nagar Haveli	15	0.01	2		0.00	0.00	3	0.01	2
36	Daman & Diu	10	0.001	0.15	1	0.00	0.00	2	0.0001	0.04
37	Lakshadweep					0.00	0.00	1		0
	<b>Grand Total</b>	<b>82</b>	<b>413</b>	<b>94,096</b>	<b>45</b>	<b>13.42</b>	<b>2,745</b>	<b>71</b>	<b>78</b>	<b>19,076</b>

## STATEMENT XIII - F

MFIs: State-wise Disbursement and Average Ticket size

Sr. No.	States/UTs	NBFC-MFIs				NGO-MFIs				NBFCs			
		No. of Lender	No. of Loans (in Lakh)	Disbursed Amount (in Cr)	Average Ticket Size (₹)	No. of Lender	No. of Loans (in Lakh)	Disbursed Amount (in Cr)	Average Ticket Size (₹)	No. of Lender	No. of Loans (in Lakh)	Disbursed Amount (in Cr)	Average Ticket Size (₹)
1	Bihar	42	11.82	4503	38,088	4	1.06	319	30,065	12	3.04	1385	45,617
2	Karnataka	31	9.69	3909	40,322	3	0.11	24	22,131	6	1.27	589	46,382
3	Tamil Nadu	28	9.34	3851	41,251	4	0.09	19	21,005	9	2.69	1236	45,915
4	Uttar Pradesh	40	8.32	2981	35,822	6	1.49	385	25,738	13	0.53	229	43,242
5	Maharashtra	36	6.17	2517	40,809	6	0.06	15	25,743	8	0.35	135	38,944
6	Madhya Pradesh	35	6.11	2314	37,865	4	0.22	52	23,554	9	0.38	164	43,672
7	Odisha	26	5.15	2055	39,891	1	0.00	0	18,121	7	0.66	307	46,377
8	Rajasthan	32	3.88	1554	40,085	4	0.03	9	31,641	7	0.43	193	44,792
9	West Bengal	32	4.35	1450	33,356	6	0.05	14	30,120	11	0.65	266	40,901
10	Jharkhand	34	2.62	963	36,707	2	0.25	72	28,199	5	0.08	44	58,371
11	Gujarat	29	2.07	882	42,643	2	0.01	2	39,300	4	0.43	202	46,479
12	Kerala	17	1.94	753	38,829	1	0.02	8	41,812	8	0.65	242	37,243
13	Chattisgarh	28	1.75	656	37,400	2	0.26	50	19,462	6	0.22	89	40,197
14	Punjab	24	1.75	645	36,853	2	0.00	0	17,857	4	0.26	129	50,176
15	Haryana	32	1.32	526	39,970	2	0.00	1	33,299	6	0.28	139	50,380
16	Uttarakhand	19	0.39	147	37,415	3	0.00	0	17,891	6	0.04	19	50,753
17	Andhra Pradesh	21	0.27	130	48,275		0.00	0		3	0.00	5	117,701
18	Tripura	14	0.35	117	33,127		0.00	0			0.00	0	
19	Assam	25	0.46	102	21,956		0.00	0		1	0.00	0	29,699
20	Pondicherry	17	0.13	52	39,105		0.00	0		5	0.01	4	41,532
21	Himachal Pradesh	13	0.06	25	39,391		0.00	0		2	0.00	1	81,379
22	Jammu & Kashmir	5	0.05	21	45,724		0.00	0		2	0.00	1	143,573
23	Telangana	15	0.03	17	48,176		0.00	0		1	0.00	5	134,265
24	Goa	10	0.03	15	44,773		0.00	0			0.00	0	
25	Delhi	27	0.03	10	33,514		0.00	0		2	0.00	1	137,392
26	Sikkim	9	0.02	7	32,161		0.00	0			0.00	0	
27	Manipur	3	0.03	5	18,377		0.00	0			0.00	0	
28	Arunachal Pradesh	6	0.02	3	21,867		0.00	0			0.00	0	
29	Andaman & Nicobar Islands	4	0.01	2	46,866		0.00	0			0.00	0	
30	Meghalaya	11	0.01	2	24,771		0.00	0			0.00	0	
31	Others	5	0.00	2	37,207		0.00	0		1	0.00	0	34,400
32	Mizoram	5	0.00	1	17,634		0.00	0			0.00	0	
33	Dadra & Nagar Haveli	7	0.00	1	43,727		0.00	0		2	0.00	1	47,701
34	Chandigarh	12	0.00	1	31,944		0.00	0		2	0.00	0	120,479
35	Daman & Diu	5	0.00	0	30,054		0.00	0			0.00	0	
36	Nagaland	2	0.00	0	22,500	1	0.00	0	30,000		0.00	0	
37	Lakshadweep		0.00	0			0.00	0			0.00	0	
	<b>Grand Total</b>	<b>64</b>	<b>78</b>	<b>30,216</b>	<b>38,647</b>	<b>21</b>	<b>4</b>	<b>970</b>	<b>26,574</b>	<b>35</b>	<b>12</b>	<b>5,389</b>	<b>45,016</b>

## STATEMENT XIII - G

MFIs: State-wise Delinquencies

Sr. No.	States/UTs	NBFC-MFIs			NGO-MFIs			NBFCs		
		30+ Delinquency	60+ Delinquency	90+ Delinquency	30+ Delinquency	60+ Delinquency	90+ Delinquency	30+ Delinquency	60+ Delinquency	90+ Delinquency
1	Andaman & Nicobar Islands	3.39%	1.45%	0.54%						
2	Andhra Pradesh	3.85%	2.97%	2.28%	10.72%	10.72%	10.72%	5.39%	3.71%	1.98%
3	Arunachal Pradesh	2.66%	0.52%	0.14%						
4	Assam	6.35%	3.87%	2.58%	20.09%	17.23%	14.16%	4.30%	1.61%	1.03%
5	Bihar	2.79%	1.92%	1.26%	0.34%	0.29%	0.23%	1.00%	0.51%	0.38%
6	Chandigarh	5.59%	3.14%	2.44%				2.57%	1.77%	0.20%
7	Chattisgarh	6.38%	4.69%	3.75%	0.85%	0.56%	0.36%	4.88%	3.21%	1.94%
8	Dadra & Nagar Haveli	2.55%	2.02%	1.19%				1.94%	1.11%	0.94%
9	Daman & Diu	8.32%	7.18%	6.45%				24.94%	0.00%	0.00%
10	Delhi	0.67%	0.51%	0.40%	44.53%	28.70%	19.05%	16.44%	11.54%	7.70%
11	Goa	4.92%	3.51%	2.31%				0.00%	0.00%	0.00%
12	Gujarat	3.44%	2.58%	1.88%	2.77%	2.02%	1.34%	1.98%	1.29%	0.82%
13	Haryana	2.64%	1.80%	1.19%	31.51%	24.97%	15.22%	2.24%	1.43%	0.94%
14	Himachal Pradesh	0.77%	0.57%	0.41%				2.05%	1.60%	1.43%
15	Jammu & Kashmir	0.24%	0.15%	0.06%				0.31%	0.24%	0.24%
16	Jharkhand	2.60%	1.83%	1.31%	0.12%	0.10%	0.08%	4.19%	2.53%	1.63%
17	Karnataka	2.30%	1.65%	1.21%	25.88%	4.85%	1.45%	4.04%	1.99%	1.19%
18	Kerala	6.31%	3.78%	2.27%	1.60%	0.82%	0.41%	9.32%	5.26%	2.55%
19	Lakshadweep									
20	Madhya Pradesh	5.10%	3.86%	3.08%	1.72%	1.35%	0.91%	8.23%	5.49%	4.31%
21	Maharashtra	4.04%	3.09%	2.55%	12.66%	7.66%	3.03%	3.31%	2.22%	1.44%
22	Manipur	4.51%	3.28%	1.66%				0.00%	0.00%	0.00%
23	Meghalaya	5.34%	3.61%	2.46%						
24	Mizoram	23.78%	16.62%	10.74%						
25	Nagaland	0.47%	0.31%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	Odisha	5.18%	4.04%	3.22%	22.56%	22.56%	22.55%	2.21%	1.55%	1.01%
27	Others	2.08%	1.61%	1.15%				10.47%	2.88%	0.94%
28	Pondicherry	5.83%	3.82%	2.50%	0.00%	0.00%	0.00%	2.75%	1.81%	1.29%
29	Punjab	2.81%	1.94%	1.42%	0.00%	0.00%	0.00%	1.34%	0.89%	0.64%
30	Rajasthan	4.30%	2.98%	2.04%	1.45%	1.04%	0.85%	4.04%	2.65%	1.47%
31	Sikkim	2.41%	1.23%	0.68%						
32	Tamil Nadu	4.61%	2.99%	1.82%	17.19%	12.14%	8.86%	3.33%	2.01%	1.18%
33	Telangana	6.33%	4.59%	3.52%				5.29%	3.05%	2.04%
34	Tripura	5.91%	4.00%	2.53%				9.64%	6.93%	5.29%
35	Uttar Pradesh	1.65%	1.18%	0.84%	0.38%	0.31%	0.24%	2.98%	1.80%	1.16%
36	Uttarakhand	1.89%	1.29%	0.83%	78.02%	61.98%	42.90%	9.86%	5.05%	2.58%
37	West Bengal	0.0443	0.031	0.0197	2.60%	1.98%	1.56%	2.15%	1.14%	0.79%
	<b>Grand Total</b>	<b>3.75%</b>	<b>2.65%</b>	<b>1.89%</b>	<b>2.41%</b>	<b>1.26%</b>	<b>0.80%</b>	<b>3.20%</b>	<b>1.89%</b>	<b>1.18%</b>

# SECTOR THOUGHT LEADERS

## NGOs



### **ANKUR BARUAH**

*Director, Institute of Social Pragmatics (INSPRA)  
A-307 Suprabh Apartment,  
Bakeri City, Vejalpur, Ahmedabad, Gujarat.*

Micro finance has mainstreamed the poor in terms of institutional finance. Even daily wagers now have access to the banking system and no longer trapped in dubious debt cycle of money lenders. Micro finance has immense potential to alleviate poverty and provide sustainable livelihood to millions of people. However, the sector is underperforming in terms of livelihood creation than addressing the consumption needs. There is a need for integrating opportunities, skill and financial needs of the poor with micro finance services. One of the reasons why MFIs are willing to play safe by providing small scale consumption loan is that finance for livelihood, involves risk of business failure. Therefore, for leveraging micro-finance for creating livelihood avenues, risk management should be an integral part of micro-finance service and government should play a role in it. Further, performance assessment of micro finance services should go beyond financial parameters and include social and livelihood creation parameters and MFIs should be incentivized and awarded for their contribution towards social change. Aggressive lending of MFIs often leads to over indebtedness and a debt trap for borrowers. This can be addressed through financial awareness of the borrowers, and steering them towards long-term strategic planning for livelihood creation and financial freedom. There is a need to link micro finance services with other developmental and livelihood creation activities.

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### **M. KALPANA PATEL**

*District Programme Officer,  
BAIF Institute of Sustainable Livelihood Development (BISLD),  
Valsad, Gujarat.*

SHG-Bank linkage programme has been very effective in terms of providing formal banking services to women in the remotest of villages. Earlier, these women were dependent on local moneylenders for all their financial needs in times of emergency. Initially, the NGO field workers had to create a lot of awareness about the concept of SHG. But now, most of them are aware of it and have availed benefits of the scheme for better standard of living, health, livelihood, etc. It has also significantly enhanced confidence among the poor rural women including tribal women.





## **MANOJ SINGH RATHOR**

*Executive Secretary*

*Evam A-Way Foundation Samiti, 15  
Indramani Nagar, Behind Mits College,  
Gole Ka Mandir, Gwalior, M.P.*

The experience of NGOs shows that SHG bank linkage program can empower women, facilitate entrepreneurial activities, build confidence, provide technical skills and market access. They are part of the Sustainable Development Goals and enhance sustainable livelihoods. NGOs support Self Help Group Bank Linkage Program for the empowerment of rural women, challenges faced in its implementation and sustaining the programme.

Self Help Group Bank Linkage Program (SHG-BLP) is one such platform which can be used to bring about social, economic and political change. Self-Help Groups (SHGs) are socially active groups that help the government plan to achieve Sustainable Development Goals (SDGs) such as no poverty, zero hunger, achieving gender equality and empowering all women, inclusive economic growth and reducing inequality. SHG-BLP brings suitable solutions beyond microfinance to include other development challenges like education and training, health, entrepreneurship and grassroots political participation.

NGOs continue to nurture, support and train SHGs to undertake their income-generating activities. NGOs also help in building social capital of SHGs by networking with other SHGs to form groups. These groups are then combined to form a federation.



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## **M. JANARDHAN**

*President*

*PILUPU NGO, Thurkapalli, Yadadri Bhuvanagiri,  
Telangana.*

Initially, we may say that the formation and grouping of Self Help Groups (SHG) in our district did not go well and they were completely unorganized. However, over a period of time, the awareness among the women increased significantly and the movement gained traction especially with the intervention of NABARD through various programmes/ schemes.

SHGs are one of the mediums for women empowerment. SHG women members are proud of their savings and activities taken up through savings. Banks and other financial institutions are now coming forward to give credit support to SHGs. This has considerably improved after SHG Bank linkage. However, the loan amount which generally ranges from Rs.4 lakh to Rs.5 lakh only is hardly sufficient for a group size of 10 to 12 members. This amount thus may not be enough for the individual members to start their own small scale enterprise. A lump sum loan enhancement to SHG group will be beneficial to the members to garner more capital support for strengthening of their livelihood prospects.



## **ASHOK KUMAR PANIGRAHI, SECRETARY**

*Social Action for Rural Community (SARC),  
At: Sairam Nivas, Behind Nariseva Sadan  
PO/Dist: Sambalpur, Odisha.  
Cell No: +91 9937455878, +91 9439896264  
E-mail: sarc6607@rediffmail.com*

We worked with a vision of envisaging a society where the poor, marginalized & under privileged have equal opportunity to access & ensure their involvement in health, education, environment and other social development process which is value based, suitable and also have an appropriate environment to develop to their fullest potential with scientific outlook and thereby promote a healthy society.

Promotion and strengthening of WSHG in left wing extremist area of Sambalpur is an important activity taken by us for the empowerment and mainstreaming of women in sustainable livelihoods. It is a process for empowerment and participation of women in social, economic, political and cultural development.

We as an anchor NGO are entrusted with the responsibility of promoting, nurturing, capacity building, credit linkage, facilitating loan recovery, audit of SHG records & to provide sustainable livelihood in 4 blocks i.e. Rengali, Bamra, Kuchinda and Jamankira of Sambalpur district.

The SHG-BLP programme has increased credit flow from banks and financial institutions to SHGs and also the enterprising spirit of the women and their participation in farm and non-farm sector has increased substantially.

We have been awarded with the first prize as best SHPI for promotion & strengthening of WSHGs in Odisha by NABARD during the year 2018.



## **SR. DR. ARCHANA DAS DM**

*Executive Director,  
Stella Maris Institute of Development Studies (SMIDS)  
P.B. No. 4, Kottakkarai Road, Kanyakumari.  
Tamil Nadu.*

Stella Maris Institute of Development Studies (SMIDS) have very good experience with SHG/JLG-BLP in Micro finance sector for the past 24 years. The organization is capable of mobilizing groups and capacitates to link with Banks such as Canara Bank, State Bank of India, Indian Bank, Indian Overseas Bank, ICICI Bank and have made direct collaboration and MoU for the speedy delivery of micro financial products to the marginalized farmers especially women. The organization has already mobilized 8050 SHGs and 1750 JLGs in the districts of Kanyakumari, Tirunelveli and Thoothukudi respectively. We are proud to say that we have extended microfinance assistance amounting to ₹100 crore through SHG Bank linkage programme to the members to empower them into productive ventures. All these happened because of the support of NABARD, DDM and Managers of the respective Banks.

# SECTOR THOUGHT LEADERS

## SHGs



### LAKSHIRA SAHU

*President*

*Maa Durga Woman Self Help Group*

*Sambalpur, Odisha*

Under the SHG Bank linkage programme, Maa Durga Woman Self Help Group was formed. All the members contributed a small amount of profit to their families and helped their male members in financial matter for their livelihood. In the lean periods, we plant paddy, vegetable and chilli and get additional profit. We have participated in Swachha Bharat campaign from time to time. The women have gained respect and dignity within the families with enhanced decision making power in the community and village. Their contribution to family income has also increased. They not only motivate other members of the community to bring them in the fold of SHG but also assisted more than 45 SHGs in the GP for bank linkage.

### MARIYA HENCY A

*Pengal Thozhamai Iyakkam SHG*

*Puthugramam, Kanyakumari, Tamil Nadu.*

I am one of the volunteer group leaders of the SHG. We are engaged in different activities. SMIDS with the support of NABARD have provided skill training in LEDP in Value addition of Moringa and Amla Products. Now, we are all SHG members and each earn minimum of Rs. 250/- per day with our activities. We are also involved in social activities.



### UMABEN PATEL

*Vankaach SHG group*

*Vankaach, Valsad, Gujarat*

Initially, we would go to the moneylenders for borrowing money to meet any urgent requirement. We were not even aware of the interest rate or how much we had to repay. When the SHG group was being formed we were not even aware of what it is and what will we get after forming the SHG. However, we have gradually learned about SHG concept and loan available from banks for SHGs at rates lower than that of moneylenders. As part of SHG, we have also been provided various trainings on book keeping, micro-enterprise, etc., which has helped us to manage our money in a better way.

## LAVANYA

*SHG leader*

*Darur town*

*Vikarabad District, Telangana.*



As a leader of a Women SHG, I am grateful to NABARD for their initiative in selecting me and my Village Women's Association for training in the One Day Women's Cooperative Development programme. In the current relentless rural life, women are providing all kinds of assistance to men. Almost all the women in my village are involved in various farm and off-farm activities. Thus, by saving their hard earned money, they live with dignity by sharing the debt evenly. NABARD has been continuously supporting the SHGs and its members by way of various skill development/awareness programmes. As an ordinary woman, getting loans from Banks/FIs is not so easy. Hence, we request banks to speed up/simplify the loan process as it will enhance the growth of women within a short time. We wish NABARD all the success in furthering the contribution to the development of women's self-help groups with many more innovations as they have been doing so far.



## JYOTSNABEN AMRATBHAI PADAVALA

*Ekta Viksat Swa Sahay Juth*

*Patan, Gujarat.*

Micro-finance has completely changed the lives of poor tribal women like us in the last 10-15 years. Today we can dream of and do things our mothers and mother-in-laws could not even imagine. Through micro-finance we have acquired many household assets step-by-step, could create livelihood assets like cows, buffaloes and many things related to agriculture and dairy. Now we can send our children for higher studies due to confidence given by micro-finance. Without the assurance of timely access to money under SHG-BLP, I could not have funded my children education. However, for livelihood activities, banks are still conservative to fund sufficiently. These days even buying a buffalo needs one lakh rupees, but banks are reluctant to provide loan to that extent. Therefore, poor women who cannot afford bigger margin money are unable to get desired livelihood option.

## SIJO JACOB

*STARS Navajeevan SHG Muthukadu*

*Kozhikode, Kerala.*



The issue of socio-economic exclusion and inclusion of deprived groups particularly backward farmers has been a subject matter of intense debate among the academics, social scientists, and intellectuals. It is imperative to understand and comprehend the issue and link it to socio economic reforms for overall development of the community and society. STARS has pledged to bring deprived groups to the mainstream society and motivated people to join in self-help groups and joint liability groups. Inclusion in SHG/JLG gives exposure and acts as a channel to promote mainstreaming.



## KABIR SELF HELP GROUP

*Village -Selda*

*Post-Bijadehi*

*Tehsil-Shahpur, District-Betul (M.P).*

Due to the SHG- Bank linkage program of NABARD, our group got credit linkage through savings linkage with a bank. With the loan, we got increased production through purchase and use of good quality fertilizers, seeds and medicines. At the same time, with our savings, we bought kutki and processing it traditionally which is making good profits. In the coming years, by taking more loan through SHG, we will try to provide employment to all group members through Kodo Kutki processing work.



### REVATHI

*Jai Bhim Self Help Group*

*Village- Hari Ram Ka Pura, Block- Gohad, District-Bhind (M.P).*

Before SHG formation, all women could not think about their family livelihoods.

Revathi started to assume her problems as her fate but after forming a self-help group, the confidence levels in her group was awakened. After making small savings they deposited their savings in a bank. Women have now become self-reliant and they have learned banking transactions.

The women who could not leave the house for work, have become empowered through SHG. They have started small but sustainable works in their villages and adjoining areas by getting loans from banks. e.g. goat rearing, animal husbandry, grocery store, shops etc.

Women have become self-reliant due to these works.

## ASHA DEVI

*Treasurer*

*Saheli Self Help Group, Saidpur, Pilibhit (U.P).*

The representatives of Pahal Gramin Seva Samiti visited our village for the purpose of promoting Self-Help Groups. We formed a group of 12 women which is functioning very well. After some time I got the position of treasurer in the group. The group has played an important role in the economic upliftment of women.



Awareness among the SHG members about their social, political, economic and legal rights and to achieve them has increased. Women's dependence on men has decreased. Now we are taking many of our own decisions and are living a good life as we are self-employed. There should be more and more support from banks in Self-Help Group promotion and credit linkage.



1	APMAS	Mahila Abhivruddhi Society, Andhra Pradesh
2	APRACA	Asia-Pacific Rural and Agricultural Credit Association
3	APY	Atal Pension Yojna
4	BALARAM	Bhoomihina Agriculturist Loan and Resources Augmentation Model
5	BC	Business Correspondent
6	BF	Business Facilitator
7	BIRD	Bankers Institute of Rural Development
8	BPL	Below Poverty Line
9	BRICS	Brazil, Russia, India, China, South Africa
10	CAGR	Compounded Annual Growth Rate
11	CBO	Cluster Based Organisation
12	CBRM	Community Based Recovery Mechanism
13	CBS	Core Banking Solution
14	CC	Cash Credit
15	CCBs	Central Cooperative Banks
16	CCL	Cash Credit Limit
17	CEO	Chief Executive Officer
18	CGFMU	Credit Guarantee Fund for Micro Units
19	CGM	Chief General Manager
20	CIC	Credit Information Company
21	CLF	Cluster Level Federation
22	CMR	Centre for Microfinance Research
23	CRFIM	Centre for Research on Financial Inclusion and Microfinance
24	DAY-NRLM	Deendayal Antayodana Yojana-National Rural Livelihoods Mission
25	DCCB	District Central Cooperative Bank
26	DDM	District Development Manager
27	DFS	Department of Financial Services
28	DPIIT	Department for Promotion of Industry and Internal Trade
29	DWCRA	Development of Women and Children in Rural Areas
30	EC	Empowered Committee
31	EZ	Economic Zone
32	FI	Financial Inclusion / Financial Institutions
33	FIF	Financial Inclusion Fund
34	FPO	Farmer Producer Organisation
35	FWWB	Friends of Women's World Banking
36	FY	Financial Year
37	GB	General Body
38	GOI	Government of India
39	HFC	Housing Finance Companies
40	HLP	Household Livelihood Plans
41	HO	Head Office
42	IBCB	Institutional Building and Capacity Building
43	IGA	Income Generating Activity
44	IMEF	India Microfinance Equity Fund
45	IRV	Individual Rural Volunteer
46	JAM	Jan Dhan, Aadhaar, Mobile

47	JLG	Joint Liability Group
48	JLPI	Joint Liability Groups Promoting Institution
49	KCC	Kisan Credit Card
50	KYC	Know Your Customer
51	LABs	Local Area Banks
52	LEDP	Livelihood and Enterprise Development Programme
53	LWE	Left Wing Extremism
54	MCID	Micro Credit Innovations Department
55	MCP	Micro Credit Plans
56	MD	Managing Director
57	MDG	Millennium Development Goals
58	MEDP	Micro Enterprise Development Programme
59	MF	Microfinance
60	MFDEF	Micro Finance Development and Equity Fund
61	MFI	Micro Finance Institution
62	MFIN	Microfinance Institutions Network
63	MKSP	Mahila Kisan Sashaktikaran Pariyojana
64	MLI	Member Lending Institution
65	MORD	Ministry of Rural Development
66	MOU	Memorandum of Understanding
67	MPMR	My Pad My Right
68	MSE	Micro and Small Enterprises
69	MSME	Micro, Small and Medium Enterprises
70	MSMED	Micro, Small and Medium Enterprises Development
71	MUDRA	Micro Units Development & Refinance Agency Ltd.
72	MYRADA	Mysore Resettlement and Development Agency
73	NABARD	National Bank for Agriculture and Rural Development
74	NBFC	Non-Banking Financial Company
75	NBFC-MFI	Non-Banking Financial Company - Micro Finance Institution
76	NCGTC	National Credit Guarantee Trustee Company
77	NDUW	National Database of Unorganized Workers
78	NE REGION	North East Region
79	NGO	Non Governmental Organization
80	NID	National Institute of Design
81	NIFT	National Institute of Fashion Technology
82	NIRDPR	National Institute of Rural Development and Panchayati Raj
83	NPA	Non Performing Asset
84	NPCI	National Payments Corporation of India
85	NRLM	National Rural Livelihood Mission
86	NRLPS	National Rural Livelihood Promotion Society
87	NSDC	National Skill Development Corporation
88	NULM	National Urban Livelihoods Mission
89	ODOP	One District One Product
90	OFPO	Off-Farm Producer Organisations
91	ONDC	Open Network for Digital Commerce
92	PACS	Primary Agricultural Credit Society

93	PAR	Portfolio at Risk
94	PIA	Programme Implementation Agency
95	PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
96	PMJDY	Pradhan Mantri Jan Dhan Yojana
97	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
98	PMKVY	Pradhan Mantri Kaushal Vikas Yojana
99	PMSBY	Pradhan Mantri Suraksha Bima Yojana
100	POPI	Producer Organization Promoting Institution
101	PUCBs	Primary Urban Co-operative Banks
102	RBI	Reserve Bank of India
103	RE	Regulated Entities
104	RFA	Revolving Fund Assistance
105	RMG	Rythu Mitra Group
106	RNFS	Rural Non Farm Sector
107	RRB	Regional Rural Bank
108	RS	Regulatory Sandbox
109	SANKALP	Skill Acquisition and Knowledge Awareness for Livelihood Promotion
110	SCBs	Scheduled Commercial Banks
111	SDGs	Sustainable Development Goals
112	SEBI	Securities and Exchange Board of India
113	SERP	Society of Elimination of Rural Poverty
114	SEZS	Special Economic Zones
115	SFB	Small Finance Bank
116	SFMC	SIDBI Foundation for Micro Credit
117	SGSY	Swarna-Jayanti Gram Swarajgar Yojna
118	SHG	Self Help Group
119	SHG-BLP	Self Help Group-Bank Linkage Programme
120	SHPI	Self Help Groups Promoting Institution
121	SIDBI	Small Industries Development Bank of India
122	SMD	State Mission Director
123	SME	Small and Medium-sized Enterprises
124	SOPS	Standard Operating Procedures
125	SRF	Swavalamban Resource Facility
126	SRLM	State Rural Livelihood Mission
127	SRO	Self Regulatory Organisation
128	STCB	State Cooperative Bank
129	STRIVE	Skills Strengthening for Industrial Value Enhancement
130	SVEP	Start-up Village Entrepreneurship Programme
131	TLTRO	Targeted Longer-Term Refinancing Operations
132	TNCDW	Tamil Nadu Corporation for Development of Women
133	TNRTP	Tamil Nadu Rural Transmission Project
134	TRIPTI	Targeted Rural Initiative for Poverty Termination and Infrastructure
135	USP	Unique Selling Point or Unique Selling Proposition
136	VLP	Village Level Programme
137	VLR	Vaddi Leni Runalu
138	VO	Village Organisation
139	WASH	Water, Sanitization and Hygiene
140	WSHG	Women Self Help Group

## NOTES

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