



STATUS OF
**MICROFINANCE
IN INDIA**
2022-23



श्रीमती एल. लेवांग

मुख्य महाप्रबंधक द्वारा प्रकाशित

सूक्ष्म ऋण नवप्रवर्तन विभाग

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STATUS OF **MICROFINANCE IN INDIA** **2022-23**



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

16.2

crore households through more than

134

*lakh SHGs with deposits
of over*

₹ 58,893

*crore and annual loan
offtake of more than*

₹ 1,45,200

crore and loan outstanding of over

₹ 1,88,079

crore

FOREWORD



With immense delight, I present the important annual publication, 'Status of Microfinance in India' for the year 2022-23. This book has been published each year since 2006-07, as per the guidelines of Reserve Bank of India & NABARD to Commercial Banks, RRBs and Cooperative banks for furnishing data to NABARD on progress under microfinance. This book presents consolidated ground level data on SHG-BLP and microfinance sector for the year 2022-23 as reported by 12 Public Sector Commercial banks, 22 Private Sector banks, 43 Regional Rural Banks, 34 State Cooperative Banks and 350 District Central Cooperative Banks, as also interventions by various agencies, related developments, sectoral insights and serves as a key source of reference for all stakeholders in the microfinance sector.

Thanks to the active collaboration of Banks, State Govts, NRLM and NGOs, the SHG-BLP today has touched 16.23 crore households (as against 14 crore families in the previous year) with 1.34 crore SHGs savings linked of which 42.96 lakh SHGs are credit linked. Bank loans outstanding as on 31 March 2023 was Rs 1.88 lakh crore, registering an average of Rs 2.70 lakh per SHG which was Rs 2.24 lakh during 2021-22.

Yet, issues such as regional imbalance in SHG savings and credit linkage with the Southern and Eastern regions dominating the credit offtake, the overall credit linkage gap of 48% regardless of the 46% increase in loan disbursements during FY 2022-23 and lack of data capturing in respect of SHG members' inter-lending continue to blight the otherwise encouraging status report of the sector.

NABARD in its role as Facilitator is intensifying its efforts towards sustainable livelihoods promotion for graduation of SHGs to micro-entrepreneurship by revamping its Micro Enterprise Development & Livelihood Enterprise Development Programmes, introduction of a new training scheme for E-Commerce & Physical marketing of SHG products based on learnings from a few pilots with SHGs and new state specific pilots in skill training through sector experts along with post training market & credit linkage tie-ups for SHGs. Complementary efforts and investment of resources by various stakeholders like State Governments, Banks, MFIs, NGOs and Federations are needed to continue addressing the emerging challenges of SHGs in our common goal of achieving equitable and inclusive economic growth.

I take this opportunity to convey my gratitude to banks and all other stakeholders for their cooperation in timely sharing of informative data. I am in no doubt that development practitioners, scholars, academicians and policy makers will continue to find this book gainful and of service to them.

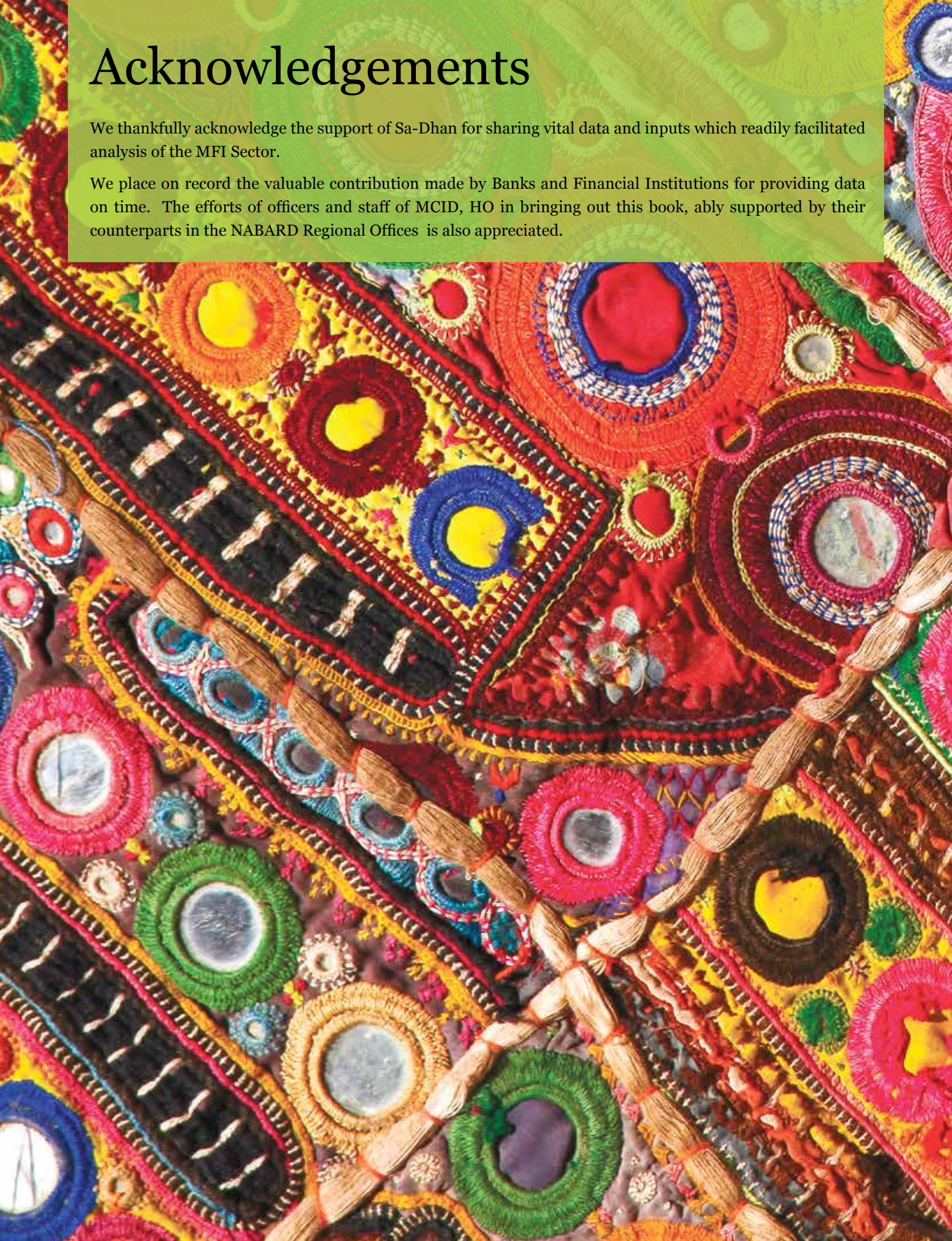
SHAJI K V

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 2022-23



Sr. No.	Particulars	Total	
		Physical (No. in lakh)	Financial (₹ in crore)
1	Total number of SHGs savings linked with banks as on 31 March 2023	134.03	58892.68
(i)	Out of total SHGs - exclusive Women SHGs	112.92	52455.48
(ii)	Out of total SHGs- under NRLM/SGSY	82.01	37424.80
(iii)	Out of total SHGs -under NULM/SJSRY	7.39	3547.12
2	Total number of SHGs credit linked during the year 2022-23	42.96	145200.23
(i)	Out of total SHGs - exclusive Women SHGs	41.42	139315.69
(ii)	Out of total SHGs – under NRLM/SGSY	34.87	116479.07
(iii)	Out of total SHGs – under NULM/SJSRY	1.98	8627.25
3	Total number of SHGs having loans outstanding as on 31 March 2023	69.57	188078.80
(i)	Out of total SHGs - exclusive Women SHGs	65.15	179468.42
(ii)	Out of total SHGs - under NRLM/SGSY	55.45	150506.71
(iii)	Out of total SHGs - under NULM/SJSRY	3.42	11077.18

Sr. No.	Particulars	Total	
		Physical (No. in lakh)	Financial (₹ in crore)
4	Average loan amount outstanding/SHG as on as on 31 March 2023 (in ₹ lakh)		2.70
5	Average loan amount disbursed/SHG during 2022-23 (in ₹ lakh)		3.38
6	Estimated number of families covered upto 31 March 2023	1618.97	
7	No of Banks and Financial Institutions submitted MIS (in number)	419	
8	Data on Joint Liability Groups		
(i)	Joint Liability Groups promoted till 31 March 2022	187.92	325937.63
(ii)	Joint Liability Groups (JLGs) promoted during 2022-23	70.00	133372.85
(iii)	Cumulative Joint Liability Groups promoted till 31 March 2023	257.92	459310.48
9	Support from NABARD		
(i)	Capacity building for partner institutions		
	Under SHG-BLP and JLGs		
	Number of participants covered during 2022-23 (in lakh)	1.99	
	Cumulative number of participants trained upto 31 March 2023 (in lakh)	47.33	
	Under WSHG Scheme (in LWE affected and backward districts)		
	Number of programmes conducted during 2022-23 (in no. only)	1457	
	Number of participants covered during 2022-23 (in lakh)	0.60	
(ii)	Refinance Support		
	Refinance to banks during 2022-23		6,776.56
	Cumulative refinance released upto 31 March 2023		107,795.77
(iii)	Revolving Fund Assistance (RFA) and Capital Support to MFIs		
	RFA outstanding as on 31 March 2023		3.61
	Capital support outstanding as on 31 March 2023		5.63
	Refinance disbursed to NBFC-MFIs during 2022-23		1,130.00
(iv)	Grant Assistance to SHPIs for promotion of SHGs under SHG-BLP		
	Grant Assistance sanctioned during 2022-23		0.10
	Cumulative sanctioned upto 31 March 2023		428.38
(v)	Cumulative grant assistance sanctioned to anchor NGOs for promotion of SHGs under WSHG Development Scheme upto 31 March 2023		204.38
(vi)	Cumulative grant assistance sanctioned to JLGPIs for promotion of JLGs upto 31 March 2023		319.83



CHAPTER 1

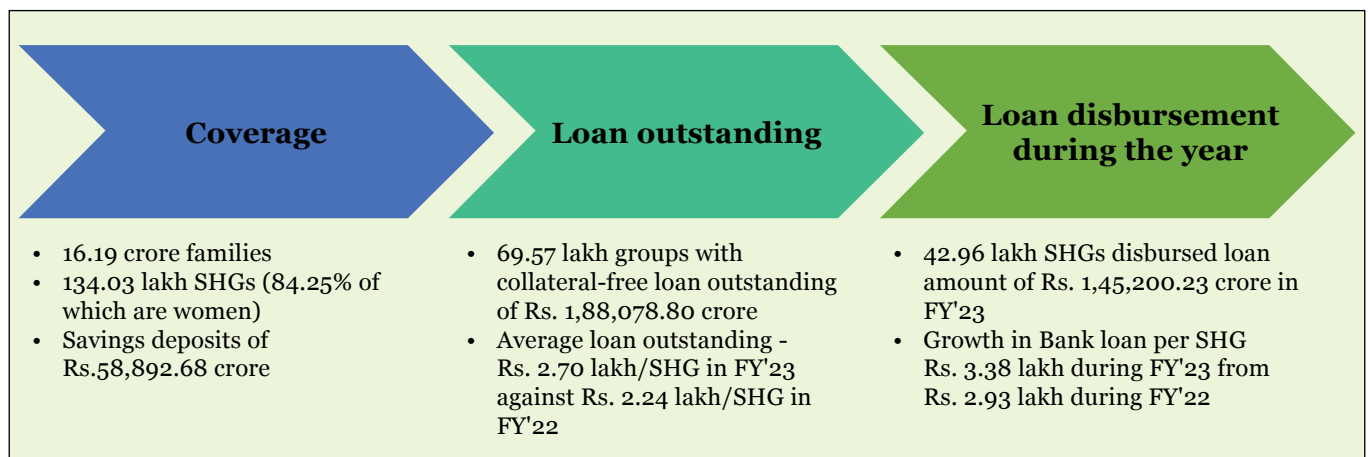
MICROFINANCE IN INDIA

Microfinance stands as one of the most promising and cost-effective tools in the fight against global poverty.

– Jonathan Morduch

Microfinance in its three decade long journey has been a conduit to improved lives on account of better incomes for nearly a hundred million rural households. The sector has grown with regulatory prescriptions and policy interventions guiding the sector's growth journey.

FY 2022-23 witnessed growth and stabilization in the microfinance sector, the first full year after the COVID-19 pandemic, much as in the case of the other sectors of the economy. As on 31 March 2023, 16.19 crore rural households were covered under the SHG-BLP. A total of 134.03 lakh SHGs were savings linked to the banking sector with savings of Rs. 58,892.67 crore, registering growth of 13% and 25% over the previous year. Of these, 112.92 lakh were all women SHGs with savings of Rs. 52,455.48 crore accounting for 84% and 89% of total SHGs and savings, respectively. Though 69.57 lakh SHG had credit outstanding of Rs. 188078.80 crore with banks as on 31 March 2023, the credit gap increased to 48.09% during FY 2023-24 as compared to 43.33% during FY 2022-23.

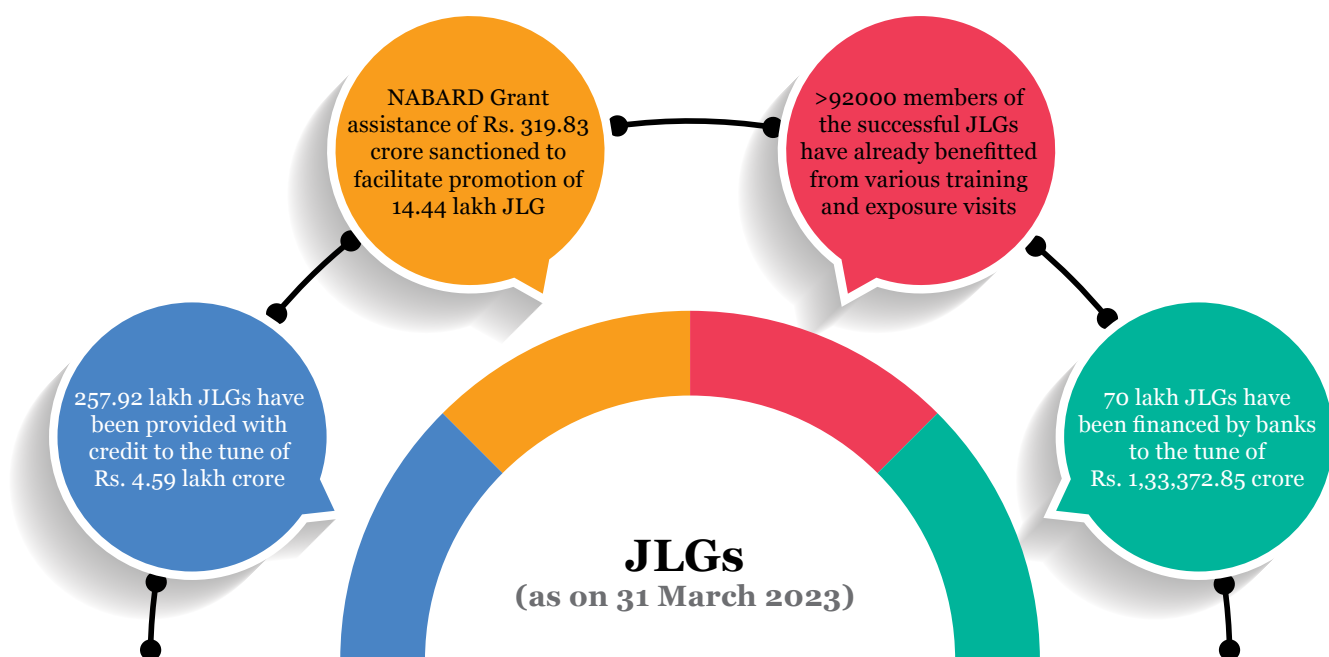


The increase in credit gap was primarily owing to the fact that the growth in savings linkage of SHGs could not be matched by the SHGs with loans outstanding (3.2%). This underlines the need to widen and deepen the spread of microfinance, particularly to those regions and pockets that have a higher growth potential.

As data reveals, microfinance in the Southern States has reached saturation. Therefore, to enable further growth, credit deepening will also have to be focussed upon. This necessitates building up capacities of SHGs/ JLGs. NABARD has continued to implement various interventions towards promotional, capacity building and enterprise development of SHGs. Cumulatively, 5.85 lakh SHG members were trained through 20,174 MEDPs and 2.67 lakh SHG members through 2,149 LEDPs with total grant support of Rs.52.39 crore and Rs.106.10 crore as on 31 March 2023. Considering the field level requirements, the MEDP & LEDP programmes are revamped to incorporate provision of Common Facility Centre, exposure visits, coverage of raw material cost, stipend for trainees and support for more demonstration units.

Recognizing the excellent opportunity available through e-commerce and digital marketing platforms to improve forward linkages, enhance the demand side factor, open direct B2C and B2B channels and improve price discovery/incomes of SHGs/JLGs, NABARD during 2022-23, launched a scheme for training and handholding of SHGs / JLGs/ POs/ microentrepreneurs to sell their products online with the support of sector players.





A detailed analysis on growth in SHG-BLP loans outstanding, loans disbursed, NPA levels, average ticket size, etc. is given in Chapter 2.

MFIs in India have been playing a major role in purveyance of small credit especially to weaker sections without any collaterals. They are contributing immensely to the cause of financial inclusion in the country. Microfinance sector is very diverse comprising of various players of different types and legal forms. It covers NBFC-MFIs, Banks, SFBs, NBFCs and Non-profit MFIs.

Microfinance operations are spread across 641 districts of 36 States and Union Territories. Banks are leading with presence in 636 districts, followed by SFBs and NBFC-MFIs with 616 districts and 613 districts respectively. The NBFCs have operations in 538 districts and Non-profit MFIs have operations in 384 districts. The microfinance penetration level is below 10% mostly in areas of J&K, coastal Maharashtra, Western UP, Uttarakhand etc., while it is higher in Southern States such as Tamil Nadu, Karnataka, Kerala and Eastern States such as West Bengal, Odisha, Bihar, etc. Out of the 124 aspirational districts, microlenders are operating in 113 districts with microfinance penetration between 25%-50%.

CHAPTER 2

REVIEW OF THE MICROFINANCE SECTOR

The Self-Help Group Bank Linkage Program (SHG-BLP), is the largest microfinance programme in the world, in terms of the client base and outreach. While the programme has reached saturation levels in some areas, there are still pockets where the programme's penetration needs to be deepened.

This chapter analyses the progress made by the microfinance sector during 2022-23. The first part of the 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: SHG-BANK LINKAGE PROGRAMME

2.1. PROGRESS OF SHG BANK LINKAGE PROGRAMME

The overall progress under the programme from 2020-2021 to 2022-23 in terms of SHG savings linkage with the banking sector is presented in Table 2.1.

Table 2.1: Progress under SHG-Bank Linkage Programme (2020-21 to 2022-23)							
(Number in lakh/₹ in crore)							
Particulars		2020-21		2021-22		2022-23	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG Savings with Banks as on 31st March	Total SHG Nos.	112.23 (9.57%)	37477.61 (43.31%)	118.93 (5.97%)	47240.48 (26.05%)	134.03 (12.7%)	58892.68 (24.67%)
	All women SHGs	97.25 (10.11%)	32686.08 (40.16%)	104.05 (6.99%)	42104.77 (28.81%)	112.92 (8.52%)	52455.48 (24.58%)
	% of Women	86.65	87.21	87.43	89.13	84.25	89.07
	Of which NRLM/ SGSY	64.78 (11.9%)	19353.7 (35.22%)	71.84 (10.89%)	27576.94 (42.49%)	82.01 (61.19%)	37424.80 (63.55%)
	% of NRLM/ SGSY groups to Total	57.72	51.64	60.40	58.38	61.19	63.55
	Of which NULM/SJSRY	5.29 (12.79%)	1954.09 (28.26%)	5.81 (9.87%)	2600.19 (33.06%)	7.39 (27.11%)	3547.12 (36.42%)
	% of NULM/ SJSRY groups to Total	4.71	5.21	4.89	5.50	5.51	6.02
Loans Disbursed to SHGs during the year	Total No. of SHGs extended loans	28.87 (-8.23%)	58070.68 (-25.22%)	33.98 (17.71%)	99729.22 (71.74%)	42.96 (26.42%)	145200.23 (45.59%)
	All women SHGs	25.9 (-10.19%)	54423.13 (-25.75%)	31.5 (21.63%)	93817.21 (72.38%)	41.42 (31.49%)	139315.69 (48.50%)
	% of Women Groups	89.71	93.72	92.70	94.07	96.42	95.95
	Of which NRLM/ SGSY	15.84 (-22.69%)	29643.04 (-43.19%)	22.91 (44.64%)	63100.77 (112.87%)	34.87 (52.20%)	116479.07 (84.59%)
	% of NRLM/ SGSY groups to Total	54.87	51.05	67.42	63.27	81.18	80.22
	Of which NULM/ SJSRY	1.13 (-28.93%)	2112.04 (-37.99%)	1.84 (62.45%)	5816.1 (175.38%)	1.98 (8.03%)	8627.25 (48.33%)
	% of NULM/ SJSRY groups to Total	3.91	3.63	5.40	5.83	4.62	5.94
Loans Out-standing against SHGs as on 31st March	Total No. of SHGs linked	57.8 (1.81%)	103289.71 (-4.43%)	67.4 (16.61%)	151051.30 (46.24%)	69.57 (3.22%)	188078.80 (24.51%)
	No. of all Women SHGs linked	53.11 (3.89%)	96596.6 (-4.00%)	62.65 (17.96%)	142288.61 (47.30%)	65.15 (3.99%)	179468.42 (26.13%)
	% of Women SHGs	91.89	93.52	92.95	94.20	93.65	95.42
	Of which NRLM/SGSY	33.78 (-8.43%)	57336.62 (-15.33%)	44.54 (31.87%)	94231.52 (64.35%)	55.45 (24.48%)	150506.71 (59.72%)
	% of NRLM/ SGSY groups to Total	58.44	55.51	66.09	62.38	79.70	80.02
	Of which NULM/SJSRY	2.23 (-16.48%)	4056.45 (-25.8%)	3.27 (46.52%)	7608.57 (87.57%)	3.42 (4.59%)	11077.18 (45.59%)
	% of NULM/ SJSRY groups to Total	3.86	3.93	4.85	5.04	4.91	5.89
(Figures in parenthesis indicate the increase/decrease over previous year)							

Overall, there is an increase of 13% in the number of SHGs savings linked and 25% in the savings amount during 2022-23 as compared to 2021-22. Both the number and amount of SHG savings with banks show a positive trend over the last three years. A similar increasing trend can be observed in the number and amount of SHGs with loans outstanding with banks over the last two years. Loans disbursed to SHGs have consecutively increased over the last two years in both physical and financial terms recovering from a dip in the FY 2021 due to the pandemic.

A comparison of the share of banks in the amount of SHG savings and loans outstanding indicates that commercial banks had a major share at 59% and 69%, followed by RRBs at 31% and 26 % respectively. (Fig. 2.2).

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

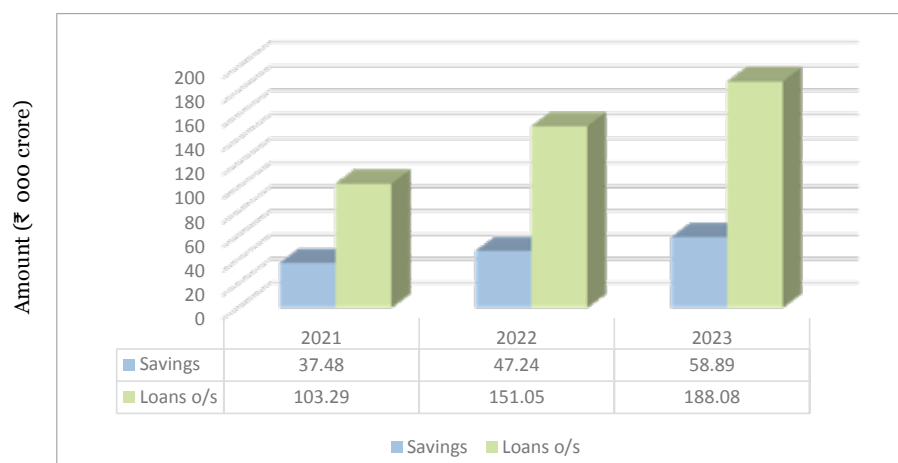
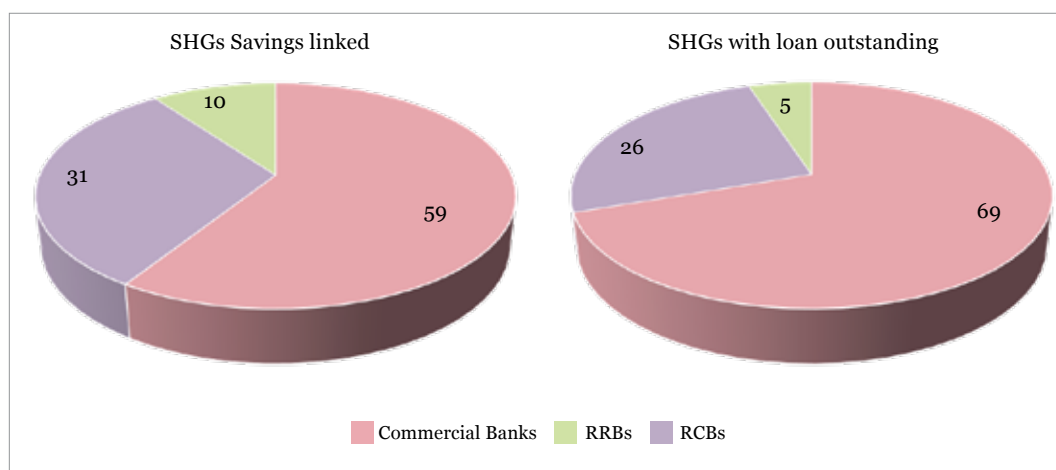


Fig. 2.2: Status of SHG-BLP (% share) as on 31 March 2023

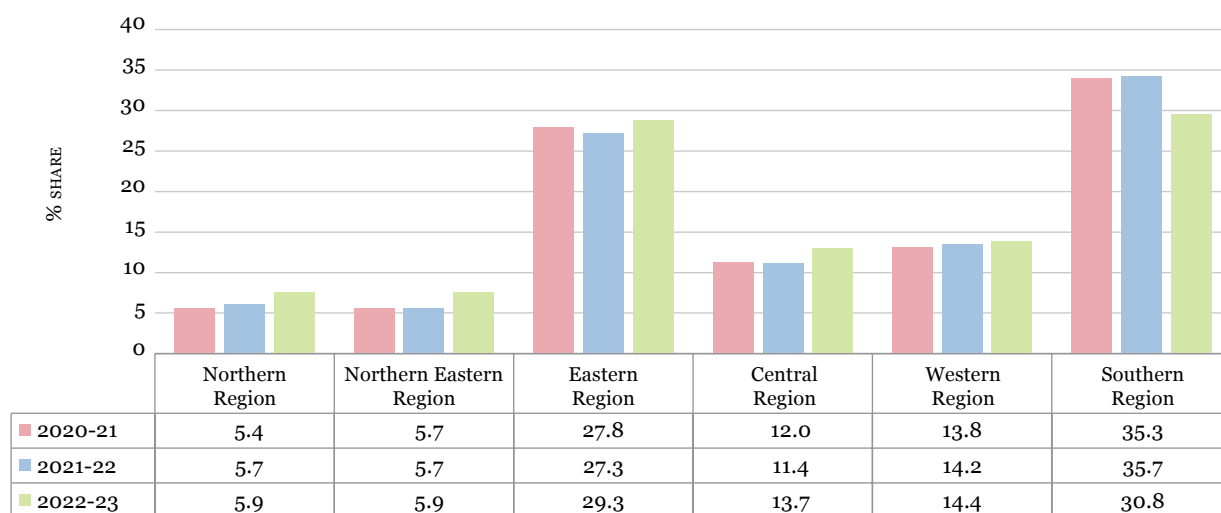


2.2 PROGRESS OF SAVINGS LINKAGE OF SHGs WITH BANKS (2020-21 TO 2022-23)

During 2022-23, banks reported an addition of 15 lakh savings linked SHGs at all-India level, registering a growth of 13% over the previous year. The region-wise comparative analysis reveals that in terms of savings linked SHGs, growth was witnessed across all regions during 2022-23 with the exception of the Southern region which saw a minor dip due to programme saturation. (Table 2.2). The region-wise-growth in savings linked SHGs during 2022- 23 ranged from 35% in Central region to 14 % in Western region.

Table 2.2 : Region-wise progress of Savings Linked SHGs with Banks (2020-21 to 2022-23)							
(₹ lakh)							
Sr. No.	Regions	2020-21		2021-22		2022-23	
		No. of SHGs	Savings-Amount	No. of SHGs	Savings-Amount	No. of SHGs	Savings - Amount
A	Northern Region	6,09,808	1,74,345	6,80,143	1,99,582	7,87,807	1,22,485
B	North Eastern Region	6,33,714	83,126	6,80,845	1,06,441	7,93,320	1,27,153
C	Eastern Region	31,22,424	7,74,912	32,43,980	13,58,595	39,30,551	17,42,499
D	Central Region	13,45,575	2,11,870	13,55,564	3,25,696	18,32,040	4,58,675
E	Western Region	15,50,176	3,74,023	16,88,451	3,27,691	19,27,560	5,41,611
F	Southern Region	39,61,703	21,29,485	42,44,070	24,06,043	41,31,805	28,96,845
	Total	1,12,23,400	37,47,761	1,18,93,053	47,24,048	1,34,03,083	58,89,268

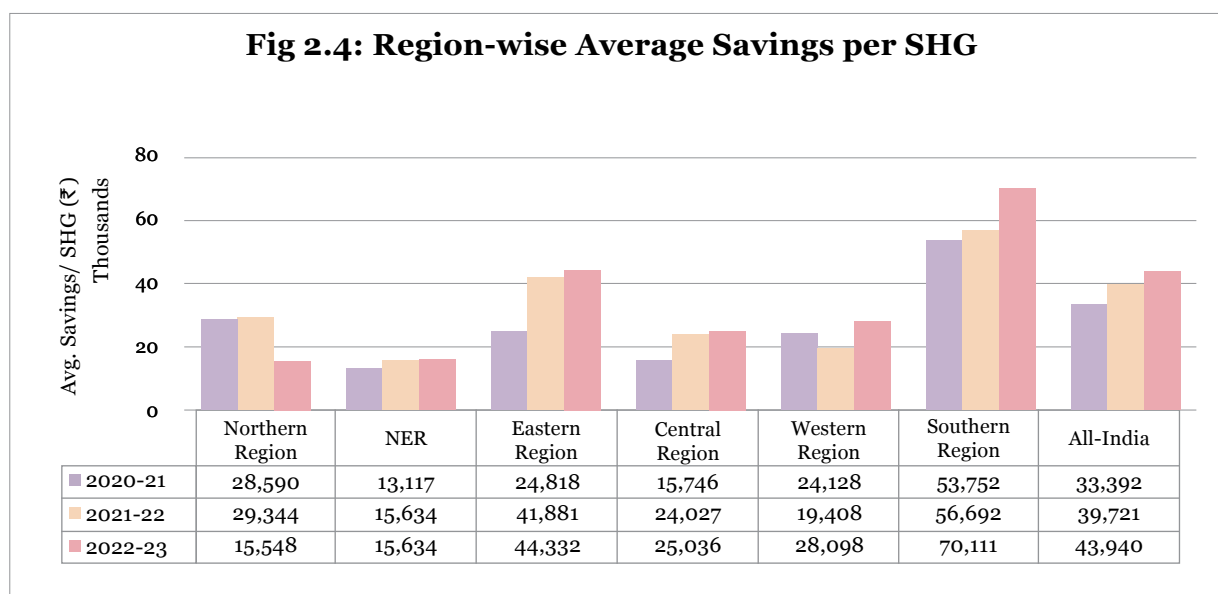
Fig. 2.3: Region-wise share in number of savings-linked SHGs



In terms of percentage share of savings linked SHGs during 2022-23, the Southern region registered the highest share at 31% followed by the Eastern region (29%) and Western region (14%) [Fig. 2.3]. The State-wise bifurcation of the number of SHGs savings-linked with banks is detailed in Statement IIA. Among the States, Maharashtra has the maximum SHGs at 15.15 lakh, followed by West Bengal (14.44 lakh), Bihar (11.10 lakh) and Andhra Pradesh (10.81 lakh). During the year 2022-23, highest number of SHGs were added in West Bengal State (3.61 lakh), followed by Chhattisgarh (2.26 lakh), Maharashtra (1.81 lakh). Negative growth was observed in Telangana, Tamil Nadu and Punjab.

In line with the increasing trend observed in savings linkage during the year, cumulative savings of SHGs with banks also registered an increase of 25% from Rs. 47,240.48 crore in 2021-22 to Rs. 58,892.68 crore in 2022-23. SHG savings during 2022-23 witnessed growth across all regions except the Northern region (-39%). The highest growth was in the Western region at 65%. Among the States, highest growth was observed in Arunachal Pradesh, Chhattisgarh and Meghalaya, whereas Karnataka, Kerala, Manipur, Punjab, Uttarakhand, Tripura and Tamil Nadu registered negative growth.

The average savings grew by 10.62% from Rs. 39,721 in 2021-22 to Rs. 43,940 in 2022-23 (Fig. 2.4). Region-wise data reveals that the average savings have increased for all the regions except the Northern region. Significant increase of 45% was observed in Western region (from Rs. 19,408 to Rs. 28,098). The Southern region (Rs. 70,111) continued to have the highest average savings per SHG while the Northern region registered the lowest (Rs. 15,548). Among States/UTs, Andhra Pradesh has the highest average savings amount of Rs. 1,72,124 followed by Rs. 85,000 per SHG in Telangana. Excluding Andhra Pradesh and Telangana states, the average savings per SHG at all India level declined to Rs. 30,000 from Rs 43,940, i.e. a reduction of 32%. This indicates the dominance of these two states on the overall savings position. The State wise savings outstanding position is given in Statement IIA.



2.2.3 CREDIT DISBURSEMENT BY BANKS

Credit amounting to Rs. 1,45,200 crore was disbursed by banks to 43 lakh SHGs during 2022-23 as against Rs. 99,729 crore to 34 lakh SHGs during 2021-22, registering a growth of 46% and 26% in quantum of credit disbursed and number of SHGs credit linked during the year, respectively. The comparative analysis of bank loans disbursed to SHGs for the last three financial years (2020-21 to 2022-23) is given in Table 2.3.

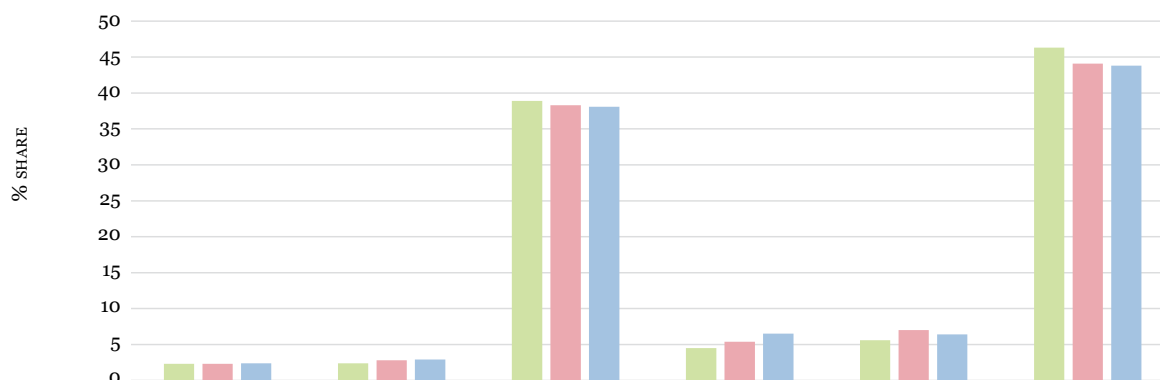
Table 2.3: Region-wise Status of Bank Loan Disbursed to SHGs during 2020-21 to 2022-23									
(₹ lakh)									
Region	2020-21			2021-22			2022-23		
	No. of SHGs	Total Loans Disbursed	Average Loan Dis-bursed	No. of SHGs	Total Loans Dis-bursed	Average Loan Dis-bursed	No. of SHGs	Total Loans Disbursed	Average Loan Dis-bursed
Northern	67,658	94,045	1,39,001	79,532	1,17,102	1,47,239	1,02,931	2,06,437	2,00,559
North Eastern	68,116	1,03,651	1,52,168	94,871	1,84,636	1,94,618	1,23,602	3,13,764	2,53,850
Eastern	11,24,578	14,87,551	1,32,276	13,01,505	25,68,978	1,97,385	16,34,604	33,38,333	2,04,229
Central	1,28,617	1,05,428	81,971	1,84,322	2,16,983	1,17,720	2,78,359	4,63,673	1,66,574
Western	1,61,159	2,30,331	1,42,921	2,39,086	3,81,363	1,59,509	2,73,253	6,75,144	2,47,077
Southern	13,37,266	37,86,063	2,83,120	14,98,951	65,03,860	4,33,894	18,82,772	95,22,672	5,05,779
Total	28,87,394	58,07,068	2,01,118	33,98,267	99,72,923	2,93,471	42,95,521	1,45,20,023	3,38,027

Growth in credit disbursement to SHGs in 2022-23 witnessed an increase across all regions over 2021-22, with the highest growth being in the Central region (114%). Disbursement in absolute terms was highest in the Southern region with Rs. 95,226.72 crore to 19 lakh SHGs and lowest in the Northern region at Rs. 20,64.37 crore to 1 lakh SHGs. Among the States, Karnataka had the maximum number of SHGs credit linked during the year at 7.44 lakh, followed by West Bengal (6.76 lakh), Bihar (6.40 lakh) and Andhra Pradesh (5.27 lakh).

A comparative analysis of region-wise percentage share in credit linkage of SHGs during the last three years (2020-2021 to 2022-23) reveals that Northern, NER, Central and Western regions have increased their share as compared to Southern and Eastern regions. In the case of the Northern & Eastern regions, their respective shares have remained almost constant (Fig. 2.5). During the year, however, the Southern region had the highest percentage of SHGs credit linked at 44% followed closely by the Eastern region at 38%. The proportion of credit linked SHGs in the Northern, North Eastern, Central and Western regions remained below 7%.

Among the States, highest growth was observed in Arunachal Pradesh, Uttar Pradesh and Bihar, whereas Haryana, Jharkhand, Punjab, Telangana, Sikkim and Odisha recorded negative growth.

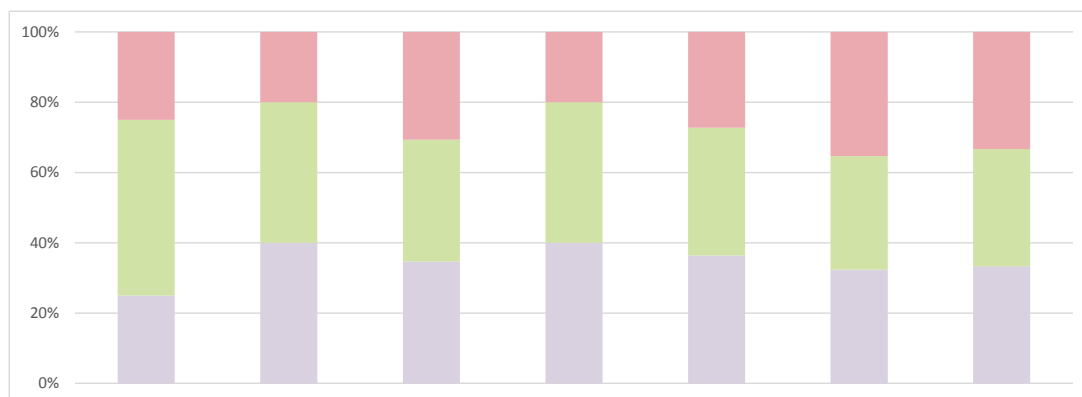
Fig. 2.5: Region-wise share in SHGs credit linked



Year	Northern Region	Northern Eastern Region	Eastern Region	Central Region	Western Region	Southern Region
2020-21	2.3	2.4	38.9	4.5	5.6	46.3
2021-22	2.3	2.8	38.3	5.4	7	44.1
2022-23	2.4	2.9	38.1	6.5	6.4	43.8

The average per SHG loan disbursed across states/ regions shows a growth of 15% at the pan-India level from Rs. 2.93 lakh/ SHG in 2021-22 to Rs. 3.38 lakh/ SHG in 2022-23 (Table 2.3). Further, the average loan size per SHG has increased across all regions. Region-wise comparison for the FY 2022-23 reveals that the average loan size is highest in the Southern region (Rs. 5.06 lakh), followed by North Eastern region (Rs. 2.54 lakh) and Western region (Rs. 2.47 lakh), respectively. Among the States, Andhra Pradesh had the highest average loan disbursement per SHG at Rs. 7.64 lakh, followed by Telangana (Rs. 6.07 lakh), Kerala (Rs. 5.55 lakh), Goa (Rs. 5.35 lakh) and Tamil Nadu (Rs. 5.25 lakh). Excluding the Southern states, the average loan disbursement per SHG at all-India level works out to Rs. 2.07 lakh i.e. a reduction of 38% in existing average of Rs. 3.38 lakh. It can be inferred that sustained state patronage helped in creating conducive environment for nurturing SHGs, which ultimately wins the confidence of bankers in the Southern region reflecting in higher quantum of loans disbursed. Other states may study and adopt the models operating in these states.



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

Northern Region	North Eastern Region	Eastern Region	Central Region	Western Region	Southern Region	All India
A	B	C	D	E	F	G

■ % Distribution of SHG loan amount disbursed during the year 2022-23
■ % Distribution of SHG loan amount disbursed during the year 2021-22
■ % Distribution of SHG loan amount disbursed during the year 2020-2021

2.4 CREDIT OUTSTANDING

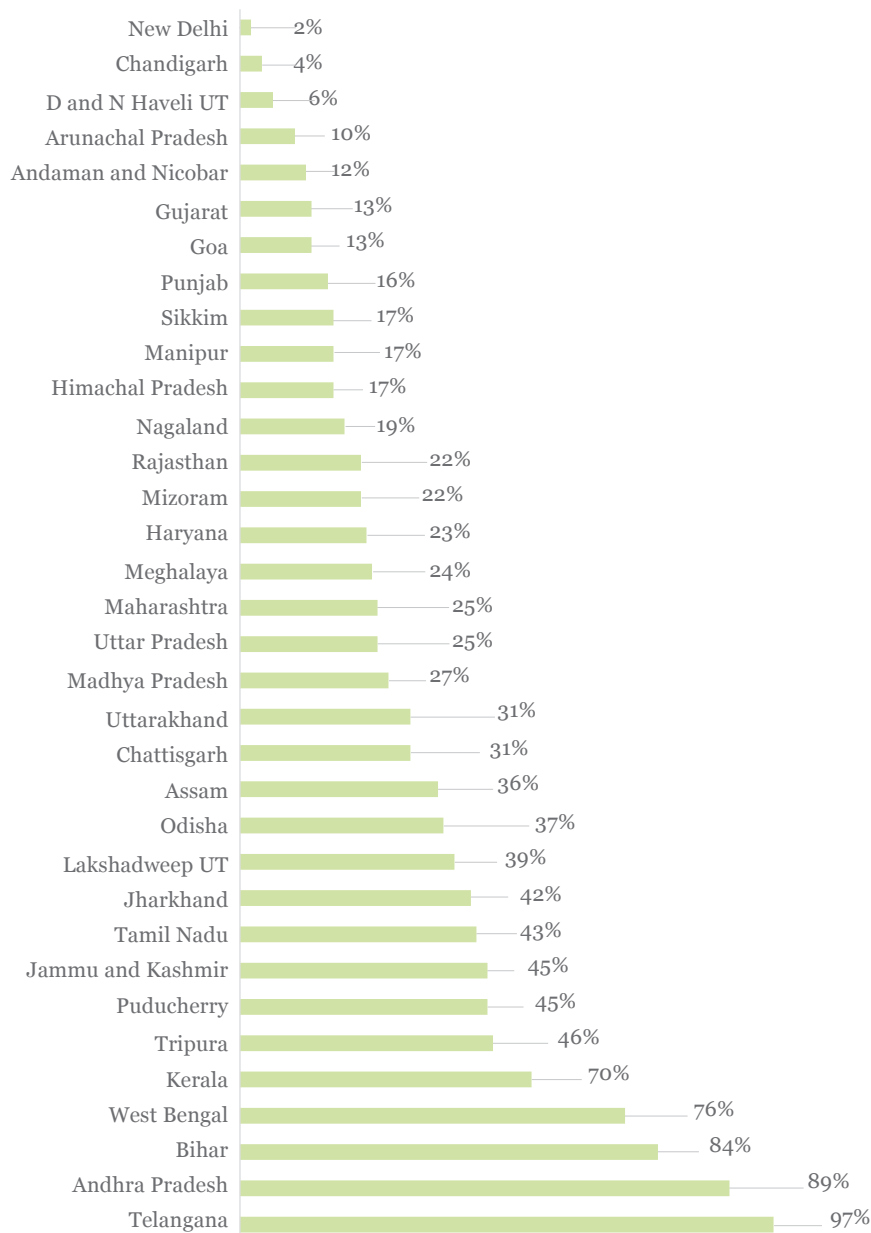
As on 31 March 2023, a total of 69.57 lakh credit linked SHGs had loans outstanding of Rs. 1,88,078.80 crore (Table 2.4) with loan outstanding per SHG amounting to Rs. 2.70 lakh at the all-India level. Region-wise, the Southern region had the highest loan outstanding as on 31 March 2023, both cumulatively and on per SHG position.

Table 2.4 : Region wise SHGs having Loans Outstanding (As on 31 March 2023)				
(₹ lakh)				
Sr. No.	Regions	SHGs credit linked (No.)	Loans outstanding with SHGs	
			Amount	Per SHG
1	Northern Region	1,70,971	2,09,750	1.23
2	North Eastern Region	2,68,593	3,90,420	1.45
3	Eastern Region	23,83,255	39,97,045	1.68
4	Central Region	4,95,999	5,12,131	1.03
5	Western Region	4,29,237	6,87,851	1.60
6	Southern Region	32,08,996	1,30,10,683	4.05
	Total	69,57,051	1,88,07,880	2.70

State-wise, credit linkage status of SHGs as on 31 March 2023 is depicted in Fig. 2.7. Overall, out of 134.03 lakh SHGs savings linked, 52% SHGs have loans outstanding with banks, leaving a credit gap of 48%. Six states have credit linkage percentage higher than the all-India average with Telangana leading with 97% of its SHGs having loans outstanding followed by Andhra Pradesh (89%) and Bihar (76%). Southern and Eastern states dominate the list.

The average size of loan outstanding per SHG as on 31 March 2023 was highest for New Delhi (Rs. 10.77 lakh), followed by Andhra Pradesh (Rs. 6.08 lakh) and Telangana (Rs.4.43 lakh).

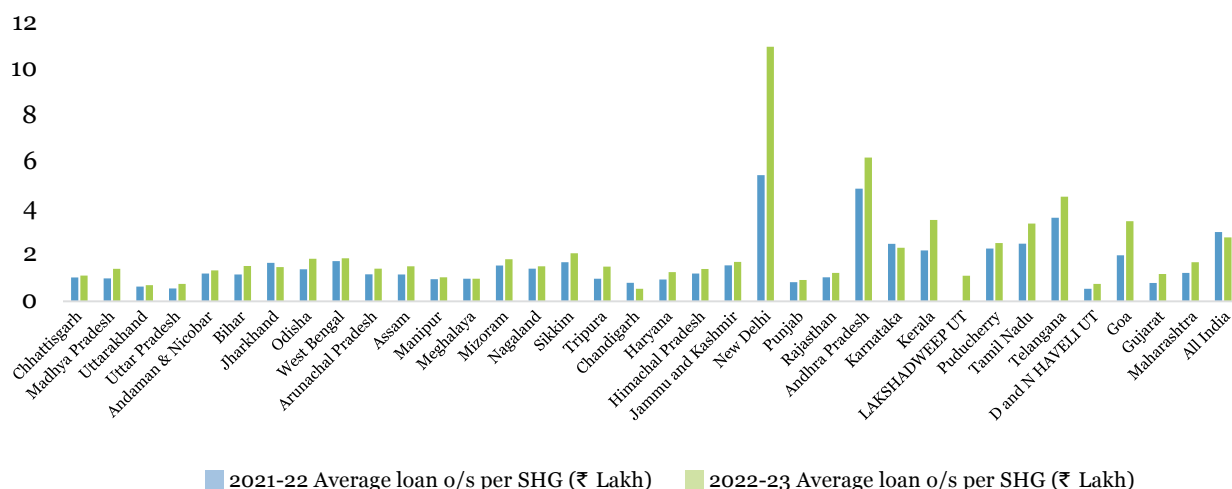
Fig. 2.7: State-wise % of credit linked SHGs (As on 31.03.2023)



The Southern region had the lowest credit gap of 22% against the all-India status of 48.1 % such that if the credit linkage of the Southern region were excluded, the credit gap at all-India level shoots up to 60% from 48.1 %.

* Karnataka is not appearing in Fig. 2.7 as majority of SHGs are sponsored under SKDRDP model.

Fig.2.8:State-wise Average Loan O/s per SHG as on 31 March 2022 & 2023 (₹ 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 2023, Commercial Banks through their vast network of banking operations have done exceedingly well, with over 77 lakh SHGs having savings accounts with them.

Table 2.5 Agency-wise status of SHG-BLP in 2022-23								
(Amount in ₹ lakh)								
Category of Agency	Total Savings of SHGs with Banks as on 31 March 2023		Loans disbursed to SHGs by Banks during 2022-23		Total Outstanding Bank Loans against SHGs as on 31.03.2023		NPAs as on 31.03.2023	
	No. of SHGs	Savings Amount	No. of SHGs	Loans disbursed	No. of SHGs	Loan Outstanding	Amount of Gross NPA	NPA (%)
Commercial Banks	7753137	3468997.61	2471417	9308819.17	4202133	12924408.8	340220.81	2.63
% Share	57.85	58.90	57.53	64.11	60.40	68.72	64.81	
Regional Rural Banks	4047836	1820277.34	1570469	4429041.17	2193119	4821593.92	119371.64	2.48
% Share	30.20	30.91	36.56	30.50	31.52	25.64	22.74	
Cooperative Banks	1602110	599992.61	253635	782162.99	561799	1061877.04	65341.36	6.15
% Share	11.95	10.19	5.90	5.39	8.08	5.65	12.45	
Total	13403083	5889267.56	4295521	14520023.33	6957051	18807879.8	524933.81	2.79

Thus, in terms of number of SHGs saving linked with banks, Commercial Banks lead with 58% share, followed by RRBs at 30% (40 lakh SHGs) and Cooperative Banks at 12% (16 lakh SHGs). Among the Banks,

State Bank of India has highest number of savings linked SHGs of 12.49 lakh i.e. 19.4% of total saving linked SHGs of Public Sector Commercial Banks.

Bank-wise details of savings outstanding as on 31 March 2023 are given in Statement IA. Commercial Banks, again dominate the share in disbursements and loans outstanding in respect of SHGs. Bank wise details of loans disbursed to SHGs and loans outstanding are given in Statements I-B and I-C, respectively.

Further, as given in Table 2.6, average savings of SHGs with banks have increased across all agencies. The average savings have gone up from Rs. 39,721 in 2021-22 to Rs. 43,940 in 2022-23 and average loans disbursed to SHGs have increased by 15% from the previous year with an increase observed in case of Commercial Banks and RCBs whereas in the case of RRBs there was a decline of 4%. Union Bank of India has 21.2% share of the total savings of Public Sector Commercial Banks and has highest average savings of Rs. 83,000 per SHG. Among the Private Sector Commercial Banks, ICICI Bank has highest number of savings linked SHGs i.e. 5.29 lakh, followed by HDFC Bank (3.10 lakh) and DCB Bank (2.45 lakh). Among the RRBs, Assam Gramin Vikas Bank has highest number of savings linked SHG accounts at 3.15 lakh.

Table 2.6: Agency-wise Average Savings, Loan Disbursement and Loan Outstanding per SHG									
Category of Agency	Average Savings of SHGs with Banks			Average Loans disbursed to SHGs by Banks			Average Outstanding Bank Loans against SHGs		
	2022-23	2021-22	Change (%)	2022-23	2021-22	Change (%)	2022-23	2021-22	Change (%)
Commercial Banks	44,743	44,612	0.29	3,76,659	2,94,460	27.92	3,07,568	2,45,495	25.28
Regional Rural Banks	44,969	38,488	16.84	2,82,020	2,94,896	-4.37	2,19,851	1,94,620	12.96
Cooperative Banks	37,450	19,143	95.63	3,08,381	2,76,485	11.54	1,89,014	1,68,247	12.34
Total	43,940	39,721	10.62	3,38,027	2,93,471	15.18	2,70,343	2,24,113	20.63

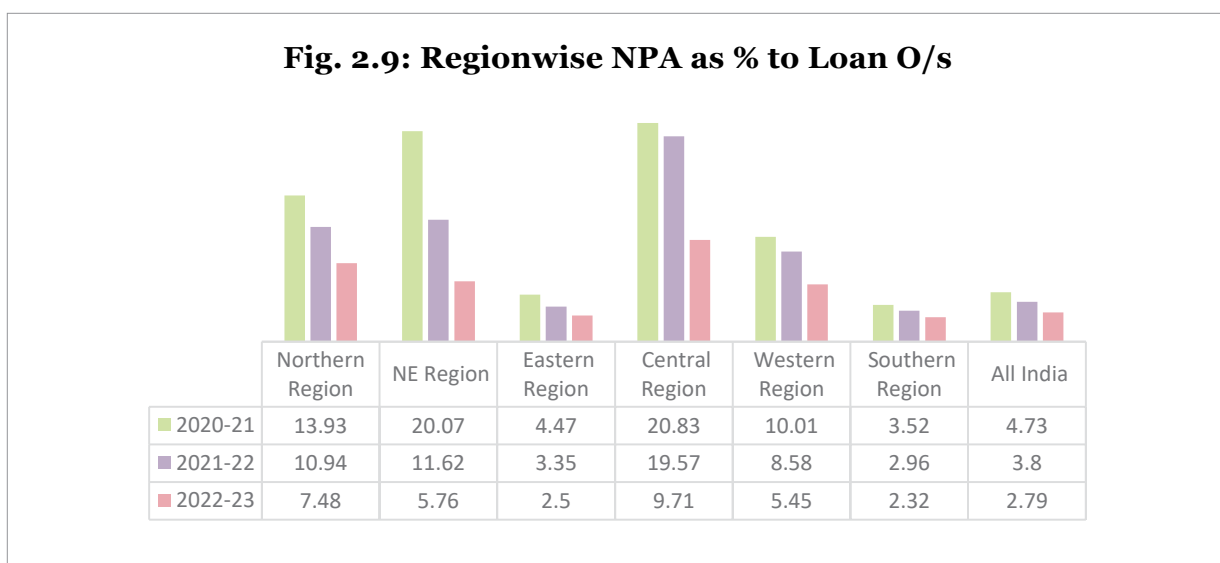
Bank of India registered the highest average loan disbursed per SHG at Rs. 5.26 lakh, followed by Rs. 4.80 lakh by Indian Bank. The average loans outstanding per SHG have increased for all agencies, with the highest percentage increase in respect of Commercial Banks. Bank wise loans outstanding in respect of SHGs is given in Statement I-C.

2.6 NPAs IN SHG-BLP

NPAs under bank loans to SHGs witnessed a decline during the year 2022-23. Gross NPAs declined to 2.8% of the total loan o/s of Rs. 1,88,078.80 crore as on 31 March 2023 from 3.8% (of loan o/s of Rs. 1,51,051.30 crore) as on 31 March 2022 (Table 2.7 & Fig. 2.9). A decrease in NPAs can be seen across all regions during the year 2022-23. The absolute level of NPAs reduced in all regions amounting to an overall decline of 9% from Rs. 5,743.71 crore during FY 2021-22 to Rs. 5249.33 crore during FY 2022-23.

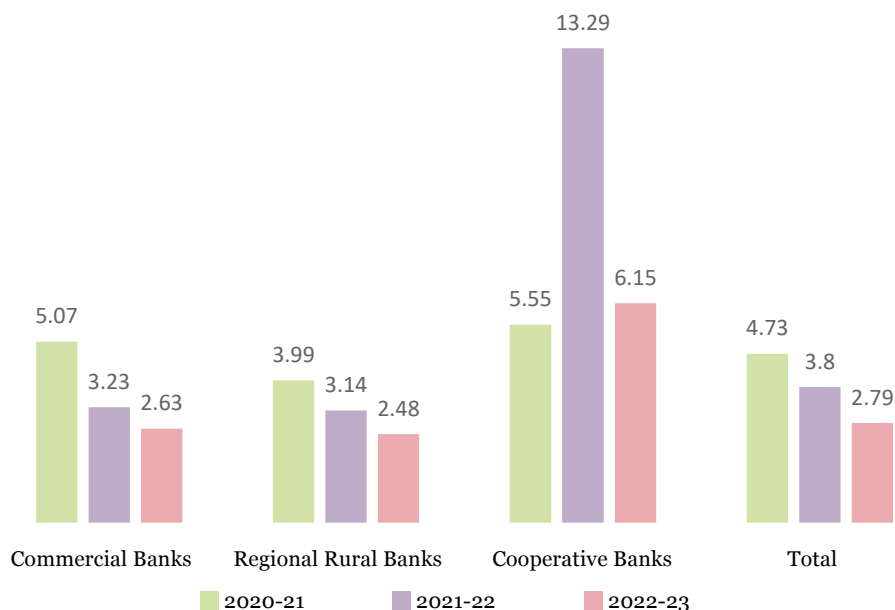
Table 2.7 - Region-wise NPA Level (per cent) during 2022 & 2023					
(₹ lakh)					
Sr. No	Region	2021-22		2022-23	
		Gross NPA- Amount	NPA as percent to Loan o/s	Gross NPA- Amount	NPA as percent to Loan o/s
1	Northern Region	18,094	10.94	15,694	7.48
2	NE Region	27,458	11.62	22,486	5.76
3	Eastern Region	1,18,293	3.35	1,00,010	2.50
4	Central Region	63,650	19.57	49,739	9.71
5	Western Region	38,566	8.58	35,396	5.15
6	Southern Region	3,08,310	2.96	3,01,608	2.32
	All-India	5,74,371	3.80	5,24,934	2.79

Region wise comparison of NPAs reveal that the Eastern and Southern regions continue to have NPA levels below the all-India average. During FY 2022-23, the NPA percentage is the highest in the Central region at 9.71% followed by the Northern (7.48%) and the NE region (5.76).



Agency wise comparison reveals that NPAs reduced across Commercial Banks, RRBs and RCBs during FY 2022-23, with the reduction being significant in the case of Cooperative Banks from the NPA level of 13.29% as on 31 March 2022 to 6.15% as on 31 March 2023 (Fig. 2.10). The state-wise and bank-wise status of NPAs is detailed in Statement VI.

Fig 2.10: NPA Position of Banks (SHG-BLP) during 2020-21 to 2022-23 (%)



PART II: REVIEW OF THE OPERATIONS OF MICROFINANCE INSTITUTIONS

Microfinance Institutions have become an integral part of microfinance sector in the country. More than 200 MFIs with client base of 10 crore are operating across the country. As on 31 March 2023, portfolio outstanding reached Rs. 3.52 lakh crore.

Microfinance has been playing an important role in meeting the credit needs of low-income households by providing doorstep services, at affordable rates. They can also play a role in extending other financial services like insurance, remittance, financial literacy, etc. Microfinance has emerged as one of the most important tools of fostering financial inclusion. It helps poor and low-income households to come out of poverty, empowers women in decision-making thus helping them lead a dignified life.

Over the years, MFIs have grown from a few to several hundreds in numbers. The dynamics of the microfinance sector has changed over the last few years. Banks and NBFCs started taking a major share of the microfinance pie and MFIs lagged behind. However, the latest data indicates a change in trend with NBFC-MFIs regaining its premier position.

The New Regulatory Framework for Microfinance loans issued by RBI for the microfinance sector on 14 March 2022, ensures that all entities operating in the microfinance space are subject to the same regulations and creates a level playing field and also safeguards the interest of the borrowers.

On account of loans incurred during the COVID pandemic, the credit cost saw an increase. The

introduction of New Regulatory Framework has resulted in high credit bureau rejection rate. As a result, there has been an increase of 2 to 3% in the pricing across the board. It is expected that with the stabilization of the microfinance business and the interest rates in the economy, the pricing for microfinance loans will come down.

2.8 PROGRESS OF MFI OPERATIONS DURING 2022-23

Portfolio:

The FY 2022-23 ended on a positive note with a Y-o-Y growth of 21% compared to 5% in the previous financial year. As on 31st March 2023, the combined portfolio of the sector (including banks and SFBs) continues to be on a growth trajectory and reached Rs. 3, 52,421 crore. Except Banks (3%), the portfolio of all lenders has recorded double-digit Y-o-Y growth. NBFCs, NBFC-MFIs, NFPs (Not-for-profits), and SFBs (Small Finance Banks) grew by 49%, 37%, 25%, and 19% respectively.

At present, microfinance operations in the country are spread over 600 districts across 36 States/UTs. However, as the bulk of the portfolio is concentrated in 200-300 districts, credit needs of many are not fully catered to.

The top 5 states in terms of portfolio are Bihar, Tamil Nadu, Uttar Pradesh, West Bengal and Karnataka, and these states account for approximately 55% of the total portfolio of the industry.

Disbursement:

Total disbursement of all lenders amounted to Rs. 3,19,380 crore during FY 22-23, a 26% growth compared to Rs. 2,48,006 crore during FY 21-22. Among the lenders, NBFC-MFIs have disbursed a maximum of Rs. 1,25,248 crore, closely followed by Banks at Rs. 1,15,619 crore. Also, for Y-o-Y growth, NBFCs have registered highest growth in disbursement (59%), followed by NBFC-MFIs (48%), SFBs (18%), NFPs (18%) and Banks (7%) respectively.

The top 5 states in terms of disbursement during FY 22-23 are Bihar, Tamil Nadu, Uttar Pradesh, Karnataka, and West Bengal, and they accounted for 57% of the total disbursement.

Portfolio Quality:

The overall portfolio quality of the sector has improved during 2022-23 as the PAR 30+ DPD has improved to 2.70% at the end of the financial year from 5.27% as of the end of March 2022. PAR 90+ DPD has also improved and stood at 1.09% from 2.43% at the end of the previous year.

Apart from Banks (3.03%) and SFBs (2.46%), all other lenders have PAR 30+ DPD lower than the industry average of 2.16%. NBFCs have the lowest PAR 30+ DPD of 1.34% followed by NBFC-MFIs at 1.99% and Not for Profit MFIs at 2.97%.

Karnataka, Bihar, Jharkhand, Uttar Pradesh, Tamil Nadu and Kerala are among the major States/UTs which have PAR 30+ DPD level lower than the industry average of 2.70% and all the North Eastern states except for Mizoram and Manipur, have PAR 30+ DPD level higher than the industry average of 2.70%.

Status of MFI staff:

MFIs employ around 2 lakh personnel, of which 13% are women, and 60% are field staff. During 2022-23, the sector faced a new challenge in the form of a higher attrition rate. A systematic allocation of resources for staff welfare, staff motivation, and staff training along with recruitment and training of new human resources and gender parity would tackle frequent staff attrition.

Technology:

Technology has become a key driver for business processes and functions. Increased penetration of mobile technology brings multiple benefits and helps to track transactions on a real-time basis, digitise physical records, and improve transparency and process efficiencies. Advanced technologies are being used for verifying and capturing KYC details and geotagging locations as enhanced security measures, end-to-end Loan Origination System (LOS), Loan Management System (LMS) platform through open Application Program Interface (APIs), General Packet Radio Service (GPRS) enabled applications, real-time data transfer to servers, etc.

The adoption of technology by microfinance players has made a huge difference in the operations of the microfinance sector and was a redeeming factor in the face of the pandemic. The process of adoption of technology has accelerated in the recent past aided by external events resulting in MFIs looking at digital collection methodologies using a variety of technologies and tying up with Payment Banks, 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, monitoring as well as the organization and management of groups. To fully leverage the potential of technology, there is a need to make investments to build the financial and digital literacy of clients, so that clients become confident in undertaking cashless transactions.

New Regulations:

The revised guidelines for MFIs were made effective from April 1, 2022. All regulated and other MFIs have put in place the new regulatory framework in their operations during the year. Some of the key features of the regulatory framework were the deregulation of interest rates, ensuring that the monthly repayment obligations of households should not exceed 50% of their monthly household income and revising the norms for qualifying assets. The sector which was reeling under the impact of COVID 19 pandemic found the new regulations quite helpful in stabilizing their operations. However, there are a few post-implementation challenges at the operational level for the lenders such as:

- The proper assessment of household income and also the household indebtedness. Obtaining details of indebtedness from sources other than those being reported in credit information bureaus is a challenge.
- High rejection rate, mostly due to debt-obligation limit getting crossed.
- Increased cost due to Comprehensive Credit Bureau Report which impacts the operational cost of all MFIs especially smaller ones which subsequently pass on the cost to borrowers.

- Increased workload for field staff for acquiring client due to high rejection rate which has resulted in high staff attrition.
- Some of the NBFC-MFIs are facing headwinds to maintain the new qualifying assets norm of 75% of total assets.
- For many MFIs, only 10%-15% of their existing clients are exceeding the household income limit after a more rigorous assessment of household income.
- There has been an across the board increase in the rate of interest mainly on account of the higher cost of borrowing, increased credit cost and increase in operational cost, etc. The same is expected to come down in the current financial year on account of stabilization of the sector after the COVID pandemic.

SROs revised the Industry Code of Conduct (CoC) in the light of RBI's new regulations. The revised CoC has given more emphasis on employee well-being, strengthened the roles of Governance, etc.

2.9 NPA STATUS OF MFIs AS OF 31st MARCH 2022 and 2023

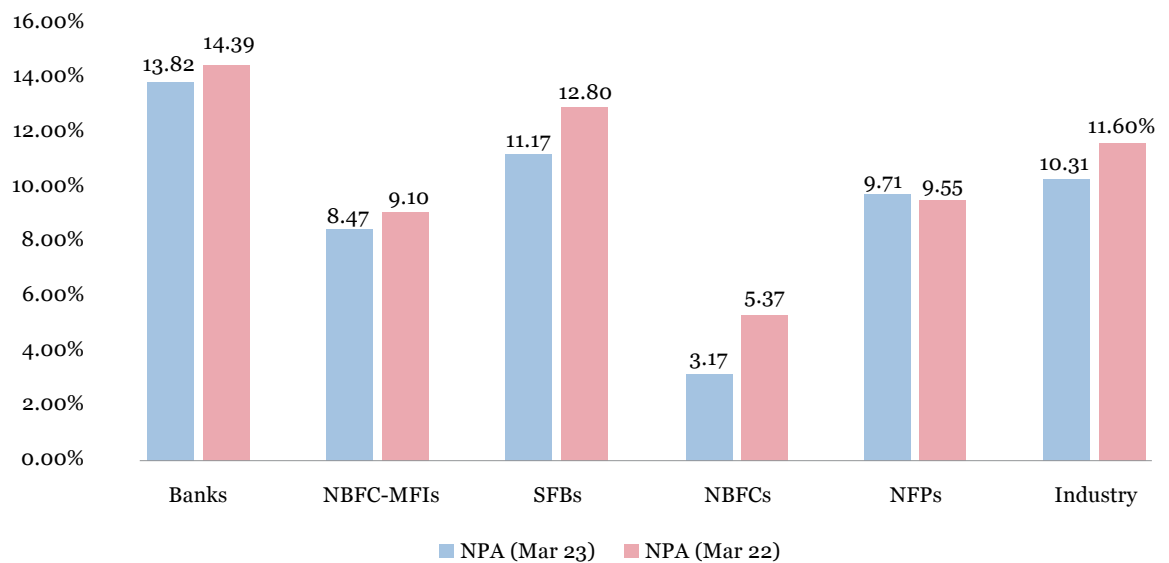
At the beginning of the financial year 2020-21, the Indian economy faced a huge challenge in the form of a nationwide lockdown due to the sudden outbreak of the pandemic. The microfinance sector was also affected negatively. The overall NPA of the sector shot up to 10.8% at the end of March 2021 which was at 4% at the end of March 2020. It has further deteriorated to 11.60% at the end of March 2022. But the gross NPAs have come down to 10.31% at the end of March 2023. (Tables 2.8 and Fig. 2.11)

Table 2.8: Lender-Wise Trends For NPA Status (%):

	2019-20	2020-21	2021-22	2022-23
NBFC-MFIs	2.23	9.45	9.10	8.47
Banks	2.36	9.45	14.39	13.82
Small Finance Bank (SFBs)	2.49	16.64	12.80	11.17
NBFCs	11.25	10.48	5.37	3.17
Not-for-Profit (NFP) MFIs	3.09	9.76	9.55	9.71
Total	3.99	10.77	11.60	10.31



Fig 2.10: NPA Position of Lenders during 2020-21 to 2022-23 (%)



The NPA position in respect of all lenders except Not-For-Profit (NFP) MFIs has improved in 2023. Among the lenders, NPA of Banks was the highest in 2022 which has improved in 2023. Further, NPA of NBFCs was the lowest in 2022 and has further improved in 2023.



CHAPTER 3

INITIATIVES FOR THE MICROFINANCE SECTOR

The last 30 years witnessed growth, course corrections and policy alignments in the microfinance sector, shaped and guided by various initiatives and interventions by Govt. of India, State Governments, RBI, NABARD, banks, various organisations, etc. It also saw the shift towards enabling setting up of microenterprises by SHGs/JLGs. This chapter discusses various such initiatives taken during the year 2022-23.

3.1 INITIATIVES TAKEN BY NABARD

NABARD continued to implement various interventions towards promotion, capacity building and enterprise development of SHGs under the Financial Inclusion Fund (FIF). Grant support of Rs. 513.37 lakh was released to SHPIs in 2022-23 leading to savings linkage of 4,489 SHGs and credit linkage of 9,305 SHGs. NABARD also implements Women SHG programme in 150 backward/Left Wing Extremism (LWE) affected districts under the WSHG Development Fund, with utilisation of Rs. 1,066.01 lakh in 2022-23.

3.1.1 GRANT SUPPORT TO PARTNER AGENCIES FOR PROMOTION AND NURTURING OF SHGS

Since 1992, NABARD's 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 has been the catalyst for the spread of SHG-BLP programme across the country. The financial support extended by NABARD to various SHPIs till 31 March 2023 is indicated in Table 3.1.



Table 3.1: Grant support to Partner Agencies (₹ lakh)								
Agency	During 2022-23				As on 31.03.2023			
	Sanctions		Release		Cumulative Sanctions		Cumulative Release	
	Amount	SHGs promoted (No.)	Amount	SHGs saving linked (No.)	Amount	SHGs promoted (No.)	Amount	SHGs saving linked (No.)
NGOs	10.00	31	429.75	2946	38246.30	702708	16489.46	553871
RRBs	0.00	0	0.00	0	1764.38	61656	666.90	55288
Coop. Banks	0.00	0	22.72	1543	1295.21	66782	632.05	61518
IRVs	0.00	0	0.00	0	455.18	26350	78.25	12313
Farmers Clubs	0.00	0	0.00	0	46.13	5138	20.45	4469
PACS					669.61	14925	97.08	3441
SHG Federations	0.00	0	0.00	0	25.40	200	12.37	46
NGOs – MFIs	0.00	0	60.9	0	337.13	5869	102.6	1126
Total	10.00	31	513.37	4489	42839.34	883626	18099.16	692072
Women SHG Scheme (in 150 LWE affected and backward districts)								
Anchor NGOs	NA	NA	1066	-	20438.10	204381	15009.00	129167

Cumulatively, the grant support sanctioned and released under FIF & WSHG Fund as on 31 March 2023 stood at Rs. 428.39 crore and Rs. 180.38 crore, respectively. The cumulative number of SHGs savings linked under FIF stood at 6.85 lakh whereas credit linked SHGs were 4.14 lakh. The grant assistance for SHG formation is now provided by NABARD very selectively and in only such areas where NRLM is not working intensively while 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 FIF & WSHG Fund. As against a budget of Rs. 138 crore during 2022-23, Rs. 105 crore was incurred from these funds taken together for these activities. 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.

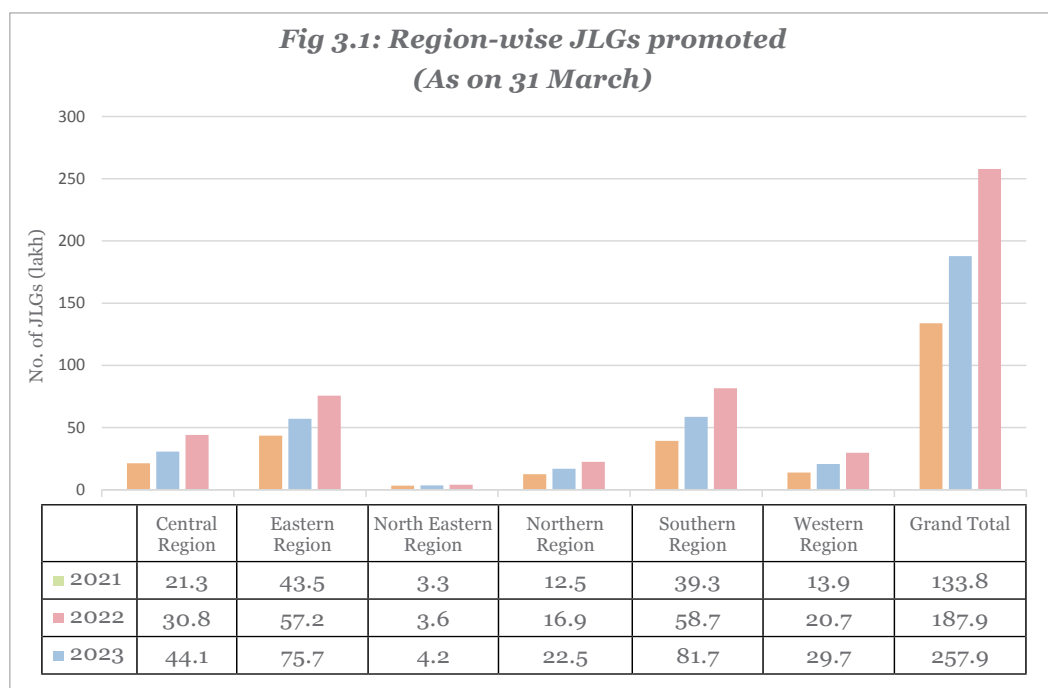
3.1.1 SCHEME FOR PROMOTION OF WOMEN SHGs IN BACKWARD AND LWE DISTRICTS OF INDIA

NABARD in association with Department of Financial Services, Ministry of Finance, Government of India is implementing the scheme for promotion and financing of Women Self Help Groups in 150 identified Left Wing Extremism (LWE) and Backward districts of the country from 2011-12 onwards. As on 31 March 2023, 2.11 lakh women SHGs were promoted/ savings linked of which 1.29 lakh women SHGs were credit linked with banks. Implementation period envisaged under the

Fund 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, Rs. 1066.01 lakh was released during the year 2022-23 under the scheme for capacity building of various stakeholders and marketing initiatives for SHG members in the identified districts. Further, during 2022-23, support has been continued for activities like Gram-Dukan, funding of impact assessment studies, films, exposure visits, publications, exhibitions, melas and promotion of marketing tie-ups. The detailed progress under the scheme as on 31 March 2023 is given in Statement X.

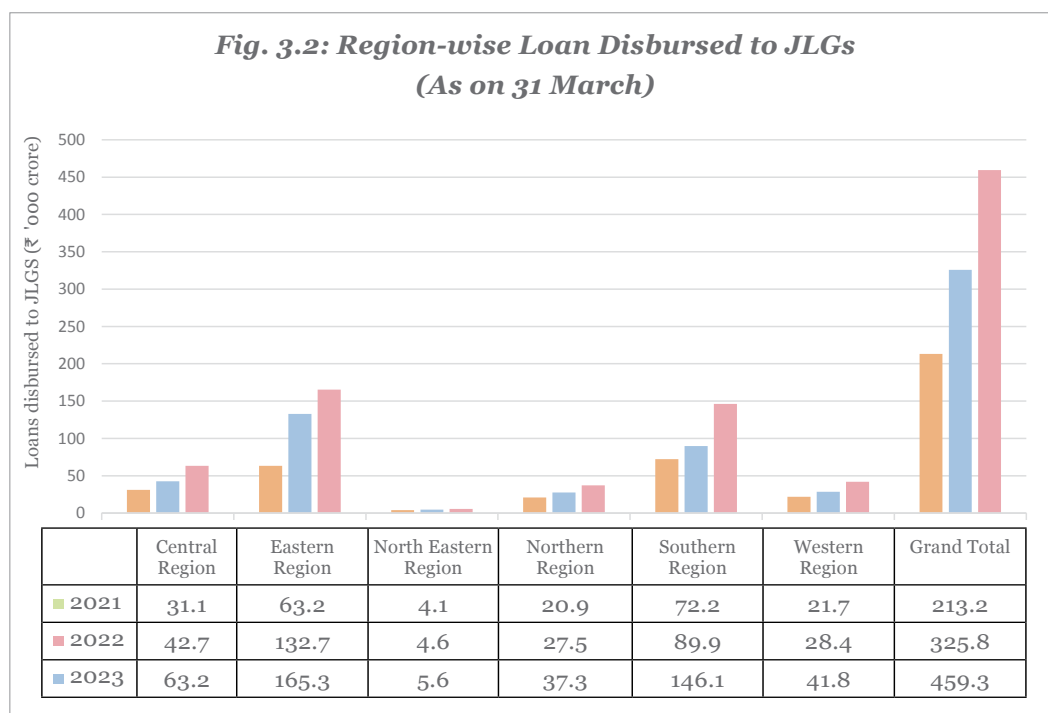
3.1.2 PROMOTION OF JLGs (JOINT LIABILITY GROUPS)

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. To encourage JLG formation and promotion, NABARD provides grant assistance of Rs. 2000 per JLG in the case of NGOs as JLGPIs and public sector commercial banks and Rs. 4000 per JLG in the case of RCBs/ RRBs/ SFBs and private sector banks. A business model scheme was introduced in 2017, whereby banks (PSBs, RRBs & Co-operative Banks) execute a MoU with NABARD for financing JLGs on terms and conditions as specified in the MoU. During 2022-23, a total of 70 lakh JLGs were promoted as compared to 54.09 lakh JLGs promoted during 2021-22. Cumulatively, JLGs promoted stood at 257.92 lakh as on 31 March 2023 registering a growth of 37% over 2021-22. In terms of cumulative JLGs promoted as on 31 March 2023, the Western and Central regions recorded the highest Y-o-Y growth rate during the year 2022-23 at 44% and 43%, respectively (Fig 3.1).



During the year, number of JLGs promoted was highest in the Southern region (23 lakh) accounting for 33% of the JLGs financed pan-India followed by the Eastern region @ 26% (18.53 lakh). As on 31 March 2023, the cumulative amount of loan disbursed to JLGs by banks stood at Rs. 4,59,310.48 crore, an increase of 41% from Rs. 3,25,937.63 crore as on 31 March 2022. Loan disbursed per JLG

averaged at Rs.1.90 lakh and was highest in the Southern region @ Rs. 2.44 lakh per JLG (Fig. 3.2)



In terms of non-financial support intervention and with a view to sensitize 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. During 2022-23, 11,400 trainees were covered under various training programmes. Cumulatively, around 1,03,671 persons have benefitted from these programmes. Details are given in Statement VIII-B.



Crossing milestone of 1000 JLGs in Jharkhand: Touching lives of more than 5000 Families

Shri Vinod Kumar Bist, CGM, Jharkhand RO inaugurated the mega credit camp organised by Jharkhand Rajya Gramin Bank (JRGB) in Saraikela-Kharsawan District along with Shri Mihir Mishra, CGM, SBI, Corporate Office and Shri Piyush Bhatt Chairman, JRGB on 10 October 2022. The event was organised by JRGB to mark the achievement of credit linkage of 1,015 JLGs by JRGB with loan amount of Rs. 20.30 crore.



3.1.3 SHG BASED LIVELIHOOD INTERVENTIONS OF NABARD

a. Micro Enterprise Development Programme (MEDP)

MEDPs are organized for 15 days for 30 participants with grant assistance of upto Rs. 1 lakh with NABARD's support. Since its launch in the year 2006-07, MEDPs have been leveraged to impart/upgrade skills to/of SHGs to serve as a foundation for setting-up of microenterprises. The programme includes grant assistance for training in livelihood activities in farm and off farm activities. During the year, 26,859 members were trained through 917 MEDPs with grant assistance of Rs. 1001 lakh for enabling them to start micro enterprises. Cumulatively, 5.85 lakh SHG members have been trained through 20,174 MEDPs with total grant support of Rs. 52.39 crore as on 31 March 2023.

b. Livelihood and Enterprise Development Programme (LEDP)

NABARD mainstreamed Livelihood and Enterprise Development Programme (LEDP) in 2015-16 with a view to create sustainable livelihood among SHG members and to create maximum impact of skill up-gradation. LEDPs target SHG clusters in contiguous villages involved in farm and off-farm activities and support intensive skill building, refresher training, backward-forward linkages, value chain management, end-to-end solutions, handholding and escort services over two credit cycles. During the year, 59,523 SHG members were provided skill and entrepreneurship training for setting up livelihood units through 508 LEDPs with an expenditure of Rs. 28.96 crore. As on 31 March 2023, 2.67 lakh SHG members have been supported through 2,149 LEDPs with grant support of Rs. 106.10 crore. The programme is being revamped to incorporate provision of Common Facility Centre, exposure visits, coverage of raw material cost, stipend for trainees and support for more demonstration units.



c. Scheme for grant support to SHGs/ JLGs/ POs/ micro entrepreneurs for training on onboarding onto E-Commerce platforms / ONDC / social media platform

With the growth in digital marketing & E-commerce related trade, there exists an excellent opportunity to improve forward linkages, enhance the demand side factor, open direct B2C and B2B channels and improve price discovery/incomes of SHGs/JLGs.

To examine the scope of online marketing of SHG/JLG products, pilots were conducted during January 2023 by MCID, Head Office in 6 States, viz., Rajasthan, Karnataka, Tamil Nadu, Kerala, Andhra Pradesh and Telangana with two sector experts (Technical Training Partners -TTP), viz., M/s. Intenim Solutions & M/s. GoCoop Solutions Pvt. Ltd., to train SHGs/ JLGs for onboarding onto popular E-commerce sites like Amazon, Meesho, etc., social media platforms and ONDC.

The pilot training programmes were well received and demonstrated a ground level need for online selling. Around 160 SHG/ JLG members across six states were trained in the pilot training programmes. Thereafter, 11-12 SHGs were also on-boarded onto ONDC. Recognizing the need for such interventions, MCID has launched a scheme for training and handholding of SHGs / JLGs/ POs/ micro entrepreneurs to sell their products online with the support of sector players.

Box 3.1: The Marketing Basket

NABARD, Madhya Pradesh Regional Office, on 9th January 2023, signed an MoU with iTokri Enterprise Pvt. Ltd., for establishing market linkages for products created by rural artisans, SHGs and other entities supported by NABARD. iTokri will also provide assistance and guidance in digital marketing, marketing aspects, and design development to rural artisans associated with NABARD.



d. Pilot project for Entrepreneurship Development

The pilot project on 'Nurturing Women's Livelihoods and Entrepreneurship' was sanctioned to FWFB in 2021-22 with a financial assistance of Rs. 65.42 lakh. It is being 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 were to be linked with credit. Enhancement in family income by 25% was anticipated under the project. As on 31 March 2023, 842 beneficiaries across the 3 States were imparted training in various skills, viz., bamboo craft, baking, pickle/jam/papad making, fruit processing, tailoring, etc. Of these, 570 trainees have also been credit linked.

3.1.4 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. During 2022-23, 2.59 lakh participants were trained through various programmes. Cumulatively, 46.40 lakh participants under FIF and 4.90 lakh participants under WSHG have been imparted training as on 31 March 2023, 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).

3.1.5 GRANT SUPPORT FOR VILLAGE LEVEL PROGRAMMES

NABARD sponsors Village Level Programmes (VLPs) which are conducted with support of banks and NRLM for better interface between bankers and SHGs to facilitate opening of SHG accounts, their credit linkage and also regular loan repayments, besides facilitating financial inclusion at the village level. During 2022-23, NABARD supported the conduct of VLPs in tandem with the pilot Financial Inclusion Campaign run by Dept. of Financial Services, MoF, GoI at Gram Panchayat level between 15 October and 26 November 2022 in not only in the select six campaign States, but across the country. A total of 27,589 Village Level Programmes covering 5.52 lakh participants were sponsored during 2022-23 taking the cumulative number of VLPs and beneficiaries covered to 50,563 and 16.79 lakh, respectively.

3.1.6 SUPPORT FOR MARKETING EVENTS OF SHGS

In order to address the need for marketing of SHG/JLG products, NABARD supports interventions like Rural Haat, Rural Mart, Gramin Dukan, Mobile mart/van, support for Exhibitions/melas/events, etc. During the year, major exhibitions by SHGs were supported/organised in various states viz., Assam, Bihar, Kerala, Telangana, Arunachal Pradesh, Gujarat, Uttar Pradesh, Tamil Nadu, etc. An amount of Rs. 61.31 lakh under WSHG Fund was released for the conduct of these marketing events, helping SHGs to sell their products. Such marketing events/melas/exhibitions for SHG/JLG products were also organized throughout the country during the year 2022-23 with support under FIF.

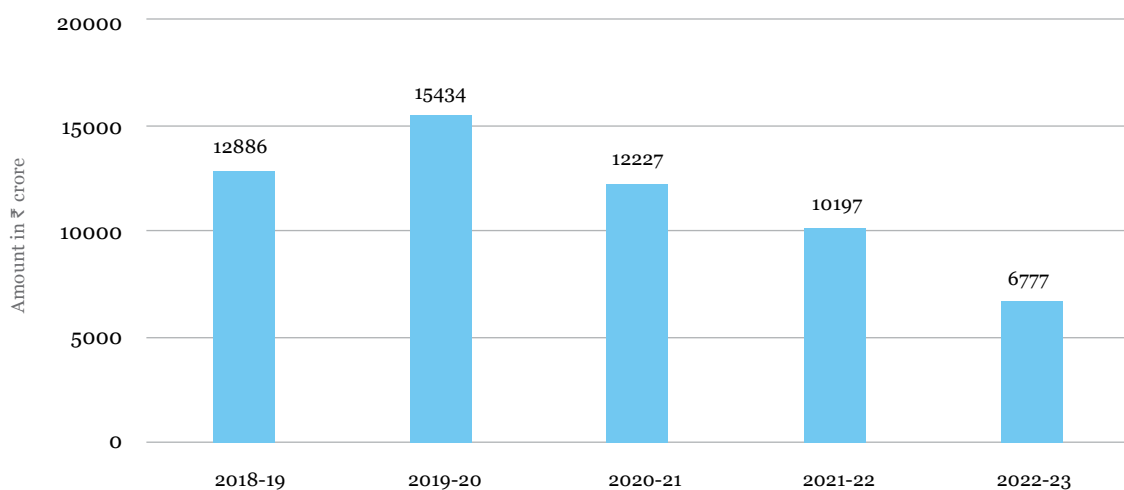
3.1.7 CRFIM

The Centre for Research for Financial Inclusion and Micro Finance (CRFIM), earlier established as the Centre for Microfinance Research (CMR) was set up in BIRD, Lucknow in 2008 with the vision 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. During the year 2022-23, CRFIM utilized grant of Rs. 143.44 lakh under FIF towards conduct of studies and workshops. Details are given in the later part of this chapter.

3.1.8 REFINANCE SUPPORT TO BANKS

To boost bank credit to SHGs, JLGs, RMGs and MFIs, NABARD extends refinance to banks upto 95% of their lending to this sector. During the year 2022-23, NABARD extended refinance of Rs. 22,278.31 crore to the sector by banks consisting of Rs. 6,776.56 crore for SHG financing as against Rs. 10,197.40 crore disbursed during 2021-22 (Fig 3.3). NABARD's refinance towards SHG lending formed 6.33% of the total refinance provided to banks for investment credit. As on 31 March 2023, cumulative disbursement of refinance by NABARD for SHG lending stood at Rs. 1,07,795.77 crore.

Fig 3.3: NABARD Refinance to Banks for SHG Lending



3.1.9 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, SEBI /RBI approved 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. During the year 2022-23, refinance amounting to Rs. 2,480 crore was sanctioned to 9 MFIs and disbursement of Rs. 1,130 crore effected. Details are furnished in Statement XII-C.



3.2 INITIATIVES BY GOVERNMENT OF INDIA

3.2.1 NATIONAL RURAL LIVELIHOOD MISSION (NRLM)

The National Rural Livelihood Mission (NRLM), 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 was renamed Deendayal Antayodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) w.e.f. November 2015. Details of the coverage of NRLM as on 31 March 2023 is given in Table 3.2 below.

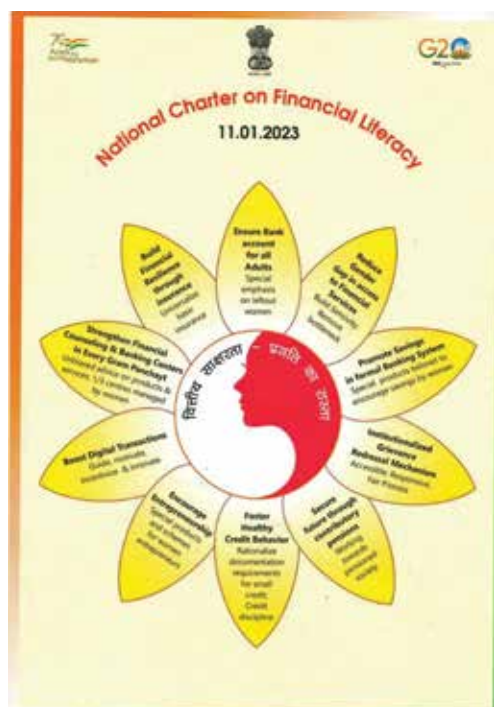
Table 3.3 : Status of progress under NRLM (As on 31 March 2023)		
S. No	Particulars	Number
A.	Coverage of blocks	
	Blocks with intensive approach	6498
	Blocks with non-intensive approach	70
	Blocks covered under NRETP	577
B.	Formation of VOs, CLFs	
	Village Organisations (VO) formed	377648
	SHGs under VO	3879676
	Cluster Level Federations (CLF) formed	25302
	SHGs under CLF	2830549
	Total Federations	402950
	SHGs under Federations	6710225
Source: www.nrlm.gov.in		

a. Financial Inclusion: DAY-NRLM facilitates access to affordable, cost-effective and reliable financial services to SHGs. 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 to the banks for extending credit to the women SHGs across the country, who are under NRLM fold and other women SHGs registered on NRLM portal. During 2022-23, the categorization of districts was removed and interest subvention is now available as per quantum of loan availed by the SHGs as detailed below.

- For loans up to Rs. 3 lakh, banks will lend to women SHGs @7% under the scheme. For outstanding credit balance upto Rs. 3 lakh, banks will be subvented at a uniform rate of 4.5% per annum.
- For loans above Rs. 3 lakh and up to Rs. 5 lakh under the scheme, banks will extend credit at interest rate equivalent to their 1 year-MCLR or any other external benchmark based lending rate or 10% per annum, whichever is lower. For outstanding credit balance above Rs. 3 lakh and upto Rs. 5 lakh, banks will be subvented at a uniform rate of 5% per annum.

SHG members as BC Agents: 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 December 2022, 51,313 women SHG members have been deployed as BC Sakhis.



SAKSHAM - Financial literacy for SHGs: To further the objective of financial literacy of SHGs, Centre for Financial Literacy & Service Delivery (SAKSHAM Centres) were launched under the DAY-NRLM. SAKSHAM - Centre for Financial Literacy & Service Delivery (CFL&SD) acts as a one stop solution/single window system for basic financial needs of SHG households in rural areas. The objective is to provide financial literacy & facilitate delivery of financial services (savings, credit, insurance, pensions, etc.) to SHG members and rural poor. SAKSHAM Centres are managed by SHG network, largely at the level of the Cluster Level Federations (CLFs), with the help of trained Community Resource Persons (CRPs). Till date, 6,224 blocks across 642 districts and 28 States have been covered under the initiative. A total of 37,893 CRPs and 1.51 lakh SHGs have been trained. A mobile & web-based application called 'SAKSHAM' has also been developed for use by the CRPs of SAKSHAM Centres, to know the penetration of various financial services for each SHG & village, identify major gaps and accordingly provide training and deliver the required financial services.





Digitisation of SHG Transactions: To enable digitisation of SHG transactions, NRLM has developed the LoKOS App which will function as single source of up-to-date and validated data for SRLM and as a channel to share data with other departments, FIs and service providers and also for SHGs & federations to manage their own profiles and transactions. It is designed to address the issues related to (i) data collection and digitization performed at different times – first recorded on paper by book keeper and then digitized at the block or Community Level Federation’s (CLF) office, (ii) lack of checks on the collected data leading to erroneous and incomplete data, (iii) transaction data of Community Based Organisations (CBO) which are not digitized, (iv) duplication of CBOs and members, (v) NRLM’s existing MIS system which was not scalable and had performance issues. The LoKOS App has been piloted and now being rolled out by NRLM across all states by first capturing individual SHG details, using KYC, etc.

3.2.2 CREDIT GUARANTEE FUND FOR MICRO UNITS (CGFMU)

The dispensation under the CGFMU where Collateral free (third party guarantee allowed) loans between Rs. 10 lakh and Rs. 20 lakh granted to Self Help Groups (SHGs) on or after 01 April 2020 are eligible for coverage of SHGs under DAY-NRLM, was extended during 2022-23 to cover new or existing micro unit/ enterprise, including micro unit/enterprise set up by JLGs individually or jointly (irrespective of the availability of guarantee under JLG). Loans to JLGs up to Rs. 10 lakh extended for any sector covered under PMMY or as defined in the MSMED Act, 2006, are eligible for support subject to (i) meeting the eligibility criteria specified under the Fund, and (ii) credit requirement does not exceed the specified limit under PMMY.

3.2.3 REVIEW MEET OF CHAIRMEN OF RRBs BY NRLM AND NABARD

NABARD conducted a joint meeting with NRLM for reviewing the progress of SHG Bank Linkage & Financial Inclusion under DAY-NRLM in respect of all Regional Rural Banks at NABARD, Head Office, on 17 November 2022. Shri Nagendra Nath Sinha, Secretary, MoRD, GoI chaired the meeting with Shri P.V.S. Suryakumar, DMD, NABARD. Smt. Nita Kejrewal, Joint Secretary, MoRD, GoI, Chairmen of all RRBs and select representatives of SRLMs attended the meeting. Good performing RRBs in implementation of DAY NRLM in the last 03 years, i.e. 2019-20, 2020-21 and 2021-22 were also felicitated during the programme.



3.3 SEMINARS, CONFERENCES AND STUDIES COMMISSIONED BY NABARD

To enable an environment of cross learning and experience sharing, NABARD supports conduct of seminars, conferences and studies and 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, etc, through our Regional Offices and Head Office. A brief of the various seminars, conferences, studies etc., conducted and supported during 2022-23, along with major events, i.e. seminars and conferences, is elaborated in the following paragraphs.

A. NABARD-APRACA Regional Policy forum and 75th EXCOM of APRACA

The Regional Policy Forum and 75th EXCOM meeting of APRACA was held on 20 July 2022 at Hanoi, Vietnam. Dr. G.R. Chintala Chairman, NABARD and Chairman, APRACA chaired the meet in virtual mode. Smt. L. Leivang, CGM, MCID, Shri Sanjiv Sinha, GM and Shri Bibhudatta Nayak, DGM participated in the meet at Hanoi. Dr. Prasun Kumar Das, Secretary General, APRACA coordinated the meeting. The Regional Policy Forum deliberated on two major themes of immense relevance in the region viz. 'Promoting Digital Financial Services as a Critical Vehicle to Financial Inclusion for Farmer Collectives' and 'Promoting financial inclusion in Agriculture Sector and Rural Areas'.

On taking over as the Chairman, NABARD, Shri Shaji K. V. has taken over the concurrent responsibility as Chairman of APRACA during 2022-23.

B. APRACA- International Webinar on 'Skilling, Financing and Supportive Strategies for Micro-credit led Enterprises'

NABARD-APRACA Centre of Excellence (ACE), established in BIRD, Lucknow organized an International Webinar on 'Skilling, Financing and Supportive Strategies for Micro-credit led Enterprises' on 14 December 2022 which was graced by Shri Shaji K. V., Chairman, NABARD



and Dr. Prasun Kumar Das, APRACA. The webinar was in the form of panel discussions based on two themes viz. 'Skill Development and Support Mechanism for Micro-credit led Enterprises' and 'Financing Strategies for Micro enterprises.'

C. APMAS- National Conference on 3-Decades of SHG Bank Linkage & SHG Federation Felicitation Ceremony

A two-day national conference to empower women's organizations was jointly organized by APMAS, NABARD, ENABLE and DGRV at MCRHRDI, Hyderabad on 16 - 17 December 2022. The Chief Guest for the programme was Shri. Erraballi Dayakar Rao, Hon'ble Minister, Department of Panchayat Raj & Rural Development, Telangana.

D. National Conference on Financial Inclusion - 'Promoting Women-led Enterprises'

Sa-Dhan held its National Conference on Financial Inclusion with the theme 'Promoting Women-led Enterprises: Microfinance leads the Way' on 14 & 15th November 2022 at New Delhi with participation from RBI, NABARD, SBI, IDFC First Bank and major MFIs. Shri Shaji K.V, then DMD, NABARD chaired the plenary session on *'Three decades of SHG-BLP- Learnings and Way Forward'* on 15 November 2022. Smt. L. Leivang, CGM, MCID participated in the panel discussion on *'Three decades of SHG Financing: Learnings and Way Forward'* on 15th November 2022.



E. Pan- India Celebration of International Women's Day

International Women's Day (IWD) 2023 was celebrated at NABARD, both in the Head Office and across all Regional Offices on 08 March 2023. The theme of the year's IWD was 'DigitALL: Innovation and technology for gender equality' within the overall global theme of 'Embrace Equity'. At Head Office, in-house painting and essay writing competitions were arranged for all staff and winners were felicitated during the programme chaired by Shri Shaji K. V., Chairman, NABARD.



Box 3.2: Dancing to the rhythm

In 2013, NABARD sanctioned an MEDP in Palakkad for training a group of women in Shingarimelam through People's Service Society, Palakkad. Shingarimelam is a variety of Chendamelam (traditional orchestra) which is popular in Kerala and has been an integral part of many festivals, fairs, inaugurations, etc. Ten very enterprising women from among the MEDP trainees formed a group by the name 'BEATS' and perform at marriage functions, fairs, inaugurations, etc., not just within the state but even in places such as Mumbai, Raichur, Pondicherry, Bengaluru, Tirupur and Chennai. Each member earns about Rs. 1,000-Rs. 1,500 per program for events in Kerala and Rs. 2,000-Rs. 3,000 for outstation programs. Presently BEATS comprises of 10 women and 1 man, who is the son of one of the SHG members. That BEATS continues to perform even eight years after its formation is testimony to the manner in which NABARD transforms rural lives through its interventions even in the most non-traditional of activities.



3.3.1 STUDIES COMMISSIONED BY NABARD

A. NABCONS Study on MEDPs in Rajasthan

An Impact Assessment Study of 3 MEDPs was conducted by Rajasthan RO through NABCONS. Of the MEDPs selected, two were on Applique and Embroidery both in Barmer district and one on Papad & Badi making in Banswara district. The objective of the study was to assess the impact of the programme on the beneficiaries and also identify the problems faced by the beneficiaries and offer suggestions on the same.

A sample of 10 beneficiaries across all the three programmes were selected for the study. All of the three MEDPs were conducted during the FYs 2020-21 and 2021-22. The major observations of the study were:

1. Most of the beneficiaries were involved in job work and had not set up independent enterprises.

2. Size of businesses set up was very small. As a result, beneficiaries were unable to realise economies of scale.
3. Lack of marketing arrangements was one of the reasons affecting the profitability of microenterprises. It was felt that proper market link-ups post MEDP training is to be provided by institutions concerned.

B. Studies conducted by Centre for Research on Financial Inclusion and Microfinance (CRFIM)

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. Findings of two studies taken up during FY 2022-23 are given in the following paragraphs.

1. 'Analysing Micro Enterprises financed by Public Sector Banks (with SHG Linkages), SFBs and MFIs

The study was conducted across 8 districts in 4 states, viz., Uttar Pradesh, Tamil Nadu, Karnataka and Maharashtra and covered 192 stakeholders comprising of 144 microenterprises and 48 branches of PSBs, MFIs and SFBs. The primary objectives of the study were to (i) highlight the key characteristics of the microenterprise sector (ii) assess the demand for and the flow of credit into the sector; and (iii) evaluate the consequent gap in financing the credit needs of the sample microenterprises.

Major Findings

- (i) Lending to the sample microenterprises are done mostly in the group based model to women by financing institutions. The average age of sample clients is approximately 40 years having sound financial literacy.
- (ii) Majority of the microenterprises are engaged in retail or trading activities followed by manufacturing sector.
- (iii) Multiple memberships in formal institutions were observed due to non-availability of sufficient funds, non-availability of loan when needed and difficulty in getting second/third loan cycle.
- (iv) The total credit supply to sample microenterprises by MFIs is 37.5% of the overall debt supply followed by SFBs.
- (v) Taking loan from MFIs is preferred due to speed, lesser documentation work, collateral free nature of loan and flexible repayment schedules.
- (vi) The rate of interest charged by SFBs was considerably higher than MFIs and PSBs.
- (vii) Major challenges faced by financing institutions in micro credit were risks in lending, documentation, loan recovery, higher operational cost and multiple lending.

2. One Decade of MFI Crisis : Revisiting Rural Credit Market in Andhra Pradesh and Telangana

The study was jointly conducted by CRFIM and LEAD at Krea University (Formerly IFMR LEAD). The study covered 347 women SHG members in AP and Telangana. The study focused on (i) diagnosing the causes of the massive debt bubble in AP, (ii) impact of rural credit market following the MFI crisis, (iii) growth of SHG credit linkage & microfinance in AP, and (iv) best practices in MFIs in the post MFI crisis period.

Major Findings

- (i) Post-crisis, SHGs have emerged as the major source of borrowing with 91% of respondents having borrowed only from SHGs.
- (ii) In the absence of MFIs, SHG loans from Stree Nidhi and banks were the alternative sources of credit among the sample SHG borrowers.
- (iii) Due to the saturation of SHG-BLP in both states, the growth of savings-linked SHGs has decreased. However, the growth of savings outstanding increased notably in the states (31.60%) as compared to the national average of 13.10%, indicating peoples' trust and faith in the SHG eco-system, post MFI crisis.



MICROFINANCE: PATHWAY TO ACHIEVING THE SDGs BY 2030

The United Nations defines sustainable development as ‘development that meets the needs of the present without compromising the ability of future generations to meet their own needs’. It includes ‘harmonising’ three elements: economic growth, social inclusion, and environmental protection. The United Nations Document, ‘Transforming Our World: The 2030 Agenda for Sustainable Development’ presented Sustainable Development Goals (SDGs), which are 17 in number having 169 targets. These goals were derived from 8 Millennium Development Goals (MDGs) set during 2000 and were to be achieved by 2015. SDGs provide a shared blueprint for peace and prosperity for people and the planet, now and into the future. They recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – while tackling climate change and working to preserve our oceans and forests.

In 2022, India’s SDG rank was 121, out of 163 countries. India's recent overall score was 60.32 out of 100.

MICROFINANCE FOR ACHIEVING SDGs

Almost in all the SDGs, SHGs can play a major role in generating funds for development and also render community orientation to the interventions. The pathway of microfinance to SDGs is two-fold. One is through financial inclusion and the other is through social engineering.

SDG 1 : NO POVERTY : TO END POVERTY IN ALL ITS FORMS

The positive role played by microfinance towards achieving SDG 1 is well documented and has emerged from various studies, a few of which are listed below :

- Many studies conducted by NABARD on the impact of SHG Bank Linkage programme revealed that SHGs were able to obtain higher doses of loans that enhanced capital availability to households which led to diversification of income generating activities of SHG members.
- Improved savings and capital formation helped members to improve self-financing capabilities and risk bearing ability. The studies also proved beyond doubt the ability of the SHG programme to lift members above poverty line.

- It was estimated that the proportion of members below poverty line declined from 58% in pre-SHG situation to 33% in post-SHG situation, likely due to income growth of 6% per annum.

A report published by Sa-Dhan on Impact Assessment study of clients of Microfinance Institutions (MFIs) conducted in 17 states of India during 2022-23 acknowledged that 46% of microfinance loans are provided to families having monthly income less than Rs. 20,000, i.e., servicing the population living in distress. Further, 52% of loan utilisation is for working capital for their income generating activities and 31% of loan utilisation is for income generating assets including livestock. The first cycle of loan is used mostly for starting new enterprise and subsequent loans cycles are for working capital requirement. Dependence on moneylenders reduced substantially, i.e., from 20.1% to 8.3% and brought deprived populations under institutional fold with gradual economic improvement.

SDG 2 : ZERO HUNGER

The formidable task of ending hunger and improving nutrition cannot be achieved without involving women.

- Many SHGs and their federations undertake awareness creation on nutrition among their members.
- Most SHG members take loans for crop/vegetable production and livestock rearing which improve and push domestic consumption.
- SHG loans are taken for consumption purposes to some extent to help tide over the shortfall in purchasing power due to seasonal cash in-flows.





- By proper planning of livelihood activities, SHG members can take up activities that distribute income flows to match consumption pattern within a year.

SDG 3 : GOOD HEALTH AND WELL BEING

SDG 3 aims to ensure healthy lives and promote wellbeing for all, at all ages, which cannot be achieved without the active involvement of women. Empowerment means improved financial security, improved power relationships within households and society, enhanced awareness on health, increased contribution in household decision making along with men and acceptance by men and recognition to women. Safe deliveries and better focus on mother and child health can reduce maternal mortality. Further, the hygiene practices at household, community and village levels have changed for the better and women have increasingly benefited from other government schemes too.

SDG 4 : QUALITY EDUCATION

SHG membership is known to have improved access to education. As per an empirical study on the impact of SHGs, around 80% of members reported an increase in access to education. Several SHGs demanded a school in the village, distributed books to poor children; proposed an English medium school and created awareness on the importance of educating girl child among parents through campaigns /discussions. Many SHGs discussed the importance of education in group meetings and held evening classes for members.

SDG 5 : GENDER EQUALITY

- Various studies have brought out that members of SHGs expressed better role in decision making at home and community, higher level of confidence in facing people outside one's home and situations, ability to raise voice on violence against self and fellow members and ensuring children's education compared to non-members.
- Around 98% of the MFI borrowers are women, and are playing an important role in mobilising resources for the family to set up/run an enterprise.
- Around 22% of the sample covered under the Sa-Dhan study mentioned that they are using UPI for cashless transactions, while 62% have their spouse or other family members using UPI services for cashless transactions.

SDG 8 : DECENT WORK AND ECONOMIC GROWTH

SHGs promote decent work and economic growth by creating employment opportunities and enhancing productivity for their members. They also foster innovation and diversification in the rural economy by supporting various sectors such as agriculture, handicrafts, food processing, dairy, poultry, etc. SHGs also facilitate linkages with government schemes, banks, NGOs and private sector partners for accessing resources and opportunities.

ACTION TO BRIDGE GAP - PATHWAY

More than ninety percent of MFIs' clients and SHG-BLP members are women. Micro credit loans directly impact SDG Goals 1, 2, 4, 5, 8, 10 directly as well as impacting Goals no. 3, 6, 7, 11, 12 and 16. Achieving SDGs by 2030 needs commitment to invest huge resources including money. Some of the issues requiring action are suggested below.

i. Covering all eligible families under SHG-BLP

As per Socio Economic and Caste Census (SECC) Data on Rural Households (HH) in the country, there are 17.97 crore Rural Households (2011), of which 13.40 crore households have a monthly income of the highest earning member in the family at less than Rs. 5000. All these HHs are economically backward and constitute potential for SHG formation. In absolute terms, SHG-BLP has covered 16.19 crore households, apparently leaving no further scope for SHG formation. However, this has happened as major states like Odisha, Maharashtra, all the five southern states and Assam have exceeded the targeted population. Based on the balance potential available in other states, there is scope of formation of 18.60 lakh SHGs to target all families in rural areas under low income bracket. Considering the SHG growth rate over the last three years of 6.47%, the target for SHG formation would be achieved well before 2030. The movement is mainly operationalized by NRLM and hence, their role is crucial in this direction.

ii. Minimizing Credit Gap and regional imbalances

The existing credit gap in SHG-BLP is 48.1% i.e. 64.46 lakh SHGs are yet to be credit linked. Over the last three years, credit linkage grew at 7.52%. The number of SHGs having loan outstanding by the end of 2030 is estimated at 115.57 lakh (46 lakh SHGs can be added). In order to credit link all the existing SHGs and to credit link new SHGs, there is a need to intensify the existing growth rate.

- Sustained policy support and patronage of SHG-BLP by state governments, as evidenced in the southern states, may be suitably replicated in other states.
- Role of banks is crucial and calls for regular sensitization and capacity building of bank staff and monitoring at all levels.
- To facilitate credit linkage, NRLM, CBOs, SHG Federations, etc., have to ensure the quality of SHGs.
- Reporting to CICs is needed to facilitate quality financing.
- Segregating defunct/dormant groups and a revival strategy for these groups.

iii. Transforming SHGs into Micro entrepreneurs

To help SHG members graduate into micro-entrepreneurs, the following need to be ensured.

- a. Bank credit - ensuring frequency and amount.
- b. Savings- products that suits SHG members and incentivise them to save additionally, alongwith creative mechanisms for sharing loans by members.
- c. Micro-infrastructure that can render small investments viable and fructuous.
- d. Convergence across programmes and processes that dissipates less of energy, resources and efforts.
- e. A loan can only take a business so far. Like any start-up, women SHGs require skill-based training and administrative help to build successful businesses.

- iv. In its Financial Inclusion Programme (2020-24), the Reserve Bank of India stressed on digital penetration for speedy financial inclusion. In terms of digital financial inclusion, two significant aspects are necessary to be mentioned. One is the digital recording of financial services and databases and the other is facilitating digital transactions through various modes. Both aspects are interdependent and to achieve the aim of transparency and financial inclusion, the synergy between these two is essential.

CHAPTER 5

WAY FORWARD

SHG-BLP works on both the demand and supply side of financial inclusion and today, micro-credit/microfinance accounts for at least a quarter of banks' loan portfolios. Simultaneously, the SHG-BLP also facilitates Government's aim to achieve the Sustainable Development Goals (SDGs) and helps in broadening the resource base of the financial system by developing a culture of savings among large segment of rural population and plays its own role in the process of economic development.

REVERSING REGIONAL DISPARITIES

SHG formation under SHG-BLP grew at CAGR of 42% from 1993 to 2022. The objective is to ensure an even distribution and equitable growth among all states and regions. The cumulative number of SHGs savings linked is 134.03 lakh as on 31 March 2023, an increase of 13% over 118.93 lakh as on 31 March 2022. In terms of number of savings accounts with banks, Commercial Banks lead with 59% share, followed by RRBs (31%) and Cooperative Banks (10%). The average loan outstanding per SHG as on 31 March 2023 is Rs. 2.70 lakh, an increase of 21% over the same figure as on 31 March 2022 (Rs. 2.24 lakh). The average loan disbursed per SHG during FY 2022-23 (Rs. 3.38 lakh) is 15% higher than average loan disbursed during FY 2021-22 (Rs. 2.93 lakh). This growth is not even nor equally distributed across states. Average loan size in Southern states has reached Rs. 5.06 lakh in comparison to other regions where average loan size is around Rs. 2.06 lakh. A





similar trend is observed in NPA accounts. A decline in NPA has been observed at the national level from 3.80% in FY 2021-22 to 2.79% in FY 2022-23. The agency wise NPA levels indicate that RRBs had lowest gross NPA @ 2.48% followed by Commercial Banks at 2.79% and Cooperative Banks (6.15%). The Southern states have proven to be the most resilient towards shocks with gross NPA of 2.32% in comparison to the Central region and Northern region where gross NPA is 9.71 % and 7.28 % respectively. The positive performance of Southern states is due to availability of efficient SHPIs/partner agencies along with consistency in pro-active state government patronage to SHG-BLP. These regional disparities can be reversed by focusing on closing of dormant accounts, data cleansing of inactive holders, monitoring SHGs record keeping process, and emphasizing on capacity building model approach with active involvement of state government and banks.

Microenterprises through Skill Upgradation for Women (m-Suwidha)

As the SHG movement grew and groups started using some of their credit for productive purposes, NABARD launched dedicated programmes in the form of MEDP and LEDP to graduate SHG members as micro-entrepreneurs. However, with the changing market dynamics and the felt need for higher credit dose & government call of 'Vocal for Local', NABARD has come out with the concept of grounding pilots namely 'Microenterprises through Skill Upgradation for Women' (m-Suwidha).

The objective is to enhance the income levels of SHG/JLG members, build the capacities of SHG/JLG members, business development & marketing and facilitating the Resource Agencies/Knowledge Partners for imparting skills & training, marketing linkages and business tie-up arrangements.



EXPANDING THE SCOPE OF CREDIT GUARANTEE TO SHGs/JLGs

Under the ambit of Credit Guarantee Fund for Micro Units, collateral free loans for SHGs from Rs. 10 lakh to Rs. 20 lakh under DAY-NRLM are given guarantee cover. No collateral or margin will be charged. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans. The loan amount is not eligible for credit guarantee for pure agriculture activities, thereby giving impetus to off-farm activities. This is a welcome move for creating an ecosystem of trained and matured entrepreneurs.

A similar facility has also been extended for loans upto Rs. 10 lakh to JLGs vide Gazette Notification No. 1308-CG-DL-E-21032023-244545 dated 21 March 2023. To ensure the effectiveness and last mile delivery of the scheme, bankers need to adopt it on a sustainable mode. For this, capacity building and sensitization drives needs to be taken via BIRD, Kolkata/ Mangaluru/ Lucknow and other training institutions. Moreover, the Member Lending Institution criteria for cooperatives need to be relaxed so that more number of institutions can participate. This will go a long way in employment generation and catalyzing the flow of institutional credit to SHGs/JLGs.

Climate Resilient Micro Finance

The impact of climate change is being felt all over the world. Prolonged periods of drought, floods, erratic rainfalls, and shifting climatic zones are endangering development successes. IPCC AR6 observed with 'high confidence' that human-induced climate change, including more frequent and intense extreme events, has caused widespread adverse impacts and related losses and damages to nature and people, beyond natural climate variability. The poor and marginalized are often most affected by climate variability and change as their livelihoods and settlements mostly centered on natural resources such as agriculture, fishing and forestry.

Given the magnitude of our population that is still unserved and disadvantaged, financial inclusion has appropriately been the main area of concentration for policy makers in recent decades. The microfinance approach, which gives small, collateral less loans to consumers at the 'bottom of the pyramid' has proven to be a successful and long-lasting strategy for climate resilience in financial inclusion.

The ability of microfinance to encourage asset accumulation and livelihood diversification is one of the promising links between adaptation using livelihoods and microfinance. Communities with more resources and skills are less susceptible to climate induced effects. The ability to manage assets, by turning them into money, food, or other resources, in times of need, such as during climatic catastrophes, acts as a resilience measure among the vulnerable categories.



Some of the non-financial effects of microfinance initiatives might also encourage group adaptation activities. Microfinance enables vulnerable groups to establish social capital that they are unable to do on their own, which serves as an essential resource that promotes climate resilience. This collectivisation through JLG/SHG model can boost their overall trust and give them bargaining powers. NABARD has also created an institutional support system with the promotion of subsidiaries such as NABFINS, NABKISAN Finance Ltd., to provide microfinance loans to SHGs, JLGs, other groups, individuals and their federations, FPOs, etc., with repayment of up to 7 years. Presently, Nabsamruddhi Finance Ltd., is also focusing on green financing, viz., Solar, WASH, etc.

The following climate-resilient business models can be financed through MFIs and NBFCs.

- Farming system involving climate-resilient crops like millets, indigenous tuber crops, drought/flood-tolerant crops, etc.
- Integrated farming systems such as Mangrove Fish Farming System, Rice-cum-Fish Farming, etc.

- Low input farming systems such as System of Rice Intensification (SRI), Sustainable Sugarcane Initiative (SSI), etc.
- Climate-resilient cattle sheds and fodder development initiatives.
- Micro-irrigation facilities coupled with the use of solar energy.

To mitigate climate change risks, microfinancing should be done for innovative products/ sectors, while a few suggestions listed below for MFIs and NBFCs may be followed to develop climate-resilient microfinance products.

- Development of Green Products for financing.
- Training of staff on incorporating climate-related and environmental risks in their business strategies, governance and risk management frameworks.
- Screening of clients and their loan applications for climate risks exposure should be carried out by MFIs/NBFCs or their partner agencies.
- Dissemination of climate vulnerability reduction information to the clients of FIs, i.e., farmers/FPOs, SHGs, JLGs, etc.
- Develop climate-related insurance products for reducing climate vulnerability of the clients.

MICRO PENSION ON CONTRIBUTION BASIS

India has 7861 microcredit institutions and over 1252 micro insurance schemes that cater to needs of the low income segment. However, while 88.3% of the India's formal sector workforce has pension arrangements, there are not sufficient pension products for the low income, unorganized sector. The field of Micro Pension on contributory basis via SHG model can be explored. The contribution can be made by government agencies or CSR arm of companies. The scope of extending the facility of joining the National Pension Scheme to SHGs can be looked into. For this, a communication channel may be opened with PFRDA and NPS-Lite like instrument can be extended to SHGs also. This can provide social and old age protection to the marginalized sections.

EXPANDING THE AREA OF SKILLING

NABARD through its MEDPs/LEDPs provides skilling opportunities to underserved population. The beneficiaries are imparted training on different activities such as bamboo craft, beauty parlour, papad making, tailoring, pickle, jam and candy making, etc. A relook is required to change from conventional to innovative services as per the changing needs of time.

For this, the scope for skilling/ reskilling /upskilling among SHGs and MEDP/LEDP beneficiaries can be extended and areas such as home/geriatric care services, bus/taxi services, food cart business/ catering services, etc., can be explored.

Digital Ecosystem for SHGs

The emergence of digital technology has brought a metamorphic change in the entire lifestyle and livelihoods system. There are certain opportunistic areas for micro finance such as -

- Dual authentication facility of NPCI, if operationalized, will prove beneficial not only to SHGs but also to other stakeholders such as banks & Bank Sakhis.
- To overcome the structural challenges and expedite the digital revolution, SHG's network can be tapped. This can be achieved by sensitizing and educating them to shift to digital internal lending through feature and smart phones. This will help them to monitor their funds appropriately.
- Bima Sugam of IRDAI can bridge protection gaps through SHGs, and can act as beacon for future pathways.





Reflections

30 years of SHG - BLP

debt or other property nor can be sued to recover money lent to it to carry out its object.

3. In view of the above, it would be advisable to have SHGs with not more than 20 persons for the linkage activities.

Yours faithfully,

(Y.C. NANDA)
General Manager

Endt.No.NB.DPD.SHG. 2354 /92-1/94-95 of date.

CC: Copy forwarded for info. Action to:

(i) The Chief Officer, Office, 13th floor, Central

(ii) The Chief Officer, 3rd Floor, W. Office,

(iii) The Office that all State

Ref.No.NB.DPD.FS 43162-471-42
Circular No.DPD/94
26 February 1992
07 Phalguna 1913

To
All Commercial Banks

श्री अग्र और ग्रामीण विकास बैंक
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

Ref.No.NB.DPD.SHG.
Circular No.DPD/1-L/94-95
17 October 1994

All scheduled commercial banks

Dear Sir,

1. The Reserve Bank of India has issued a Circular No. 2290-91 dated 24 July 1991 to commercial banks about the pilot project for linking Self Help Groups (SHGs) with general directions regarding financing of individual groups in the details of the pilot scheme will be evolved by the National Bank. Accordingly, after consultation with banks and voluntary non-governmental organisations or NGOs the National Bank has issued the following guidelines:

2. The guidelines have been deliberately kept flexible to enable level bankers to innovate and contribute to building the supplementary credit strategy of the flexibility, sensitivity and strength of technical and financial credit institutions.

3. In view of the above, it would be advisable to have SHGs with not more than 20 persons for the linkage activities.

Yours faithfully,

(Y.C. NANDA)
General Manager

Endt.No.NB.DPD.SHG. 2354

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(i) The Chief Officer, Office, 13th floor, Central

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श्री अग्र और ग्रामीण विकास बैंक
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

Ref.No.NB.DPD/1-L/94-95
Circular No.DPD/15
24 June 1993

The General Manager/Deputy General Manager/Officer-in-Charge
National Bank for Agriculture and Rural Development
All Regional Offices/Sub-Training Establishments

Ref.No.NB.DPD/1-L/94-95
Circular No.DPD/15
24 June 1993

The General Manager/Deputy General Manager/Officer-in-Charge
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Ref.No.NB.DPD/1-L/94-95
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24 June 1993

The General Manager/Deputy General Manager/Officer-in-Charge
National Bank for Agriculture and Rural Development
All Regional Offices/Sub-Training Establishments

CHAPTER 6

SELF HELP GROUPS – THEN AND NOW – CHANGING PERSPECTIVES



Aloysius Prakash Fernandez

Executive Director, MYRADA
(1982-2009)
Ex-Chairman, NABFINS

ORIGIN

The original structure of what developed into the SHGs emerged between 1984 and 1986 in remote areas of Huthur and Talawadi in Karnataka where MYRADA¹ was working with the Primary Agricultural Credit Societies (PACS). This story, rarely told, starts with the origin of these informal groups. They comprised of 12 to 18 members, only of the poor who felt marginalised in the PACS and decided to promote their interests. MYRADA interacted with these families who came in small groups as the poor usually do. We discovered their potential to build their own institutions. We trained them to conduct a meeting, to set an agenda, to encourage everyone to participate, to identify and analyse the causes of their problems (not only financial) and to find solutions. We called this Institutional Capacity Building (ICB) which was much broader than the present concept of Financial Literacy. We encouraged them to meet weekly and to save; the savings were deposited in a common group account which the local banks opened as they were considered Associations of Persons. Briefly, we tried to nurture what we thought was a genuine cooperative.

The major difference between these groups and the PACS was that membership was restricted only to families identified as poor. But each group selected its members. We later realized that this self-selection was on the basis of traditional relations of affinity (mutual trust and support, not on external criteria); this was a strength on which MYRADA built through ICB to equip them to take on new roles. The first loans for livelihoods were taken from each group's common fund. Records of group decisions and money transactions were maintained initially by MYRADA staff and gradually taken over by children/relatives of group members who were paid by the group. In 1986 there were over 50 informal groups which MYRADA called "Credit Management Groups" (CMGs).

Going to scale: NGOs can promote innovation, but unless Champions in Government step forward to craft supportive policy and implement it, these innovations remain small. Fortunately, there were such Champions in RBI and NABARD. In 1986 we approached Shri P.R. Nayak, the Chairperson of NABARD and Deputy Governor of RBI. Shri Nayak

¹ Mysore Resettlement and Development Agency

was acquainted with MYRADA's work as a Development Commissioner of Karnataka. We requested him for a grant of Rs. 3 million (Rs. 30 lakh) to train the groups in ICB and to increase the group's common fund based on the group's savings and performance. What attracted his interest in the reports which we shared with him were:

- All decisions were taken by the group.
- The groups started with savings.
- The great variety of purposes for which loans were given from their savings in the common fund which was augmented with grants from MYRADA; "Banks", he remarked, "would never consider many of these purposes".
- The different sizes of loans customized to requirements (no standard size for milch animals and goat units as in IRDP).
- No subsidies for the asset.
- Near 100% repayment.

These features clearly differentiated the CMGs from the IRDP. What disturbed Shri P.R. Nayak was the rate of interest levied by these CMGs on loans to members which was about 13%. NABARD sanctioned Rs. 1 million (Rs. 10 lakh) in 1987 (*Ref. Letter No. NB,EAPD/ 1434/ R&D/ Proj.56/ 97-98... dt 24 Oct. 1987; Subj: Request for financial support from R&D Fund of NABARD For Credit Management Groups; sd/ by M.R. Kishnamurthy, Manager*). Shri P.R. Nayak requested us to change the name to Self Help Groups (SHGs). It must be noted that all the SHGs promoted thereafter by NABARD and NGOs had the features which defined the Credit Management Groups.

NABARD TAKES OWNERSHIP

More than providing the grant, NABARD took ownership of this innovation and devoted staff time to visit the SHGs which had shared NABARD's grant. A study was carried out comparing the transaction costs of various models, and the SHG model emerged the lowest. Several visits of NABARD and Bank officers to CMGs/SHGs in MYRADA'S projects between 1988 and 1992 were organised to get insights into how they functioned. An extract from the report on a visit to CMGs in Kolar by NABARD officers on 8th December 1988 reads: *"We proceeded to Chikkakavanchi CMG which had received NABARD's funds. The Sangha (CMG) had already collected the savings amounting to Rs. 120 and Rs. 175 towards loan recovery. After financial transactions they discussed issues related to artificial insemination, milk procurement and fodder availability. After that, they took up village issues related to road repairs. They invited members from Maruthi CMG from the same village. Seeing the jeep (of the visitors) the village leaders also joined the meeting"*. This broad agenda was typical of SHG meetings till around 2005 after which many became financial intermediaries, to focussing largely on financial matters.

Shri S.C. Wadhwa, CGM, NABARD Bangalore took a lead in organising visits of senior officers from the State Bank of Mysore, Canara Bank, Corporation Bank and Kolar Grameena Bank to the SHGs in MYRADA's H.D. Kote and Kolar Projects. (*Ref Wadhwa's letters of 26 Oct.1990, 30 December 1990 and 8 March 1991 to the Banks & Myrada and the minutes of the December 22, 1990 Meeting of Bankers*). He urged the Banks to extend one bulk loan to the SHGs, allowing the members to decide on loans to individuals. On one such occasion, reacting to the reluctance of Bankers, he offered his retirement benefits as security against the first loans they extended to the SHGs!

POLICY CHANGES

Based on the feedback from NABARD and MYRADA's analysis of SHG data with the help of Clipper 5.0 software, RBI /NABARD made three policy changes in the formal financial system which made it easier for the SHGs to access it. No other country which supports group credit has taken this step.

- Banks were allowed to lend to unregistered groups provided they kept records of decisions and accounts. Many SHGs were reluctant to be registered as they anticipated official interference. Thanks to the initiative of Dr. C. Rangarajan, who supported the SHG concept and programme both as Deputy Governor and as Governor, RBI, a circular was issued dated 24 July 1991 which stated that: *"groups could be formal (registered) or informal (unregistered).... Further, the group will be free to decide on the interest rate to be charged to its members provided the rate of interest is not excessive".* Sd/ Shri S.K. Gupta, Joint Chief Officer, and Shri M.V. Gondhalekar, Asst. Chief Officer, RBI. (*Ref. RPCD.No. Plan. BC.13/PL-09-22/90-91*). The RBI once again informed banks on January 4, 1993 that: *"it has been decided that such Self-Help Groups registered or unregistered, may be allowed to open Savings Bank Accounts with banks".* Sd/ B.D. Nitsure, Deputy Chief Office. (*Ref. DBOD.No.BC.63/13:01:08/92-93*). After 2010, many banks exerted pressure on SHGs to register, or asked for PAN cards of individual members.
- Banks were allowed to extend one bulk loan to the SHGs allowing them to decide the purpose, size and repayment schedule on loans to individual members. This was notified in Circular No DPD/104 issued by NABARD's Development Policy Dept and signed by Y.C. Nanda. (*Ref No. NB, DPD.FS.4631/92-A/91-92*). This was the norm under the SHG Bank Linkage program which started in 1992. After 2005, there has been a gradual shift from one bulk loan to the SHG to loans directly to individual members. This started in Govt. sponsored programmes like SGSY and NRLM and became the norm adopted by NBFC-MFIs. The software generally used, required loans to be given to members directly; the grading agencies supported this model as a criteria of good/transparent systems. This model gained widespread acceptance with the increased use of technology; it reduced transaction costs and clarified without any delay the exact amount lent to individual members. (Under the SHG-Bank linkage model, banks did not require details of individual loans). However, it also reduced the ownership by the SHGs and their role in customising loans, monitoring their use and repayment. It increased the number of NBFC-MFI staff required to collect repayments. New advances in technology may cope up with this.

- No physical security was required, as was the practice in IRDP. This was in contrast to the practice in many countries where micro loans extended by MFIs are guaranteed by physical assets like house and land.

The SHGs, on their part, were expected to follow basic systems and procedures to win the confidence of banks, outlined in NABARD's Circular of 26 February 1992 (*Ref: No. NB DPD. FS/4631/92-A/91-92*); it was signed by Shri Y.C. Nanda then General Manager, NABARD and later Chairman who promoted the SHG model consistently over several years.

FINANCIAL INCLUSION

Under the SHG-Bank Linkage model, bankers visited the SHGs to assess them before extending the loan, but thereafter, SHG members in rotation travelled to banks to deposit or withdraw funds. The cost for this travel was met from the group's fund. This interaction with bankers, helped to build the confidence of SHG members who after about two years, when the group common fund was large enough, opened individual accounts in bank in which they deposited their savings, thus achieving the objective of inclusion in the formal financial ecosystem of Commercial Banks, RRBs and Cooperatives. After 2005, with the increasing use of technology, the SHG members lost all personal contact with bankers. Under the SHG Bank Linkage model the interest rates levied by Banks was around 11%, and the SHGs added about 2% to it. After 2005, when Banks lent to NBFC-MFIs to on-lend to SHGs, the interest rates ranged between 22% to 26%. While the scope for financial inclusion in the private sector has increased, thanks to the NBFC-MFIs, these rates make most investments in tiny non-farm enterprises unviable.

INSTITUTIONAL CAPACITY BUILDING

NABARD also realized that for the CMGs/SHGs to take ownership of the process of saving, lending and recovery, they had to undergo several modules in Institutional Capacity Building (ICB) which went far beyond what is presently called Financial Literacy. The unifying factor of affinity was important but not enough; it had to be strengthened with ICB for providing the SHG members with appropriate new skills to manage their institution (SHG) which supported their lives and livelihoods. NABARD provided adequate funds for ICB for over 20 years. MYRADA developed several training modules between 1987 and 1992 which were finally put together in a Training Manual called 'Capacity Building of Self-Help Affinity Groups' with 24 modules. Banks extended a loan only after 3-6 months during which period the SHGs saved, extended loans from savings, recovered and underwent several modules of ICB. After 2010, this ICB was reduced to providing information regarding requirements to meet loan obligations. It was considered to be an upfront cost which delayed loan disbursement.

With the support of these policies, the SHG-Bank Linkage Pilot project to link 500 groups was launched in 1992 with the support of several NGOs. The major feature of this model was that one bulk loan was extended by banks to the SHGs. The SHGs were free to decide on the amount and size of loan and repayment schedule. None of these were standardized. The SHGs found this model appropriate and responded quickly. As a result, the target of the pilot project was exceeded. The RBI records show that by December 1994 about 2700 SHGs were linked to banks.

SHG-BANK LINKAGE WAS INTEGRATED INTO MAINSTREAM BANKING

The RBI constituted a Working Group in November 1994 under the Chairmanship of Shri S.K. Kalia, MD, NABARD which assessed the Pilot Project of linking 500 SHGs to banks. The members of the Working Group visited 171 SHGs and 97 bank branches. Based on the Report of the Working Group, the RBI took the next major step; it integrated the SHG-Bank Linkage model into mainstream banking. This step was taken through its circular dated 2 April 1996 from the Rural Planning & Credit Dept. (*Ref RPCD No.PLBC 120/04.09. 22/95-96; sd/ by J.R Prabhu, Executive Director.*)

SHG-BANK LINKAGE PROGRAM

NABARD, thereafter took the lead in promoting the SHG- Bank Linkage all over the country. It arranged training programmes and exposure visits for bankers, Government officials and NGOs and held regular meetings to sort out operational problems. By 2004-05, there were 573 banks lending to SHGs through 41,323 branches, and 4,323 NGOs involved in training and mentoring SHGs. By March 2005, banks had provided credit to 16,18,456 SHGs involving about 120 million poor people, making it the 'largest cooperative microfinance initiative in the world' in the words of Dr. C. Rangarajan, then Governor of RBI. It is also the largest example of Atmanirbhar Bharat Abhiyan (India Self Reliant Mission).

ORGANIC GROWTH

There have been two major shifts in the micro credit ecosystem, one from public sector banks to private NBFC/MFIs (though some banks like SBI still have a large portfolio of lending directly to SHGs or with BCs), and two, a parallel movement where SHGs are federated to take on larger programmes. These shifts indicate that the SHG programme is growing organically. The initiatives to take on larger programmes by a group of SHGs is being supported by NRLM both with grants and loans. NRLM has provided the cushion necessary for such large group initiatives to take off.

Those who launched the SHG movement envisioned it as a transition phase to equip the poor in the informal sector with appropriate institutions, skills and confidence to enter the formal financial system and to expand the range of their livelihood activities. They expected the SHGs' roles and structures to change. The two initiatives, one led by NRLM and the other by NBFC-MFIs show that this is happening. Up to 2005, the SHG movement was led by NABARD/RBI, Women's Development Corporations of several States (hence the focus on women's groups and gender issues), NGOs and public sector Banks. After 2005, the programmes of the Govt. especially NRLM gradually absorbed these groups. The programme is now managed by the Rural Development and Panchayat Raj Department in most of the States.

PSBs IN SHG FINANCING AND ITS IMPACT ON MICROFINANCE SECTOR – WAY FORWARD



Shantanu Pendsey

CGM (ABU & GSS), CC, SBI

“Give a man a fish, he’ll eat for a day. Give a woman microcredit, her family will eat for a lifetime.”

- Bono

In the year 1992, when the microfinance ecosystem was still in a nascent stage, the National Bank for Agriculture and Rural Development (NABARD) initiated a landmark model in the form of SHG-Bank Linkage Program with the objective to create sustainable livelihoods for rural poor. The programme which began on a modest scale has grown exponentially over the past 30 years to become the largest microfinance outreach programme in the world. SHG financing has been one of the most important innovations in financial ecosystem particularly across microfinance and rural credit. Being a ‘Savings-First, Credit Later model’, credit discipline became a norm for SHGs, and collateral in the form of group/societal pressure made them bankable. SHG financing became a cost-effective and smart solution to the twin problems being faced by banks i.e., low recovery of loans in rural areas and high transaction costs in dealing with small borrowers at frequent intervals.

Today SHGs are seen more than just a conduit for credit. They also act as a delivery mechanism for entrepreneurial training, livelihood upliftment, community development programmes, gender equality, promotion of social security schemes, reduced dependence on informal lending channels, improvement in housing & healthcare, etc. The SHGs have become a tool for the empowerment of women and betterment of the unbanked/underbanked poor across the rural ecosystem, viz., Financial Inclusion which has paved way for Financial Literacy. Financial Literacy has in turn given further thrust to Digital Financial Inclusion among the unbanked/underbanked sections of the society, thus creating path for Digital Literacy.

The success of SHG movement can be measured by the fact that, the movement which was started in 1992 by NABARD has already resulted in mobilization of 8.78 Cr households into around 81 lakhs SHGs. With SHG-BLP loans outstanding of Rs. 1.82 lakh crore, it has become the largest microfinance outreach programme in the world.

Various factors have contributed to the growth of SHG-BLP. NABARD has been providing policy support, support for training and capacity building of various stakeholders and for SHG formation. The inclusion of SHG-BLP under priority sector lending by RBI in 1996 mainstreamed SHG-BLP as a normal business activity for the Banks. RBI’s advising banks to include micro-credit as an integral part of the corporate credit plan facilitated the growth of SHG-BLP ecosystem. Further, the success of this program resulted in the launch of “The Swarnajayanti Gram Swarozgar Yojana” (SGSY) in 1999 which was later

modified as National Rural Livelihood Mission (NRLM) in 2011, a SHG driven poverty alleviation programme aimed largely at livelihood upliftment particularly across rural women.

Public Sector Banks (PSBs) are the most important pillar of SHG movement in the country. They are the ones who adopted the idea of SHG-BLP since its inception in 1992 and ensured the success of the pilot. PSBs are the base on which the SHG ecosystem has flourished and have been promoting the SHG-BLP through both approaches, i.e., participating as one of the stakeholders as well as financing to NGOs & MFIs for SHG on-lending. PSBs engage with SHG across various stages of its lifecycle, from formation to maturity, viz. SHG formation, group corpus, SHG savings account opening, book-keeping, micro credit plan, and grading of SHGs. Through these approaches, PSBs have become the fulcrum of SHG-BLP programme.

PSBs have contributed to the growth under SHG-BLP due to various strategies adopted by them. PSBs have largely gone by the policy framework in line with RBI, NABARD and the Govt. of India (NRLM) in driving the SHG-BLP programme. They have ensured the implementation of SHG-BLP by following a combination of social as well as commercial approach. There is a clear understanding among the operating functionaries that SHG-BLP is a bankable proposition, though the programme is for the economic upliftment, social transformation and empowerment of rural poor particularly women. Unlike, other financial institutions that have banked on NGOs and MFIs for SHG financing, PSBs have primarily driven the programme on the basis of their large workforce, wide network of branches in rural and semi-urban areas, bankable operating model, and excellent liaising with NABARD and NRLM machineries. This is the major reason for their astounding performance under SHG-BLP. Further, in states where PSBs are not able to execute SHG-BLP, they are trying to facilitate the programme through collaborations with NGOs. Having an annual target-based approach in terms of value and volume across all levels of operating machinery has also helped the PSBs to make deep inroads in SHG financing.

The impact of PSBs through SHG financing in the Microfinance sector has been praiseworthy. Today, PSBs are the biggest contributors in SHG-BLP with a market share of 66% and SHG-BLP loans outstanding of Rs. 1.20 lakh crore. Among PSBs, since the first pilot, SBI has played an instrumental role in women empowerment and livelihood upliftment by being one of the pioneers and market leaders of SHG-BLP. SBI has a SHG-BLP loan outstanding of Rs. 31,491 crore.

Having made huge strides in microfinance through SHG financing, PSBs are inclined to carry forward the intervention effectively and meaningfully to create an impact funding ecosystem of its own. Growth of SHG-BLP in the country has mostly remained skewed. Around 69% of the SHG-BLP can be seen in southern parts of the country, i.e., states of Andhra Pradesh, Telangana, Kerala, Karnataka and Tamil Nadu. Focused approach towards tie-ups with NGOs and MFIs can help the ecosystem to flourish in other parts of the country. Creating women entrepreneurs in the form of BC Sakhis & Bank Sakhis and leveraging their network will give further thrust to the SHG-BLP. New and alternate models of financing like SHG individual women enterprise loans and access to other micro-credit schemes to individual women members of SHGs like MUDRA, Stand-up India, Agri Infra Fund, PMFME & PMEGP will go a long way in ensuring the desired impact on

Microfinance sector through SHGs. Training and capacity building of SHGs through RSETIs and financial literacy programs will ensure that they are provided with the requisite skills for managing their livelihoods, for enhancing their credit absorption capacity and credit worthiness. This will also create a readymade pool of SHGs and individual women members for the PSBs to provide credit for budding women entrepreneurs as well as higher dosage of credit to matured SHGs. Another factor, which will help SHGs to prosper is higher quantum of loans to mature SHGs. The average ticket size in SHG-BLP is still at the lower side. Effective assessment, grading of SHGs and bankable Micro Credit Plan by the operating functionaries is the solution to this problem statement. Creating marketing avenues, organizing exhibitions for sales promotion, arrangement of raw materials at reasonable price, establishing linkage with related Govt. departments, e-Commerce sites and Corporates for sale, promotion and extending subsidy facility are few suggestions which can push the SHG movement to achieve greater scale of success. Digital financial literacy and digitization of SHGs is another area which will streamline ease of operations at the branches as well as for the SHGs. Partnership with Fintechs is the key to achieve digitization of the SHG ecosystem.

With NABARD as the flagbearer of SHG-BLP, the model at the core of NRLM, pandemic on the decline, changing economic scenarios, new market avenues, booming e-Commerce, new and alternate models of SHGs financing, SHG digitization and heightened entrepreneurial aspirations of rural women, it is expected that, in the coming years, the Microfinance sector will witness rapid growth through SHGs' mobilization and their bank linkage. PSBs, which led the foundation of SHG-BLP with NABARD, will continue to be the largest contributor of SHG-BLP program of our country i.e., the largest microfinance outreach programme in the world.

MICROFINANCE FOR EQUITABLE GROWTH



C S Ghosh

MD & CEO,
Bandhan Bank

Microfinance is the most capable medium for driving financial inclusion, thereby enabling low-income households to increase their household income, join the mainstream economy and improve overall standard of living. The genesis of microfinance dates back to the 1980s. It had a focussed objective – poverty alleviation through empowerment of women. The dominant strength of microfinance has been in its last mile connectivity. Right in the early days of microfinance, the reach was in remote rural areas as also where other formal financial services were not able to reach. Because of microfinance, the less privileged who were dependent on the atrocities of private moneylenders, received relief both in terms of the interest rates and coercive practices of collections, which at times were even inhuman.

In our nation, a large part of the population still lacks a simple savings account. However, to achieve their goals of wealth accumulation and risk mitigation, they need financial services and individuals with limited access to capital can do so thanks to microfinance. As mentioned earlier, these people would have

turned to borrowing money from moneylenders, friends or family if microfinance organisations had not been providing loans. In these cases, the interest rates would have been usurious and eaten away into their hard-earned income and savings. Microfinance supports the government's goal of financial inclusion in the nation by mobilising capital to this segment of borrowers and enabling them to make informed investments in their enterprises.

The Indian microfinance sector has witnessed phenomenal growth over the past two decades in terms of an increase in both the number of institutions providing microfinance as also the quantum of credit made available to microfinance customers. About a decade ago, as on 31 March 2012, the sector had a portfolio of about Rs. 17,200 crore. As of September 2022, with 6.2 crore unique borrowers across India, the microfinance sector crossed a significant milestone of Rs. 3 lakh crore portfolio, almost 17.5 times than in March 2012. Of the 6.2 crore unique borrowers, 98% are women borrowers, proving the large scale impact on women empowerment in the nation. The most important feature of microfinance is that the impact on women borrowers and their families is sustainable and this growth has a multiplier effect on the society around them.

Microfinance serves as an antidote against poverty for those who reside in rural areas. It has also facilitated the creation and further streamlining of national policies that target poverty reduction, women empowerment, assistance to vulnerable groups, and improvement in the standards of living.

An increase in the income of women will not only prove beneficial for their families but will also have a very positive influence on the economy. With Microfinance, children can complete their education, and also, since the chances of survival increase, the average family size reduces. All of these add up to the possibility of future investments as people can now meet their basic needs. Microfinance also entails access to better nutrition, higher consumption, and also consumption smoothing, where the gains are not monetary but are from stability.

One of the key areas in which microfinance has played a significant role is employment generation. By enabling women to start their own enterprises, there has been large scale primary employment generation. Many of these women have seen significant growth in their businesses and that has led to them employing more people to run the business, thus creating secondary employment, and that too in rural and semi-urban areas. In the case of Bandhan Bank, even if 50% of the 1.8 crore women microcredit customers of the Bank employ just one more person, there has been job creation for nearly a crore of people.

Amongst the few challenges that the microfinance industry faces is the inability of MFIs to get sufficient funds. This has led to the dampening of growth in the recent past and these institutions should look for alternative sources of funding.

The government has been able to align its vision of financial inclusion through microfinance, helping low-income groups invest in their businesses. *In 2022, the RBI rationalised the definition of microfinance and increased eligibility for microfinance loans to households with an income of Rs. 3 lakhs p.a.* While removing the interest rate cap on these loans, the central bank also asked

lenders to have board-approved policies on pricing. It has given a level playing field to all the players in MFI lending. The new rules have flattened the rural-urban divide. These latest guidelines will further help to deepen the penetration of microcredit in India. These guidelines strongly reflect the maturity that the microfinance industry has reached in India.

Technology and digital transformation have enabled faster and deeper financial inclusion. With major events like demonetisation and the COVID-19 pandemic, the adoption of technology has accelerated in areas like credit appraisal & decisioning and collections. Data science has helped in better risk mitigation models, as also propensity models that help identify behaviour that may lead to delinquency. These developments have helped institutions to bring in efficiency in their operations. The adoption of these is still at a nascent stage, yet, more institutions are focussing on data and its most appropriate usage. With cheap and high speed data available in the deepest pockets of the country, customers have also adopted digital transactions rapidly and this bodes well for the industry.

Technology should be looked at as an enabler. The key reason for the success of microfinance, the customer touch, should continue to be the reason for its success. The frequent and organised customer connect helps the industry in being customer centric and evolve according to the customer. There will be challenges too, but eventually, the industry will see a substantial reduction in operating expenses in the long term with more data on household composition and incomes, use of data analytics, etc.

The role of microfinance in furthering last mile financial access for the masses has been well established. It has been a key contributor in the development of especially the rural and semi-urban economies. The new credit borrowers of the microfinance sector will play a significant role in achieving the country's vision of becoming a US\$5 trillion economy.

As a famous Economist **Jonathan Morduch**, once said *"Microfinance stands as one of the most promising and cost-effective tools in the fight against global poverty."*

Let's work towards it.

CLIENT CENTRIC CALIBRATED DIGITALISATION BY MICROFINANCE SECTOR IN INDIA



Dr Alok Mishra

CEO, MFIN

Today, the well-established microfinance model provides doorstep delivery of services, with low operational costs by adopting digitalization in a calibrated manner while maintaining its focus on customer centricity. Supported by a progressive regulatory regime, the Joint Liability Group (JLG) portfolio has registered manifold growth over the last decade. The Gross Loan Portfolio (GLP) of the JLG lending has grown more than 15 times from Rs. 17,264 crore in March 2012 to Rs. 2,85,441 crore in March 2022. The number of unique borrowers has increased to more than 6 crore in March 2022.

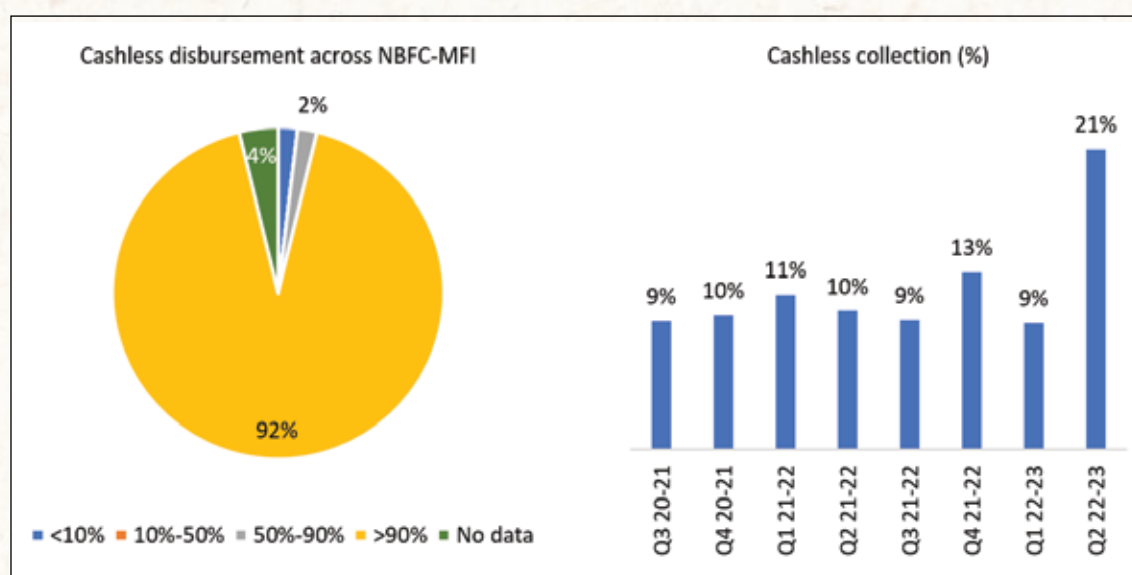
It all started in early 2010, when the industry captains under the aegis of MFIN decided to formalise the process of collection and usage of the credit records of clients for sound underwriting. The initial reaction of credit bureaus was lukewarm and the microfinance industry decided to establish a new bureau only for microfinance borrowers. Today, across the 4 credit bureaus, we have nearly 11 crore microfinance client records with 6 crore active clients. NBFC-MFIs (Non-Banking Financial Company- Micro Finance Institutions) have invested in a robust technology framework to enable data upload to the credit bureaus at daily or weekly frequency. The rapid growth of the microfinance sector has been supported by rapid and deep-reaching changes in the other sectors of the Indian economy. Increasing penetration of mobile phones, faster communication due to apps and dissemination of information using social media platforms had a positive impact on awareness and knowledge levels of consumers. The number of mobile phone subscribers hit 100 crore in 2016 and by 2018, internet had more than 50 crore subscribers. The Jan Dhan scheme for providing a “no-frills” savings account to every citizen led to the opening of more than 46 crore accounts. These accounts provided basic banking transactions leveraging the Aadhaar Enable Payment Systems (AEPS) and the widespread Business Correspondent² (BC) network. Similarly, the launch of the Unified Payments Interface (UPI) changed the paradigm of digital payments which saw a rapid growth.

Keeping in step with these changes, the microfinance sector initiated digitalization efforts aligned to the levels of financial literacy of their borrowers. The microfinance model today deploys an optimum mix of technology and human touch. The MFIs use API integration with credit bureaus to pull the credit information report of loan applicants in real time. Tab based solutions are employed in the field to achieve a faster turnaround of loan applications

² Business correspondents are retail agents engaged by banks for providing banking services at locations other than a bank branch/ATM. For example: a local kirana shop or the postman..

and customer complaints. A field force of nearly 2 lacs across the sector provides an assisted digital interface to the borrowers. Know Your Customer (KYC) documents are read using OCR (optical character recognition) and verified using API integration with the different registries. Underwriting models use data on credit experience with different customer segments and compulsorily use the credit bureau reports. Today, nearly 100% of microfinance loans are being digitally disbursed directly to the borrower's bank account. At the same time, concerted efforts to make the borrowers comfortable with digital repayments have led to improvement in the percentage of digital repayments (Figure 1). Increased adoption of digital payments would also lead to better capital efficiency for the MFIs as well as reduced operational costs. All these initiatives are in addition to the weekly or fortnightly group meetings attended by the field officers of the lender to enable the human touch required in last mile delivery of financial services.

FIGURE 1: CASHLESS DISBURSEMENTS AND COLLECTIONS³



The adoption of technology by MFIs (microfinance institutions) has enhanced operational efficiency, improved underwriting models and reduced expenses while continuing the emphasis on customer centricity. Keeping in mind the low-income, low-literacy levels of the microfinance borrowers, digitalization initiatives have been aligned to the rapid diffusion of smartphones and growing comfort of borrowers with digital modes of transactions. Improvement in internal processes of MFIs aided by digitalization have improved the timeliness and quality of data being submitted to the credit bureaus. This has a direct impact on the improvement in the quality of underwriting as well as the turnaround time for processing loan applications. Borrowers now have multiple channels available to them for registering their grievances. Field teams have online access to data like status of an application or a grievance and can offer better customer service. Faster access to relevant data also equips MFIN to conduct better surveillance and be able to identify issues related to customer protection.

³ Based on data collected from MFIN members

Widespread availability of a bank account and increased adoption of digital transactions have helped create transaction histories of microfinance borrowers. Such data is supporting the development of new lending products for the customers. Cash-flow based lending is one such case. Instead of the traditional way of looking at income and expense, it analyses the cash flows of a business which forms the basis of underwriting. As small and micro businesses become a part of the formal economy, such lending models hold a lot of promise. The initiative to issue an Udyam Registration number for all micro and small enterprises will further promote the formalization efforts⁴.

The adoption of any innovation follows a typical S-curve. There are a small number of people who start using a new product or process. Over a period of time, as the word of mouth spreads, more people try the innovation. Once the critical mass of users is reached, the speed of adoption increases rapidly. Today client on-boarding, loan sanction, disbursement and even repayment has been digitalized. Few initiatives like use of scoring models for underwriting, integration with the Account Aggregator framework to access customer's financial statements will become widely adopted over the next few decades. This will give an impetus to further deepening of microfinance.

In order to raise client level awareness, MFIs as well as MFIN are undertaking massive on-field literacy programmes. MFIN is collaborating with the RBI and HSBC to undertake pan-India technology literacy trainings. This project is driven by the fundamental belief that instead of driving adoption through increased supply, clients should see value in doing things in a newer way.

Today, the microfinance sector is well-poised to leverage the evolving technologies optimally for providing better products and efficient customer service to its borrowers.

⁴ Udyam is a permanent registration and basic identification number which requires only an Aadhaar number for its generation. The Udyam number will help such enterprises benefit from government schemes. Loans given to enterprises linked to an Udyam number will qualify for priority sector lending for banks.

ROLE OF SROs IN THE EVOLVING MICROFINANCE ECOSYSTEM



Jiji Mammen

ED & CEO, Sa-Dhan

Microfinance in India has become nearly a Rs. 5 trillion business. It formally started in 1992 with the launching of SHG Bank linkage programme by NABARD, as a pilot programme, with the support of the RBI. It completed 3 decades in 2022 and has grown from a pilot scheme for linking a paltry number of 500 SHGs to a programme of more than 12 million SHGs with more than 140 million women as members, each representing a poor household and more than Rs.1.5 trillion loan outstanding with banks. In addition, SHG deposits with banks amounting to nearly Rs. 50,000 crore are available with banks and an equal or more amount shall be in the form of internal lending outstanding.

SHG Bank linkage programme was followed by another initiative, mostly a private one, the launching of specialised financing institutions called microfinance institutions (MFIs), at the start of the century. Inspired by our

own SHG Bank linkage programme and the Grameen Bank of Bangladesh, a new innovation in the form of Joint Liability Groups were formed for financing the poor by these institutions. The first of such an innovation could be traced to 1995, but the real boost to this initiative came in 2000 when RBI allowed such institutions to function provided they were catering to the needs of the poor people with non-collateral loans. Since then we have seen many such MFIs coming up in the country in various legal forms, viz., Company, Trusts, Societies etc. MFIs account for more than Rs. 3 trillion loan outstanding today.

Thus, considering that, the microfinance has now crossed Rs. 4.5 trillion loan outstanding and taking into account the internal lending of SHGs, which is not captured in any database, the whole loan outstanding would touch nearly Rs. 5 trillion mark.

When the SHG Bank linkage had taken shape in the late nineties, it was felt by the then leaders of microfinance, the likes of Late Ela Bhat Ben, Shri Alosyus Fernandez, Shri Vijay Mahajan, Shri Brij Mohan, etc., to have an association of microfinance promoting institutions, mainly to work as a policy advocacy body and to ensure a self-regulation among the members. Thus in 1999, Sa-Dhan was formed as an association of Development Finance Institutions.

The microfinance sector has seen several ups and downs in the last 25 to 30 years. The major event which impacted the MFIs adversely was the microfinance bill passed by Andhra Pradesh Government, in 2010, which caused a huge disruption to the MFI sector. The RBI, which did not directly get involved in the microfinance activity, till then, got its act together and appointed a committee under Y. H. Malegam, which recommended a set of regulatory norms for MFIs in the country. As part of this recommendation, two SROs were appointed, viz., Sa-Dhan and MFIN, to self-regulate the sector. From 2015 onwards, Sa-Dhan is functioning as primary Self-Regulatory Organisation (SRO) for MFIs.

As an SRO, Sa-Dhan has been working towards keeping the sector healthy and to protect the interest of ultimate borrowers, who form the bottom of the pyramid in our society. Thus, as a first step Sa-Dhan along with SIDBI came up with a Code of Conduct for the industry, which gave a set of norms for responsible lending and client protection. It was further fine-tuned subsequently three times, the last one being in 2022, based on the changes happening in the sector, including the changes in regulatory norms set by RBI. Earlier, Sa-Dhan also worked with RBI in bringing the initial regulatory framework as well as the revised one recently. Further, the credit assessment framework developed by Sa-Dhan has been helping the MFIs to make a realistic assessment of household income and credit eligibility. Sa-Dhan as a sectoral leader and members' institution has been also engaging with funders to meet the funding needs of MFIs and also help in their capacity building.

Over the years, Sa-Dhan has developed a unique Web based monitoring tool to identify early warning signals of stress developing in the sector and a Grievance Redressal Mechanism (GRM) Framework to strengthen MFIs' GRM practices. It also regularly releases thematic risk analysis at district and Pincode level, and assists in disseminating best practices in microfinance operations across a range of functions.

Sa-Dhan plays the role of an Association and an SRO perfectly so as to meet the needs of members as well as ensure proper functioning to safeguard the interests of client borrowers too. Many SHPIs are members of Sa-Dhan. In fact, Sa-Dhan was born out of the SHG movement and the initial members were SHG promoting institutions. With a view to support the SHG movement in the country and to develop a proper ecosystem for its existence, Sa-Dhan had taken several steps in the past. It conducted an extensive study in early 2000s to understand the benefit of federating SHGs for their better sustainability and the recommendations have helped in formation of SHG federations across the country. Sa-Dhan also successfully advocated for funds under GoI Budgets for development of SHGs, as well as the formation of a Mahila Bank to promote the growth and expansion of women-led SHGs across the country. Sa-Dhan worked closely with the Ministry of Finance, GoI, to monitor the implementation of women SHG formation and training with the support of NGOs in 109 weaker districts of India.

Sa-Dhan was also instrumental in streamlining the functioning of SHGs and has brought out field manuals, as part of Technology Tool Series, which gave directions for book-keeping, documentation, grading of SHGs, etc. It also worked with the Government and NABARD, which culminated in two notifications from RBI, to bring the SHGs' member level data into Credit bureau platform for better assessment of indebtedness among the rural populace. However, the work is still in process.

Thus, as an SRO and an industry association, Sa-Dhan has been playing its role to make the microfinance ecosystem better and robust. The vision of Sa-Dhan is to promote an economically and socially empowered society and the dual role it plays make it possible to achieve this goal.

THE CONTINUING ROLE OF SHGs IN FINANCIAL INCLUSION, GENDER AND LIVELIHOODS DEVELOPMENT



Ajay Tankha

Development Economist

The SBLP has been in existence for thirty years now. Self-Help Groups (SHGs), mainly of women, with a somewhat longer history, have been formed and supported by a wide range of stakeholders and under a large number of projects and programmes. NABARD's *programme for linking SHGs with banks has been the core innovation that has been the mainstay of SHGs in development*. As the number of SHGs has multiplied, so have the types of linkages, activities and innovations that have been designed around them by promoting agencies. In recent years SHG promotion and development has mainly been within the domain of state institutions even as NABARD has withdrawn from actively supporting SHG promotion and continues only in non-intensive NRLM districts.

The SHG Bank Linkage Programme (SBLP) model, with its characteristic savings-based methodology, was positioned as a *supplementary channel* for the provision of credit, and thus it has remained even after thirty years of unbridled expansion. The rationale for the interest of bankers was primarily due to the

possibility of externalisation of the transaction costs of small loans and to ensure recoveries through the operation of peer pressure among group members.

After a period of exponential growth over nearly two decades, additions to SHG numbers have understandably levelled off. Nevertheless, according to NABARD's Status of Microfinance in India, 2022 nearly 11.9 million SHGs were linked to banks as on 31 March 2022 having covered nearly 142 million families. *The SBLP achieved group savings with banks of nearly Rs. 472.4 billion⁵ with credit outstanding of over Rs 1510 billion to over 6.74 million SHGs or nearly 57% of total savings-linked groups. Over 87% of the groups were exclusively women groups.* According to one estimate there was in 2016, a potential for about 12 million SHGs in the country (NABARD, Status of Microfinance in India, 2016). This means that, except in selected states, in the rest of the country SHG-bank linkage is fast approaching saturation levels.

After the initial enthusiasm and a target-oriented effort on the part of NABARD the initiative for SHG development has been ceded to the State Governments. Indeed, it was only in 2012, after about 20 years of bank linkage, that a new set of guidelines were put out by NABARD in the form of SHG 2. This was considered to be too little too late even as the Central and State Governments started to implement a broad-based livelihoods development strategy around SHGs. Elaborate processes and SHG federation structures have since evolved over the years by various agencies engaged in this endeavour.

In view of the leadership of NRLM as it has emerged, with the cooption of NGO-supported SHGs within its fold, and with the provision of universal financial access at the individual level through the Prime Minister's Jan Dhan Yojana (PMJDY), as also associated initiatives at digital financial inclusion, there is also need for a further review of the SBLP. This is especially necessary given the newly emerging financial architecture, which has new players such as small finance and payments banks, as also new forms of bank partnerships with financial and non-financial intermediaries.

While at the planning and policy level there has generally been tacit support for SHGs among the banks and government departments, however, concern for SHG development often has been lacking at the ground level. While some banks, public and private, have seen SHGs as part of their corporate financial inclusion strategy others have undertaken SHG work with reluctance. (Indeed, credit flow to SHGs is less than impressive given their high level of savings mobilisation.) Nevertheless, SHGs command respect and attention at their high level of achievement in budget speeches and those by the Prime Minister for their contribution to the development of the agency and constituency of women. At the same time the Reserve Bank of India (RBI) has not recognised SHGs as significant players in financial intermediation during the past decade in which financial inclusion plans of banks have been in place and closely monitored. Interestingly, RBI's National Strategy for Financial Inclusion 2019-24, despite demarcating the domain of access, usage and quality parameters and developing a financial inclusion index does not go as far as naming the SHGs as players in the service delivery chain for financial inclusion.

⁵ Internal SHG savings have been assumed by NABARD over the years to be 70% of total SHG savings (i.e. total of SHG corpus held within the group and in bank accounts). Overall SHG savings could then be an estimated Rs. 1575 billion.

New challenges, resulting from technological innovation and structural changes that have taken place recently, too have emerged. This includes new responsibilities for SHG members in training and outreach, business correspondent relations, the increased limits to SHG borrowing, and pathways to larger loans for more enterprising SHG members.

On the plus side, with the emergence of small finance banks and payments banks and the increased flow of loans to small and medium enterprises, new relationships and products are being introduced in rural and urban areas. This has led to the BC relationship being redeveloped and redefined. There is considerable potential for SHG members, SHGs and SHG-based associations in further utilizing the opportunities provided by the BC channel.

It will also facilitate an integrated and convergent approach to serving the hitherto excluded sections and will enable them access to a larger boutique of financial services from the banking system. Several banks have redesigned their products through convergence of the BC and SBLP channels to enable greater financial outreach to these underserved sections.

Simultaneously, the NRLM, which has taken strong roots in different states, has based its financial inclusion model of livelihood development of the poor on the strengthening of SHG federations and the SHG-bank relationship. The simultaneous deepening and scaling up has the potential both to deal with SHG issues such as ‘graduation’ as well as to enable the nesting of targeted interventions such as the Trickle Up project. As matters stand, the SHG continues to be a potential rallying point for NABARD, NRLM and self-help promoting institutions (SHPIs) advocating for federations as key institutions in financial services delivery. In this they are joined by the World Bank in developing the “proof of concept” around planned SHG-based initiatives, international funding agencies like the Gates Foundation, technical support agencies and also the corporate social responsibility wings of business houses. There is a need to review the possibility, scope and effectiveness of SHG involvement in mainstream banking particularly in view of the role that has been assigned by the NRLM to cluster level federations in financial inclusion. The potential of federations to act as BCs/BC agents is as yet unrealized and could be a game changer in the comprehensive delivery of financial and non-financial services through these entities.

One of the major initiatives of NABARD’s, Livelihood and Enterprise Development Programme (LEDP), holds the key to creating the proper ecosystem for SBLP and have laid the foundation for SBLP and related initiatives for the future. The skill building and training resulting from programme activities could substantially enhance productive credit absorption through SHGs and greatly enhance livelihood creation for SHG members.

It is clear from the above stocktaking that the while the SBLP may have lost some steam and several issues persist, there are, nevertheless, bright prospects and promising avenues available for the strengthening of SHGs. Recent Government pronouncements have positioned SHGs as the fountainhead of women’s enterprise development which in turn is seen as the backbone of the continuing empowerment of women in an ever-widening arena. However, there are few models and pilots that show the way forward in a holistic fashion that brings together the several agencies that would be involved in this endeavour.

Finally, it also is important to take note of outstanding issues and potential constraints. An unsettled question is the suitable legal framework for the operation of SHG federations that have become an established keystone in unlocking the SHG potential. At the other end, the promotion of farmer producer organizations, once again using women SHG's members as the building blocks of the endeavor, only serve to further extend the range of involvement of this agency in livelihood promotion and development. Though SHG women have made their mark throughout the country through group and individual enterprise – not least their sterling contribution during the Covid crisis – and have also helped in the implementation of key government programmes, there are limits to which the (often unpaid) labour of SHG women ought to be utilized in developmental services delivery. The future vision and strategy of SHG-based development would do well to take this into account as they contribute to cement their place as a vital force in the rural development infrastructure as also serve as a beacon for similar group-based initiatives in other countries.

FINANCIAL SERVICES FOR THE EXCLUDED – BANKABLE STRATEGIES AND INNOVATIONS



R K Thanvi

Ex-CGM, NABARD

NABARD as a national level development financial institution mandated to work for integrated rural development came into existence at a time when the nation was looking for reasons why, despite having an extensive multi-agency institutional infrastructure, the vast majority of the rural poor continued to remain beyond the reach of formal banking services. While a larger proportion of households belonging to higher asset groups could access institutional credit at interest rates below 12.5% per annum, the poorest households were still indebted to informal sources of credit and were paying usurious rates of interest. To find an effective mechanism to remove this contradiction and leverage the vast network of Commercial, Cooperative and Regional Rural Banks for making financial services accessible to the hitherto excluded, NABARD set out on a journey to understand the causes of exclusion, the financial needs of the excluded as also the limitations of banks. Thus evolved a strategy of learning from the field, responding to the genuine banking needs of the poor by designing right products and process that are bankable and onboarding all stakeholders for meeting the financial needs of the poor.

SELF HELP - THE BEST HELP

A nation-wide survey of informal groups of the poor led by NABARD in 1987 revealed that such groups based on the concept of self-help had emerged as a response to the felt need of the poor. These groups had evolved flexible systems of managing their pooled resources in a democratic manner and gave loans of small amounts for a short tenure to their members. Defaults in repayment of these loans were rare in these groups. Around the same time, NABARD supported MYRADA in an Action Research Project on supporting the informal groups in augmenting their resources. Further studies by NABARD and

MYRADA convincingly proved that these informal groups were indeed bankable. This conclusion helped design the Pilot Project on SHG Bank Linkage with the support of RBI.

The project launched in 1992 was unique in introducing three critical innovations in formal banking. These innovations were –

- Accepting informal/unregistered groups of poor (up to 20 members) as clients of banks for savings and credit and opening bank accounts of such unregistered groups.
- Lending to such groups without collaterals and without specifying purpose or activity.
- Leaving the decision of lending to individual members on the judgement of the groups.

The resounding success of the Pilot Project convinced RBI to advise banks in the year 1996 to treat SHG-Bank Linkage as a mainstream banking activity. Since then, SHG-Bank Linkage has emerged as the largest and the fastest growing microfinance programme in the world. With more than 90% of SHGs being exclusively of women, it has also been recognized as an important tool for women empowerment. Today, Self Help Groups (SHGs) has become the fulcrum of the ambitious Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), the largest livelihood support programme being implemented by Govt. of India across the nation.

MOVING FORWARD WITH JOINT LIABILITY

While SHGs helped the asset-less poor, specially women in accessing the formal banking sector for meeting their emergent credit need, the credit requirements of small and marginal farmers (not having clear titles), tenant farmers and small artisans could not be met through SHGs. NABARD, therefore, launched a pilot project of linking Joint Liability Groups (JLGs) with banks during 2004-05 in seven states of the country. Based on the encouraging feedback, a scheme was formulated in 2006-07 and circulated among all banks with the following objectives –

- To augment the flow of credit to tenant farmers cultivating land either as oral lessees or share croppers and small & marginal farmers (not having clear titles of land) through formation of JLGs.
- To encourage banks to extend collateral-free loans to JLGs using joint liability as a social collateral.
- To build mutual trust and confidence between tenant farmers and banks.

Subsequently, the scheme was extended to include rural artisans as well. The financing of JLGs by banks picked up momentum post 2014-15. Today, under a business model, many banks have entered into MoUs with NABARD for promoting and financing JLGs.

CLIMBING UP THE LIVELIHOOD LADDER

Having met the emergent consumption and production credit needs through SHGs and JLGs, the next logical step was helping the poor evolve sustainable livelihood mechanism. Producers Organisations (POs) registered as Producers Companies or Cooperative Societies have emerged as an important innovation for helping farmers, rural artisans and micro entrepreneurs. Federations of SHG and JLGs are being supported to form POs to take advantage of the economy of scale in acquiring inputs/raw materials and marketing their produce.

The Journey of innovations continues!

SHG FEDERATIONS – INSTITUTIONS THAT CAN SERVICE & SUSTAIN THE SHG MOVEMENT



C S Reddy

CEO, APMAS

It has been more than three decades since the women Self Help Group (SHG) movement began in India. The Reserve Bank of India and NABARD provided the much needed leadership at the national level with the support of Government of India, State Governments and the banking sector. Many NGOs played a pioneering role in piloting and innovating the SHG movement in the country and State Governments led the scaling up and saturating the SHG movement in both rural & urban areas. As on March 2022, SHG movement has reached 14.2 crore households with more than 1.19 crore SHGs with savings deposits of Rs. 47,240 crore (the cumulative savings of the SHGs, interest earned and grants received would be over Rs. 150,000 crore as more than two-thirds of the SHG funds will be in loans to the SHG members). SHGs have also mobilised loans from banking system and as on 31st March 2022, at over Rs. 1,51,051 crore loans outstanding from the banking sector. SHG movement manages around Rs. 300,000 crore.

The massive outreach of the informal SHG movement has generated great interest in the model's sustainability, which has led to the promotion of SHG federations at village, cluster & district level as formal membership-based cooperative organisations. Majority of the SHG federations have been promoted by state governments under National Rural Livelihood Mission (NRLM). There are more than 500,000 SHG Federations in the country. These federations offer a wide range of services – livelihoods promotion, enterprise incubation, training, self-regulation and social development which also act as implementing agencies for various government schemes. Some of these SHG federations are engaged in financial intermediation acting as Business Correspondents of banks, accessing bulk loans from banks for on-lending & managing funds given by the state governments and donors.

SHG federations have evolved as an institutional base providing sustainability

to the SHG sector, with significant scale and widespread acceptance. Key stakeholders in the sector have accepted SHG federations both as social and financial intermediaries. In many ways, the model is unique, the women are owners, managers, users, and beneficiaries. The services that SHG federations are providing to their constituent SHGs can be grouped into institutional development, financial intermediation, livelihood enhancement, business support services and social intermediation. Although SHG federations in many places are still in nascent stages of development, it has already proved to have offered many benefits to SHGs and their members. This includes economies of scale, extending value chains, broadening and deepening of SHGs' service packages, enabling capacity building among primary members, managers, professionals, etc.

NRLM is making significant investments in developing the capabilities of SHG federations, particularly Cluster Level Federations (CLFs), to emerge as business entities for the development of their members. However, with more and more number of federations being promoted through a target-oriented & top-down approach, there is a fear among the stakeholders that the SHG federation system may lose its autonomy and independence resulting in being captured by vested interests. Due consideration has to be given for SHG federations to evolve at a pace at which the women can trust their own institutions, develop ownership & responsibility to manage them and exploit the full potential for the benefit of the members. At the macro level, SHG federations can significantly contribute to improving the socio-economic situation of their members. The SHG federations must have a strong foundation built on the cooperative values of self-help, self-management, autonomy & independence and the cooperative principles. It can enhance the livelihood of members in their operational areas and work for poverty alleviation by accessing various government schemes. As the SHG federations add value, they should become profitable and sustainable institutions in the long-run, serving their members.

What can be done?

PROMOTION OF “SHG BANK” ON THE MODEL OF “STREE NIDHI COOPERATIVE FEDERATION”:

There is a distinct possibility of the SHG federations promoting their own microfinance institutions or “SHG banks” to serve the supplementary financial needs of their SHG members. In the states of AP & Telangana, “Stree Nidhi Cooperative Federations” have already proved and emerged as a specialized Microfinance Institutions for SHGs at state level with a portfolio size of around Rs. 10,000 crore. In each State, the SHG federations can promote their own “Stree Nidhi” as a women's bank. To meet the ever growing financial needs of the SHG members, several innovations are needed, including SHG federations as BCs / BFIs and exploiting technology - JAM trinity.

DEVELOP MODEL SHG FEDERATIONS:

To create a proof of concept through sharing and learning, there is a need to focus on developing model SHG federations as bottom up collective enterprises. Other SHG Federations will adopt and replicate the practices learned from model SHG Federations. The SHG members and SHG Federation Board members should be equipped with necessary understanding and orientation so that they can play their role effectively and lead their institutions into vibrant entities benefiting their members.

SHG federations should meet credit demand of the members, have diversified sources of funds and offer other services to SHGs in the federation. For this, the federation must get themselves rated by a credible rating agency. For SHG federations to attract mainstream funds, they must demonstrate excellence in governance, digitization of their financial systems and sustainability.

SHG FEDERATIONS MUST BE AUTONOMOUS & INDEPENDENT COOPERATIVE ORGANISATIONS

In general, a widespread and well-functioning self-help movement, equipped with an appropriate Sector Own Control (SOC) / Self-regulation system, annual SHG audit & rating, regular training and support for legal compliances & democratic functioning is of eminent importance for the country. This becomes even more relevant as per the Supreme Court Judgement which affirms the right to form cooperatives as a fundamental right of the citizens under Article 19(1)(c) of the Constitution. This has primarily been done, perhaps, to ensure that all the cooperative laws in the country are enabled to ensure autonomy & independence of the cooperatives as member owned enterprises. SHG federations must be registered under an appropriate legal form like the self-reliant cooperative laws (for example, AP Mutually Aided Cooperative Societies (AP MACS) Act 1995). Hence, a separate & appropriate legal form at the national level for SHG federations would be a great enabler.

SHG FEDERATIONS MUST HAVE ACCESS TO BANK FINANCING:

SHG bank linkage program is in 30 years of existence. However, banks are limited to SHG bank linkage while SHG federation financing is in nascent stage. To advocate the agenda with RBI & NABARD, NRLM may create a national level forum for enabling eco-system for policy makers.

SHG FEDERATIONS SHOULD PLAY SELF-REGULATION & SELF-SUPERVISION ROLE:

In the interest of SHGs and Village Organisations, institutions need to have effective and efficient internal control systems and should also maintain sufficient accountability and transparency to reach their goals. In this context, SHGs and SHG Federations should adopt Self-Regulation system. The critical aspects of Self-Regulation system like timely audit, compliance, timely elections & change of leadership, financial viability, growth of savings and loan should be made part of SHGs and SHG Federations. The SRLMs should make it mandatory for all SHGs/SHG Federations promoted, to have annual audit, timely elections and rating/grading of all community institutions. It is not only desirable but almost necessary that the self-regulation practices should be mainstreamed to make the SHG movement self-reliant and sustainable. SHG federations may promote their own associations for taking up self-regulatory & training functions on a fee-for-service basis.

SHG FEDERATIONS MUST EMERGE AS AN UMBRELLA ORGANIZATION FOR BUSINESS ENTITIES:

SHG federations and FPOs can mutually benefit from each other. The strong participation of women SHG members in FPO activities will also ensure achieving the larger goal and contribute to constant building of social capital within the institution. SHG federations can be the mother organisation of the FPOs and can facilitate many activities. SHG federation meetings can be used for discussing the need and importance of the FPOs and facilitating the mobilization of share capital, etc. Also, SHG

federations could be considered as FPOs as they have working capital and can run customer service centres, etc. The FPOs can act as subset of SHG federations and those SHG members interested in agri-allied activities can become shareholders of FPOs. Hence, SHG federations at Cluster Level need to emerge as an “umbrella / Mother organisation” by promoting a number of institutions like FPOs, Women’s financial institutions, community based enterprises (like milk, paddy, millets, pulses, F&V, etc), agri-infrastructure businesses, PwD organisations, etc.

SHG FEDERATIONS MUST INTENSIFY LIVELIHOODS PROMOTION & ENTERPRISE INCUBATION

NRLM & SRLMs facilitated SHG federations to access finance, technical assistance and support value chains through SHG federations, which resulted in increase of household income in rural areas. In this context, federations can engage with private agencies that can take up value chain development work and innovative value chain interventions as they will have resources and expertise.

SHG federations can play an important role in promoting micro-enterprises & providing marketing support to SHG products for increased visibility, access to markets, improved branding, access to Information and Technology support, etc., to ensure income and improve quality of life of SHG members. Overall, marketing support from SHG federations can help SHGs increase their sales, expand their customer base and build their brand and credibility.

STRONG SYNERGY BETWEEN SHG FEDERATIONS & FPOS – A WIN-WIN MODEL

Establishing business links between different SHG federations and FPOs would no doubt synergise the movement. Using specific know-how, product offer and service supply of these institutions to extend and enrich their own product and services programs, according to members’ needs would be a big game changer empowering all involved in the process. Such collaboration among the institutions could make the membership attractive and strong.

Vision 2030 of SHG federations developed by SHG federation representatives from 20 states: Creation of wealth in an equitable gender-just society that enhances quality of life of women: SHGs and their federations to evolve into autonomous, independent, self-reliant, sustainable, resilient institutions owned, managed and utilized by women, strongly supported by an enabling ecosystem for the SHG movement to realize its full potential of social and economic empowerment of women.

STATEMENTS

STATEMENT - I - A

Savings of SHGs with Banks -Agency-wise position as on 31 March 2023

(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	7753137	3468997.61	97331666	6230580	2953538.80	4614146	2350249.71	504495.00	233427.53
2	Regional Rural Banks	4047836	1820277.34	45651722	3588000	1721591.81	3001447	1274988.89	144348.00	102069.26
3	Cooperative Banks	1602110	599992.61	18913990	1473363	570417.10	585667	117241.02	89928.00	19215.40
	Total	13403083	5889267.56	161897378	11291943	5245547.71	8201260	3742479.62	738771.00	354712.19

STATEMENT - I - B

Bank Loans disbursed to SHGs -Agency-wise position during F.Y. 2022-23

(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	2471417	9308819.17	2364955	8804799.27	1917206	7417487.77	114932.00	549418.87
2	Regional Rural Banks	1570469	4429041.17	1535548	4371719.54	1462700	3932229.43	68795.00	262438.02
3	Cooperative Banks	253635	782162.99	241142	755049.95	107309	298189.78	14590.00	50867.64
	Total	4295521	14520023.33	4141645	13931568.76	3487215	11647906.98	198317.00	862724.53

STATEMENT - I - C

Bank Loans outstanding against SHGs - Agency-wise position as on 31 March 2023

(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	4202133	12924408.81	3858409	12240020.54	3342633	10452618.93	197931	700064.98
2	Regional Rural Banks	2193119	4821593.92	2123783	4696532.98	1962725	4176661.63	111870	339708.88
3	Cooperative Banks	561799	1061877.04	532851	1010288.48	239465	421390.13	31958	67943.68
	Total	6957051	18807879.77	6515043	17946842.00	5544823	15050670.69	341759	1107717.54

STATEMENT - I - D

Non Performing Assets of Banks against SHG
Loans Outstanding - Agency-wise position as on 31 March 2023

(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	12924408.81	340220.81	2.63	12240020.54	293413.27	2.40
2	Regional Rural Banks	4821593.92	119371.64	2.48	4696532.98	106783.54	2.27
3	Cooperative Banks	1061877.04	65341.36	6.15	1010288.48	60362.47	5.97
	Total	18807879.77	524933.81	2.79	17946842.00	460559.28	2.57

(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	700064.98	17090.03	2.44	252532
2	Regional Rural Banks	339708.88	8909.38	1.84	114382
3	Cooperative Banks	67943.68	4714.19	2.40	63177
	Total	1107717.54	30713.60	2.77	430091

STATEMENT - I - E

Bank Loans to MFIs -Agency-wise position as on 31 March 2023

(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	72726	3516380.61	84639	4241052.07
2	Regional Rural Banks	1890	8231.88	5070	11374.22
3	Cooperative Banks	5595	151086.03	16646	159552.62
	Total	80211	3675698.52	106355	4411978.91

STATEMENT - II - A

Savings of SHGs with Banks Region-wise/ State-wise/ Agency-wise position as on 31 March 2023

(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	197280	50930.21	189425	43484.71	11033	1335.51	397738	95750.43
2	Madhya Pradesh	345525	91097.31	266159	77575.77	8354	954.46	620038	169627.54
3	Uttarakhand	35869	8582.46	36064	9307.83	21814	6216.35	93747	24106.64
4	Uttar Pradesh	410971	150360.14	301625	17777.35	7921	1053.09	720517	169190.58
	Total	989645	300970.12	793273	148145.66	49122	9559.41	1832040	458675.19
EASTERN REGION									
1	Andaman & Nicobar	1158	440.12			5761	1825.73	6919	2265.85
2	Bihar	554557	252085.99	555681	55298.56	34	3.34	1110272	307387.89
3	Jharkhand	275618	70729.33	118902	6561.23	2703	479.39	397223	77769.95
4	Odisha	599953	260885.13	296730	356925.74	75010	13762.75	971693	631573.62
5	West Bengal	794416	373015.56	417622	248808.81	232406	101677.56	1444444	723501.93
	Total	2225702	957156.13	1388935	667594.34	315914	117748.77	3930551	1742499.24
NORTH EASTERN REGION									
1	Arunachal Pradesh	4419	887.47	5899	1661.82			10318	2549.29
2	Assam	259575	49891.64	315252	36593.11	27128	295.00	601955	86779.75
3	Manipur	9983	807.07	15763	564.00	2836	217.98	28582	1589.05
4	Meghalaya	6217	1501.59	33933	8796.81	9312	2902.35	49462	13200.75
5	Mizoram	684	160.58	12600	2699.03	1056	132.27	14340	2991.88
6	Nagaland	2480	492.27	2488	611.22	14673	2052.47	19641	3155.96
7	Sikkim	5008	2669.65			1876	862.23	6884	3531.88
8	Tripura	17030	5234.59	41886	0.00	3222	8119.69	62138	13354.28
	Total	305396	61644.86	427821	50925.99	60103	14581.99	793320	127152.84
NORTHERN REGION									
1	Chandigarh	520	70.47			47	13.15	567	83.62
2	Haryana	54639	10778.29	31637	5249.11	6632	947.43	92908	16974.83
3	Himachal Pradesh	27556	5094.33	18305	2721.85	29208	5041.64	75069	12857.82
4	Jammu and Kashmir	2621	384.17	11246	1109.53	809	20.97	14676	1514.67
5	New Delhi	4702	1236.14			254	76.96	4956	1313.10
6	Punjab	30828	3357.13	21003	2773.97	12729	1244.80	64560	7375.90
7	Rajasthan	257370	44787.91	186639	29071.71	91062	8505.32	535071	82364.94
	Total	378236	65708.44	268830	40926.17	140741	15850.27	787807	122484.88
SOUTHERN REGION									
1	Andhra Pradesh	792014	1301279.72	253639	522570.93	35324	36768.00	1080977	1860618.65
2	Karnataka	362550	92840.66	225353	17507.93	282733	56204.46	870636	166553.05
3	Kerala	348989	89591.33	72533	20436.59	65531	13195.29	487053	123223.21
4	Lakshadweep UT	310	68.19					310	68.19
5	Puducherry	9376	2106.85	3967	1204.73			13343	3311.58
6	Tamil Nadu	764305	175143.20	104750	17421.39	201112	34809.78	1070167	227374.37
7	Telangana	303536	220169.19	291856	287282.23	13927	8244.39	609319	515695.81
	Total	2581080	1881199.14	952098	866423.80	598627	149221.92	4131805	2896844.86
WESTERN REGION									
1	Daman and Diu UT	279	212.08					279	212.08
2	D and N Haveli UT	1691	700.30					1691	700.30
3	Goa	9778	3274.77			4082	1560.75	13860	4835.52
4	Gujarat	277330	45746.84	69153	9928.07	49963	5965.05	396446	61639.96
5	Maharashtra	984000	152384.93	147726	36333.31	383558	285504.45	1515284	474222.69
	Total	1273078	202318.92	216879	46261.38	437603	293030.25	1927560	541610.55
	Grand Total	7753137	3468997.61	4047836	1820277.34	1602110	599992.61	13403083	5889267.56

STATEMENT - II- B

Bank Loans disbursed to SHGs - Region-wise/ State-wise/ Agency-wise position during the year 2022-23

(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	34324	69258.31	16825	27673.34	3051	3313.13	54200	100244.78
2	Madhya Pradesh	42412	90475.56	70361	119936.57	63	14.98	112836	210427.11
3	Uttarakhand	4831	6181.23	5407	5975.97	4255	5775.58	14493	17932.78
4	Uttar Pradesh	36137	57391.60	60676	77662.26	17	14.17	96830	135068.03
	Total	117704	223306.70	153269	231248.14	7386	9117.86	278359	463672.70
EASTERN REGION									
1	Andaman & Nicobar	30	76.71			171	384.85	201	461.56
2	Bihar	129818	282136.41	510057	801330.37	0	0.00	639875	1083466.78
3	Jharkhand	50429	102017.87	65783	148379.64	748	1235.42	116960	251632.93
4	Odisha	153315	454018.79	32012	50785.97	16464	38085.22	201791	542889.98
5	West Bengal	273646	638200.83	325959	675938.70	76172	145742.67	675777	1459882.20
	Total	607238	1476450.61	933811	1676434.68	93555	185448.16	1634604	3338333.45
NORTH EASTERN REGION									
1	Arunachal Pradesh	332	669.04	262	365.64			594	1034.68
2	Assam	47724	91476.25	47254	172237.65	2355	3376.80	97333	267090.70
3	Manipur	668	1144.06	935	1569.10	328	533.20	1931	3246.36
4	Meghalaya	966	1320.59	2910	7624.72	797	637.56	4673	9582.87
5	Mizoram	48	137.15	1080	2635.49	58	259.50	1186	3032.14
6	Nagaland	388	752.42	220	540.13	492	1235.98	1100	2528.53
7	Sikkim	400	1081.16			52	102.95	452	1184.11
8	Tripura	2859	4779.13	12339	19634.36	1135	1651.19	16333	26064.68
	Total	53385	101359.80	65000	204607.09	5217	7797.18	123602	313764.07
NORTHERN REGION									
1	Chandigarh	16	12.42			0	0.00	16	12.42
2	Haryana	8582	19995.57	2920	6213.85	348	257.34	11850	26466.76
3	Himachal Pradesh	1985	4008.28	942	2471.06	3365	6376.85	6292	12856.19
4	Jammu and Kashmir	1055	2211.60	3418	7873.71	3	6.00	4476	10091.31
5	New Delhi	47	61.20			0	0.00	47	61.20
6	Punjab	2437	4111.24	1858	2558.88	286	296.34	4581	6966.46
7	Rajasthan	49326	108164.63	25544	40787.47	799	1030.45	75669	149982.55
	Total	63448	138564.94	34682	59904.97	4801	7966.98	102931	206436.89
SOUTHERN REGION									
1	Andhra Pradesh	372483	2804204.95	140647	1128848.54	13602	90009.60	526732	4023063.09
2	Karnataka	623399	1660274.18	72333	181937.51	48295	213745.96	744027	2055957.65
3	Kerala	95338	534756.80	9206	67460.54	9186	29346.52	113730	631563.86
4	Lakshadweep UT	88	431.77					88	431.77
5	Puducherry	1641	8062.25	878	4332.07			2519	12394.32
6	Tamil Nadu	199173	1078121.82	15914	97222.94	40111	165008.73	255198	1340353.49
7	Telangana	118477	700240.71	116916	723326.58	5085	35340.53	240478	1458907.82
	Total	1410599	6786092.48	355894	2203128.18	116279	533451.34	1882772	9522672.00
WESTERN REGION									
1	Daman and Diu UT	0	0.00					0	0.00
2	D and N Haveli UT	99	124.55					99	124.55
3	Goa	996	5277.55			66	400.38	1062	5677.93
4	Gujarat	27118	56013.05	5349	7276.61	2155	3378.84	34622	66668.50
5	Maharashtra	190830	521629.49	22464	46441.50	24176	34602.25	237470	602673.24
	Total	219043	583044.64	27813	53718.11	26397	38381.47	273253	675144.22
	Grand Total	2471417	9308819.17	1570469	4429041.17	253635	782162.99	4295521	14520023.33

STATEMENT - II- C

Bank Loans outstanding against SHGs - Region-wise/ State-wise/ Agency-wise position as on 31 March 2023

(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	59298	70960.23	59031	58761.84	3558	3160.71	121887	132882.78
2	Madhya Pradesh	74001	98666.31	90711	128393.17	418	223.15	165130	227282.63
3	Uttarakhand	6688	5736.14	8131	5603.07	13776	8164.60	28595	19503.81
4	Uttar Pradesh	70800	64826.77	107576	66978.90	2011	656.07	180387	132461.74
	Total	210787	240189.45	265449	259736.98	19763	12204.53	495999	512130.96
EASTERN REGION									
1	Andaman & Nicobar	56	147.21			756	915.93	812	1063.14
2	Bihar	325796	604261.92	518467	658351.67	0	0.00	844263	1262613.59
3	Jharkhand	90663	136936.95	75028	104581.61	1172	721.92	166863	242240.48
4	Odisha	275143	547586.11	46723	54480.65	37592	46561.33	359458	648628.09
5	West Bengal	485456	914124.69	370631	736159.84	155772	192214.84	1011859	1842499.37
	Total	1177114	2203056.88	1010849	1553573.77	195292	240414.02	2383255	3997044.67
NORTH EASTERN REGION									
1	Arunachal Pradesh	599	880.09	409	510.91			1008	1391.00
2	Assam	96139	131945.82	112410	182029.76	5693	3229.87	214242	317205.45
3	Manipur	1204	1382.19	2872	2834.60	733	687.25	4809	4904.04
4	Meghalaya	1630	1754.47	8238	8576.44	2052	1069.40	11920	11400.31
5	Mizoram	161	289.98	2889	5026.57	146	384.67	3196	5701.22
6	Nagaland	1100	1297.64	488	945.94	2193	3354.46	3781	5598.04
7	Sikkim	1064	2216.25			78	105.26	1142	2321.51
8	Tripura	5555	5420.84	21555	34463.88	1385	2013.85	28495	41898.57
	Total	107452	145187.28	148861	234388.10	12280	10844.76	268593	390420.14
NORTHERN REGION									
1	Chandigarh	24	12.76			0	0.00	24	12.76
2	Haryana	12782	15940.20	7090	10107.00	1753	676.77	21625	26723.97
3	Himachal Pradesh	3910	5363.28	2729	3914.00	6452	8638.80	13091	17916.08
4	Jammu and Kashmir	1147	2631.79	5100	8325.85	342	42.39	6589	11000.03
5	New Delhi	116	1249.73			0	0.00	116	1249.73
6	Punjab	4225	5278.32	5020	3524.64	1354	773.76	10599	9576.72
7	Rajasthan	77186	102942.42	33628	33843.99	8113	6484.56	118927	143270.97
	Total	99390	133418.50	53567	59715.48	18014	16616.28	170971	209750.26

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	704643	4637190.52	226540	1074563.85	34412	163961.44	965595	5875715.81
2	Karnataka	745458	1610940.66	93796	238915.77	92956	265208.44	932210	2115064.87
3	Kerala	186099	724427.08	23160	91082.54	48472	73053.94	257731	888563.56
4	LAKSHADWEEP UT	122	131.95					122	131.95
5	Puducherry	4066	9460.88	1975	5454.80			6041	14915.68
6	Tamil Nadu	333959	1215396.97	31651	99994.26	93579	196117.12	459189	1511508.35
7	Telangana	292558	1414021.14	282724	1142271.35	12826	48489.94	588108	2604782.43
	Total	2266905	9611569.20	659846	2652282.57	282245	746830.88	3208996	13010682.65
WESTERN REGION									
1	Daman and Diu UT	0	0.00					0	0.00
2	D and N Haveli UT	103	75.71					103	75.71
3	Goa	1568	5470.74			228	626.22	1796	6096.96
4	Gujarat	35438	44858.49	11342	9494.25	2911	3132.61	49691	57485.35
5	Maharashtra	303376	540582.56	43205	52402.77	31066	31207.74	377647	624193.07
	Total:	340485	590987.50	54547	61897.02	34205	34966.57	429237	687851.09
	Grand Total:	4202133	12924408.81	2193119	4821593.92	561799	1061877.04	6957051	18807879.77

STATEMENT - II- D

Non-Performing Assets of Banks against SHGs- Region-wise/ State-wise/ Agency-wise position
as on 31 March 2023

(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	64184.97	2838.36	4.42	6775.26	34.61	0.51	0.00	0.00	0.00
2	Madhya Pradesh	53068.08	5865.18	11.05	45598.23	529.23	1.16	0.00	0.00	0.00
3	Uttarakhand	5485.65	417.62	7.61	250.49	70.71	28.23	0.00	0.00	0.00
4	Uttar Pradesh	62334.32	22612.93	36.28	2492.45	2455.61	98.52	0.00	0.00	0.00
	Total	185073.02	31734.09	17.15	55116.43	3090.16	5.61	0.00	0.00	0.00
EASTERN REGION										
1	Andaman & Nicobar	54.57	2.51	4.60	92.64	0.00	0.00	0.00	0.00	0.00
2	Bihar	596713.23	13652.69	2.29	7548.69	212.75	2.82	0.00	0.00	0.00
3	Jharkhand	136434.69	3280.52	2.40	502.26	321.36	63.98	0.00	0.00	0.00
4	Odisha	511645.41	12420.74	2.43	35940.70	822.86	2.29	0.00	0.00	0.00
5	West Bengal	913130.76	17838.63	1.95	993.93	424.67	42.73	0.00	0.00	0.00
	Total	2157978.66	47195.09	2.19	45078.22	1781.64	3.95	0.00	0.00	0.00
NORTH EASTERN REGION										
1	Arunachal Pradesh	871.28	113.20	12.99	8.81	0.00	0.00	0.00	0.00	0.00
2	Assam	105115.89	5726.92	5.45	26829.93	296.54	1.11	0.00	0.00	0.00
3	Manipur	1308.23	40.19	3.07	73.96	0.00	0.00	0.00	0.00	0.00
4	Meghalaya	1708.42	111.59	6.53	46.05	0.00	0.00	0.00	0.00	0.00
5	Mizoram	289.98	21.08	7.27	0.00	0.00	0.00	0.00	0.00	0.00
6	Nagaland	1259.45	62.00	4.92	38.19	0.00	0.00	0.00	0.00	0.00
7	Sikkim	1864.03	6.00	0.32	352.22	0.00	0.00	0.00	0.00	0.00
8	Tripura	4836.71	1046.64	21.64	584.13	1.21	0.21	0.00	0.00	0.00
	Total	117253.99	7127.62	6.08	27933.29	297.75	1.07	0.00	0.00	0.00
NORTHERN REGION										
1	Chandigarh	12.76	1.57	12.30	0.00	0.00	0.00	0.00	0.00	0.00
2	Haryana	9665.17	960.53	9.94	6275.03	22.21	0.35	0.00	0.00	0.00
3	Himachal Pradesh	5308.17	316.36	5.96	55.11	0.00	0.00	0.00	0.00	0.00
4	Jammu and Kashmir	2631.79	72.27	2.75	0.00	0.00	0.00	0.00	0.00	0.00
5	New Delhi	1249.73	1182.35	94.61	0.00	0.00	0.00	0.00	0.00	0.00
6	Punjab	4145.47	569.83	13.75	1132.85	1.61	0.14	0.00	0.00	0.00
7	Rajasthan	42787.39	2944.66	6.88	60155.03	809.96	1.35	0.00	0.00	0.00
	Total	65800.48	6047.57	9.19	67618.02	833.78	1.23	0.00	0.00	0.00
SOUTHERN REGION										
1	Andhra Pradesh	4619954.74	18932.47	0.41	17235.78	43.13	0.25	0.00	0.00	0.00
2	Karnataka	1273956.65	29531.58	2.32	336984.01	2500.93	0.74	0.00	0.00	0.00
3	Kerala	499387.13	24141.41	4.83	225039.95	1843.04	0.82	0.00	0.00	0.00
4	LAKSHADWEEP UT	131.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Puducherry	7458.42	1529.72	20.51	2002.46	37.48	1.87	0.00	0.00	0.00
6	Tamil Nadu	901689.75	102072.22	11.32	313707.22	4909.76	1.57	0.00	0.00	0.00
7	Telangana	1367028.42	34188.15	2.50	46992.72	197.34	0.42	0.00	0.00	0.00
	Total	8669607.06	210395.55	2.43	941962.14	9531.68	1.01	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	75.71	3.45	4.56	0.00	0.00	0.00	0.00	0.00	0.00
3	Goa	2387.76	75.45	3.16	3082.98	3.15	0.10	0.00	0.00	0.00
4	Gujarat	35834.71	1833.17	5.12	9023.78	146.05	1.62	0.00	0.00	0.00
5	Maharashtra	257068.72	15788.38	6.14	283513.84	4336.23	1.53	0.00	0.00	0.00
	Total	295366.90	17700.45	5.99	295620.60	4485.43	1.52	0.00	0.00	0.00
	Grand Total	11491080.11	320200.37	2.79	1433328.70	20020.44	1.40	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
58761.84	926.87	1.58	3160.71	130.67	4.13	132882.78	3930.51	2.96
128393.17	1409.21	1.10	223.15	29.51	13.22	227282.63	7833.13	3.45
5603.07	215.41	3.84	8164.60	745.59	9.13	19503.81	1449.33	7.43
66978.90	10812.50	16.14	656.07	645.29	98.36	132461.74	36526.33	27.58
259736.98	13363.99	5.15	12204.53	1551.06	12.71	512130.96	49739.30	9.71
			915.93	165.25	18.04	1063.14	167.76	15.78
658351.67	8818.23	1.34	0.00	0.00	0.00	1262613.59	22683.67	1.80
104581.61	352.24	0.34	721.92	170.93	23.68	242240.48	4125.05	1.70
54480.65	7682.27	14.10	46561.33	2608.04	5.60	648628.09	23533.91	3.63
736159.84	17075.05	2.32	192214.84	14161.53	7.37	1842499.37	49499.88	2.69
1553573.77	33927.79	2.18	240414.02	17105.75	7.12	3997044.67	100010.27	2.50
510.91	5.09	1.00				1391.00	118.29	8.50
182029.76	11285.77	6.20	3229.87	503.38	15.59	317205.45	17812.61	5.62
2834.60	227.43	8.02	687.25	145.84	21.22	4904.04	413.46	8.43
8576.44	41.90	0.49	1069.40	71.77	6.71	11400.31	225.26	1.98
5026.57	362.96	7.22	384.67	9.99	2.60	5701.22	394.03	6.91
945.94	5.21	0.55	3354.46	697.07	20.78	5598.04	764.28	13.65
			105.26	10.23	9.72	2321.51	16.23	0.70
34463.88	1675.01	4.86	2013.85	19.46	0.97	41898.57	2742.32	6.55
234388.10	13603.37	5.80	10844.76	1457.74	13.44	390420.14	22486.48	5.76
			0.00	0.00	0.00	12.76	1.57	12.30
10107.00	2131.24	21.09	676.77	404.45	59.76	26723.97	3518.43	13.17
3914.00	231.30	5.91	8638.80	531.21	6.15	17916.08	1078.87	6.02
8325.85	64.88	0.78	42.39	37.59	88.68	11000.03	174.74	1.59
			0.00	0.00	0.00	1249.73	1182.35	94.61
3524.64	290.06	8.23	773.76	342.73	44.29	9576.72	1204.23	12.57
33843.99	448.14	1.32	6484.56	4330.83	66.79	143270.97	8533.59	5.96
59715.48	3165.62	5.30	16616.28	5646.81	33.98	209750.26	15693.78	7.48
1074563.85	3608.92	0.34	163961.44	2073.21	1.26	5875715.81	24657.73	0.42
238915.77	16496.01	6.90	265208.44	3035.03	1.14	2115064.87	51563.55	2.44
91082.54	1000.87	1.10	73053.94	5665.84	7.76	888563.56	32651.16	3.67
						131.95	0.00	0.00
5454.80	490.01	8.98				14915.68	2057.21	13.79
99994.26	4639.51	4.64	196117.12	22295.26	11.37	1511508.35	133916.75	8.86
1142271.35	20672.20	1.81	48489.94	1703.82	3.51	2604782.43	56761.51	2.18
2652282.57	46907.52	1.77	746830.88	34773.16	4.66	13010682.65	301607.91	2.32
						0.00	0.00	0.00
						75.71	3.45	4.56
			626.22	53.58	8.56	6096.96	132.18	2.17
9494.25	151.29	1.59	3132.61	378.38	12.08	57485.35	2508.89	4.36
52402.77	8252.06	15.75	31207.74	4374.88	14.02	624193.07	32751.55	5.25
61897.02	8403.35	13.58	34966.57	4806.84	13.75	687851.09	35396.07	5.15
4821593.92	119371.64	2.48	1061877.04	65341.36	6.15	18807879.77	524933.81	2.79

STATEMENT - III - A(I)

Savings of SHGs with Public Sector Commercial Banks - Region-wise/ State-wise/ Agency-wise position
as on 31 March 2023

(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	46742	484268	12849.88	42570	434268	11985.73	28407	284070	8942.33	103	1172	6.74
2	Bank of India	8815	88150	88.15	7284	72840	72.84	6352	63520	63.52	2463	24630	24.63
3	Bank of Maharashtra	4575	43325	1210.59	4160	39420	938.52	787	7870	195.86	15	75	3.08
4	Canara Bank	6049	89400	1621.12	5604	84060	1501.94	6049	89400	1621.12	0	0	0.00
5	Central Bank of India	19495	389900	7643.88	448	8960	209.83	448	8960	209.83	0	0	0.00
6	Indian Bank	6953	90389	2257.47	6786	88218	2219.69	5916	76908	2043.27	69	897	15.22
7	Indian Overseas Bank	2047	26499	658.41	1804	23516	558.83	1261	16319	384.87	163	2097	55.42
8	Punjab National Bank	21230	212300	5660.16	21065	210650	5623.54	27	270	4.84	2	20	0.00
9	State Bank of India	33371	413123	9148.00	24363	301580	6679.00	25695	318104	6678.00	2336	28919	732.00
10	UCO Bank	4841	96820	1351.11	183	3660	124.20	1614	32280	450.37	1614	32280	450.37
11	Union Bank of India	13285	159420	2387.73	10125	121500	1952.43	9325	111900	1820.54	800	9600	131.89
	Total	167403	2093594	44876.50	124392	1388672	31866.55	85881	1009601	22414.55	7565	99690	1419.35
	MADHYA PRADESH												
1	Bank of Baroda	13183	134140	4927.72	11511	115242	4656.10	10098	100980	4254.31	86	1032	4.17
2	Bank of India	50758	507580	507.58	36412	364120	364.12	45559	455590	455.59	5199	51990	51.99
3	Bank of Maharashtra	12041	115045	1815.55	10205	97255	1449.18	1623	16230	214.92	7	35	0.91
4	Canara Bank	6601	86407	1574.42	6007	78091	1448.47	6601	86407	1574.42	0	0	0.00
5	Central Bank of India	58101	1162020	28219.96	1284	25680	1222.65	1284	25680	1222.65	0	0	0.00
6	Indian Bank	11508	149604	6106.52	11178	145314	5992.00	9974	129662	5570.59	29	377	8.95
7	Indian Overseas Bank	126	1713	46.27	103	1426	33.25	99	1376	42.59	15	188	2.87
8	Punjab National Bank	24557	245570	8736.85	23891	238910	8664.67	63	630	18.29	0	0	0.00
9	State Bank of India	30454	377011	10632.00	22233	275220	7763.00	23449	290298	7761.00	2132	26391	957.00
10	UCO Bank	3450	69000	1711.09	151	3020	111.76	1149	22980	570.49	1154	23080	570.60
11	Union Bank of India	35083	420996	10142.30	23578	282936	7455.26	22733	272796	7305.94	845	10140	149.32
	Total	245862	3269086	74420.26	146553	1627214	39160.46	122632	1402629	28990.79	9467	113233	1745.81
	UTTARAKHAND												
1	Bank of Baroda	4419	44384	1328.94	4324	43287	1304.14	4230	42300	1287.71	2	24	0.60
2	Bank of India	923	9230	9.23	635	6350	6.35	837	8370	8.37	86	860	0.86
3	Bank of Maharashtra	2	10	0.13	2	10	0.13	0	0	0.00	0	0	0.00
4	Canara Bank	1632	24045	552.72	1487	22305	503.78	1632	24045	552.72	0	0	0.00
5	Central Bank of India	557	11140	212.53	3	60	1.04	3	60	1.04	0	0	0.00
6	Indian Bank	636	8268	191.85	621	8073	185.38	577	7501	175.18	6	78	1.39
7	Indian Overseas Bank	229	2987	36.14	200	2617	33.94	110	1526	18.14	0	0	0.00
8	Punjab National Bank	10508	105080	2257.86	10449	104490	2252.57	110	1100	26.23	0	0	0.00
9	State Bank of India	8962	110928	2340.00	7977	98727	2085.00	6900	85414	2081.00	628	7765	188.00
10	UCO Bank												
11	Union Bank of India	4517	54204	1029.70	2452	29424	580.66	2383	28596	544.41	69	828	36.25
	Total	32385	370276	7959.10	28150	315343	6952.99	16782	198912	4694.80	791	9555	227.10
	UTTAR PRADESH												
1	Bank of Baroda	72198	731090	30495.25	69528	702792	28944.53	65772	657720	27714.09	38	420	6.15
2	Bank of India	35329	353290	353.29	27438	274380	274.38	30651	306510	306.51	4678	46780	46.78
3	Bank of Maharashtra	976	7575	151.97	843	6585	126.05	100	1000	5.00	1	5	0.11
4	Canara Bank	23493	399448	8802.49	23426	398242	8777.30	23493	399448	8802.49	0	0	0.00
5	Central Bank of India	23740	474800	10922.78	166	3320	30.01	166	3320	30.01	1	20	0.00
6	Indian Bank	61315	797095	34125.30	60311	784043	33535.73	56588	735644	33474.33	34	442	9.34
7	Indian Overseas Bank	570	7469	108.45	439	5811	93.19	268	3722	61.63	5	63	0.00
8	Punjab National Bank	62766	627660	20285.29	60668	606680	20248.56	527	5270	131.69	22	220	20.60
9	State Bank of India	47519	588265	19863.00	40426	500027	16899.00	36589	452963	16883.00	3327	41179	1589.00
10	UCO Bank	2451	49020	655.55	76	1520	50.32	815	16300	218.77	830	16600	218.78
11	Union Bank of India	72592	871104	24276.08	50127	601524	17886.61	47981	575772	17651.32	2146	25752	235.29
	Total	402949	4906816	150039.45	333448	3884924	126865.68	262950	3157669	105278.84	11082	131481	2126.05
	Total Central Region	848599	10639772	277295.31	632543	7216153	204845.68	488245	5768811	161378.98	28905	353959	5518.31

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
EASTERN REGION													
	ANDAMAN & NICOBAR												
1	Bank of Baroda	64	716	13.38	22	252	3.09	12	132	1.32	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	122	1464	22.59	122	1464	22.59	122	1464	22.59	0	0	0.00
4	Central Bank of India	13	130	1.55	13	130	1.55	0	0	0.00	13	130	1.55
5	Indian Bank	24	312	6.62	24	312	6.62	0	0	0.00	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	45	450	7.76	45	450	7.76	0	0	0.00	0	0	0.00
8	State Bank of India	665	8220	381.00	565	6987	323.00	512	6330	327.00	0	0	0.00
9	UCO Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	Union Bank of India	2	24	0.04	1	12	0.01	1	12	0.01	0	0	0.00
	Total	935	11316	432.94	792	9607	364.62	647	7938	350.92	13	130	1.55
	BIHAR												
1	Bank of Baroda	48577	487224	39293.50	48191	482982	39146.00	47126	471260	38552.82	11	124	0.36
2	Bank of India	40205	402050	402.05	36484	364840	364.84	37480	374800	374.80	2725	27250	2725
3	Bank of Maharashtra	226	1285	13.91	220	1250	12.07	19	190	0.83	0	0	0.00
4	Canara Bank	21161	253932	10154.94	20136	241632	9663.13	21161	253932	10154.94	0	0	0.00
5	Central Bank of India	73652	1473040	36989.56	3180	63600	1120.94	3180	63600	1120.94	1	20	0.00
6	Indian Bank	21697	282061	16013.07	21321	277173	15738.15	20350	264550	15627.05	456	5928	141.01
7	Indian Overseas Bank	760	9762	135.39	687	8884	118.60	311	4022	62.96	46	580	5.43
8	Punjab National Bank	75331	753310	45877.90	73587	735870	45358.42	602	6020	257.12	4	40	0.48
9	State Bank of India	151831	1879647	77556.00	135131	1672888	69027.00	116909	1447327	69024.00	10629	131576	6980.00
10	UCO Bank	95839	1916780	17005.73	3678	73560	2305.58	31947	638940	5636.53	31947	638940	5636.53
11	Union Bank of India	11632	139584	5351.20	9035	108420	4685.67	8686	104232	4582.33	349	4188	103.34
	Total	540911	7598675	248793.25	351650	4031099	187540.40	287771	3628873	145394.32	46168	808646	12894.40
	JHARKHAND												
1	Bank of Baroda	10763	127296	4528.56	10043	119376	4404.36	9240	110880	4229.77	5	60	0.98
2	Bank of India	134020	1340200	1340.20	103110	1031100	1031.10	126840	1268400	1268.40	7180	71800	71.80
3	Bank of Maharashtra	485	2630	16.69	296	1685	1.74	36	360	0.74	0	0	0.00
4	Canara Bank	10497	156255	9316.24	9897	148455	8664.10	10497	156255	9316.24	0	0	0.00
5	Central Bank of India	8057	161140	5345.72	116	2320	52.22	116	2320	52.22	0	0	0.00
6	Indian Bank	13594	176722	7768.45	13336	173368	7666.99	12330	160290	7541.10	263	3419	70.90
7	Indian Overseas Bank	736	9935	108.46	665	9070	102.43	507	7089	76.53	7	91	0.20
8	Punjab National Bank	20029	200290	8885.23	19761	197610	8853.34	95	950	19.82	24	240	0.00
9	State Bank of India	52312	647611	23465.00	47081	582851	21120.00	40280	498660	21118.00	3662	45333	2112.00
10	UCO Bank	4739	94780	1080.57	65	1300	43.18	1580	31600	360.19	1580	31600	360.19
11	Union Bank of India	17333	207996	8064.91	12262	147144	6342.17	11896	142752	6293.22	366	4392	48.95
	Total	272565	3124855	69920.03	216632	2414279	58281.63	213417	2379556	50276.23	13087	156935	2665.02
	ODISHA												
1	Bank of Baroda	25903	306038	10549.88	24667	293678	10238.99	23103	277236	9501.70	23	230	8.60
2	Bank of India	56258	562580	562.58	47058	470580	470.58	50910	509100	509.10	5348	53480	53.48
3	Bank of Maharashtra	104	715	20.15	102	695	17.23	36	360	3.37	0	0	0.00
4	Canara Bank	24655	392557	13031.89	22732	363712	12015.22	24655	392557	13031.89	0	0	0.00
5	Central Bank of India	12048	240960	10426.57	211	4220	213.81	211	4220	213.81	0	0	0.00
6	Indian Bank	26246	341198	15634.95	25622	333086	15372.63	24002	312026	14788.88	737	9581	454.34
7	Indian Overseas Bank	14132	190136	8510.87	13301	179598	8117.33	9564	133666	6040.26	531	6779	355.57
8	Punjab National Bank	46227	462270	31755.24	46030	460300	31685.83	7	70	4.53	0	0	0.00
9	State Bank of India	150246	1860023	76900.00	135223	1674022	69211.00	115688	1432217	69210.00	10518	130202	6921.00
10	UCO Bank	83975	1679500	50346.38	4550	91000	3713.41	27986	559720	16781.73	28010	560200	16789.65
11	Union Bank of India	43009	516108	21727.35	35723	428676	19224.96	32476	389712	18429.97	3247	38964	794.99
	Total	482803	6552085	239465.86	355219	4299567	170280.99	308638	4010884	148515.24	48414	799436	25377.63

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	
	WEST BENGAL													
1	Bank of Baroda	20172	242018	9702.57	19546	234518	9476.68	18427	221124	8856.13	23	230	8.51	
2	Bank of India	57620	576200	576.20	49034	490340	490.34	51669	516690	516.69	5951	59510	59.51	
3	Bank of Maharashtra	117	1100	241.00	110	1035	240.40	68	680	2.83	0	0	0.00	
4	Canara Bank	22842	338439	13234.95	21445	321675	12425.54	22842	338439	13234.95	0	0	0.00	
5	Central Bank of India	67317	1346340	41973.05	4301	86020	3043.59	4301	86020	3043.59	0	0	0.00	
6	Indian Bank	95619	1243047	60542.76	93985	1221805	59633.90	88797	1154361	57654.36	2025	26325	1244.33	
7	Indian Overseas Bank	4801	63815	2583.79	3751	50471	2155.65	2781	38516	1717.49	701	8880	341.98	
8	Punjab National Bank	245009	2450090	131442.53	244219	2442190	131083.42	505	5050	237.50	10	100	2.40	
9	State Bank of India	138349	1712750	54987.00	117598	1455839	46740.00	106528	1318817	46738.00	9685	119893	4949.00	
10	UCO Bank	112382	2247640	44843.47	5021	100420	3943.46	37453	749060	14942.10	37481	749620	14963.37	
11	Union Bank of India	22363	268356	12001.99	20171	242052	11130.16	17982	215784	10239.74	2189	26268	890.42	
	Total	786591	10489795	372129.31	579181	6646365	280363.14	351353	4644541	157183.38	58065	990826	22459.52	
	Total Eastern Region	2083805	27776726	930741.39	1503474	17400917	696830.78	1161826	14671792	501720.09	165747	2755973	63398.12	
NORTH EASTERN REGION														
	ARUNACHAL PRADESH													
1	Bank of Baroda	158	1890	35.34	22	260	1.68	20	240	1.50	0	0	0.00	
2	Bank of India	224	2240	2.24	205	2050	2.05	224	2240	2.24	0	0	0.00	
3	Bank of Maharashtra	6	60	0.20	3	30	0.03	0	0	0.00	0	0	0.00	
4	Canara Bank	136	1768	18.81	136	1768	18.81	136	1768	18.81	0	0	0.00	
5	Central Bank of India	145	2900	31.79	0	0	0.00	0	0	0.00	0	0	0.00	
6	Indian Bank	16	208	1.31	8	104	0.42	16	208	1.31	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	491	4910	62.94	490	4900	62.94	0	0	0.00	0	0	0.00	
9	State Bank of India	3211	39742	730.00	2731	33781	620.00	2472	30601	620.00	0	0	0.00	
10	UCO Bank	24	480	4.29	0	0	0.00	8	160	1.43	8	160	1.43	
11	Union Bank of India	6	72	0.42	4	48	0.04	4	48	0.04	0	0	0.00	
	Total	4417	54270	887.34	3599	42941	705.97	2880	35265	645.33	8	160	1.43	
ASSAM														
1	Bank of Baroda	6981	79038	964.18	4866	53659	742.71	4357	47927	563.73	3	35	1.04	
2	Bank of India	9428	94280	94.28	5246	52460	52.46	7808	78080	78.08	1620	16200	16.20	
3	Bank of Maharashtra	542	3840	118.07	444	3235	107.11	40	400	19.78	0	0	0.00	
4	Canara Bank	6969	102785	1110.95	6619	99285	1044.29	6969	102785	1110.95	0	0	0.00	
5	Central Bank of India	27575	551500	6986.07	309	6180	83.41	309	6180	83.41	0	0	0.00	
6	Indian Bank	14800	192400	5557.57	13978	181714	5397.65	14221	184873	5374.67	91	1183	15.56	
7	Indian Overseas Bank	1159	14512	195.66	598	7694	119.38	633	7952	136.38	12	148	3.47	
8	Punjab National Bank	73335	733350	15919.46	73164	731640	15862.06	0	0	0.00	0	0	0.00	
9	State Bank of India	34655	429019	6406.00	27725	343217	5126.00	26684	330344	5124.00	2426	30032	577.00	
10	UCO Bank	39551	791020	7131.06	1279	25580	794.21	13184	263680	2377.01	13185	263700	2377.04	
11	Union Bank of India	17457	209484	3140.87	8791	105492	2139.23	8657	103884	2090.61	134	1608	48.62	
	Total	232452	3201228	47624.17	143019	1610156	31468.51	82862	1126105	16958.62	17471	312906	3038.93	

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
	MANIPUR												
1	Bank of Baroda	1361	16209	98.05	1072	12864	86.73	1034	12408	84.64	0	0	0.00
2	Bank of India	508	5080	5.08	292	2920	2.92	482	4820	4.82	26	260	0.26
3	Bank of Maharashtra	5	25	0.14	3	15	0.06	0	0	0.00	0	0	0.00
4	Canara Bank	144	1991	7.22	119	1666	5.99	144	1991	7.22	0	0	0.00
5	Central Bank of India	862	17240	94.68	1	20	0.00	1	20	0.00	0	0	0.00
6	Indian Bank	165	2145	3.75	164	2132	3.74	164	2132	3.73	0	0	0.00
7	Indian Overseas Bank	39	522	3.19	31	418	2.41	23	322	1.09	0	0	0.00
8	Punjab National Bank	3188	31880	226.28	3188	31880	226.28	0	0	0.00	0	0	0.00
9	State Bank of India	3215	39780	293.00	2991	36997	273.00	2475	30630	269.00	225	2785	24.00
10	UCO Bank	399	7980	60.48	18	360	9.88	133	2660	20.24	133	2660	20.24
11	Union Bank of India	1	12	0.03	1	12	0.03	1	12	0.03	0	0	0.00
	Total	9887	122864	791.90	7880	89284	611.04	4457	54995	390.77	384	5705	44.50
	MEGHALAYA												
1	Bank of Baroda	56	650	64.17	46	550	28.47	45	540	28.47	0	0	0.00
2	Bank of India	5	50	0.05	0	0	0.00	5	50	0.05	0	0	0.00
3	Canara Bank	60	480	13.74	60	480	13.74	60	480	13.74	0	0	0.00
4	Central Bank of India	356	7120	92.41	0	0	0.00	0	0	0.00	0	0	0.00
5	Indian Bank	26	338	20.44	9	117	16.13	25	325	20.15	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	270	2700	69.15	268	2680	69.15	0	0	0.00	0	0	0.00
8	State Bank of India	5135	63550	1209.00	4470	55290	1053.00	3953	48933	1051.00	360	4449	97.00
9	UCO Bank	12	240	0.06	0	0	0.00	4	80	0.03	4	80	0.03
10	Union Bank of India	172	2064	24.37	74	888	7.78	71	852	7.71	3	36	0.07
	Total	6092	77192	1493.39	4927	60005	1188.27	4163	51260	1121.15	367	4565	97.10
	MIZORAM												
1	Bank of Baroda	9	98	0.57	7	76	0.57	4	40	0.33	0	0	0.00
2	Bank of India	5	50	0.05	1	10	0.01	0	0	0.00	5	50	0.05
3	Bank Of Maharashtra	1	10	0.01	0	0	0.00	0	0	0.00	0	0	0.00
4	Canara Bank	55	660	4.35	55	660	4.35	55	660	4.35	0	0	0.00
5	Central Bank of India	15	300	0.24	0	0	0.00	0	0	0.00	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	18	180	0.65	18	180	0.65	0	0	0.00	0	0	0.00
8	State Bank of India	454	5599	145.00	424	5223	136.00	349	4319	132.00	32	382	13.00
9	UCO Bank	9	180	0.06	0	0	0.00	3	60	0.03	3	60	0.03
	Total	566	7077	150.93	505	6149	141.58	411	5079	136.71	40	492	13.08
	NAGALAND												
1	Bank of Baroda	759	8938	117.57	464	5516	84.61	413	4956	52.60	0	0	0.00
2	Bank of India	108	1080	1.08	92	920	0.92	106	1060	1.06	2	20	0.02
3	Bank of Maharashtra	24	240	2.29	21	210	2.02	0	0	0.00	0	0	0.00

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
4	Canara Bank	123	984	30.36	123	984	30.36	123	984	30.36	0	0	0.00
5	Central Bank of India	933	18660	255.36	5	100	3.17	5	100	3.17	0	0	0.00
6	Indian Bank	101	1313	23.51	100	1300	23.33	82	1066	17.11	5	65	1.34
7	Indian Overseas Bank	4	50	11.89	2	26	11.81	0	0	0.00	0	0	0.00
8	Punjab National Bank	170	1700	22.17	168	1680	22.17	1	10	0.00	0	0	0.00
9	State Bank of India												
10	UCO Bank	10	200	0.13	1	20	0.00	2	40	0.06	6	120	0.07
11	Union Bank of India	14	168	0.41	5	60	0.26	5	60	0.26	0	0	0.00
	Total	2246	33333	464.77	981	10816	178.65	737	8276	104.62	13	205	1.43
	SIKKIM												
1	Bank of Baroda	37	442	2.20	35	420	2.20	35	420	2.20	0	0	0.00
2	Bank of India	40	400	0.40	14	140	0.14	0	0	0.00	40	400	0.40
3	Canara Bank	226	3164	166.38	219	3066	161.34	226	3164	166.38	0	0	0.00
4	Central Bank of India	1848	36960	1133.04	8	160	1.70	8	160	1.70	0	0	0.00
5	Indian Bank	3	39	0.16	3	39	0.16	0	0	0.00	0	0	0.00
6	Indian Overseas Bank	23	307	6.01	22	294	5.86	14	196	3.69	0	0	0.00
7	Punjab National Bank	77	770	16.10	77	770	16.10	0	0	0.00	0	0	0.00
8	State Bank of India	1475	18250	790.00	1240	15331	664.00	1135	14052	663.00	0	0	0.00
9	UCO Bank	33	660	8.82	0	0	0.00	11	220	2.91	11	220	2.91
10	Union Bank of India	659	7908	306.39	512	6144	273.25	512	6144	273.25	0	0	0.00
	Total	4421	68900	2429.50	2130	26364	1124.75	1941	24356	1113.13	51	620	3.31
	TRIPURA												
1	Bank of Baroda	105	1224	14.70	81	960	12.11	69	828	11.51	0	0	0.00
2	Bank of India	1540	15400	15.40	1395	13950	13.95	1401	14010	14.01	139	1390	1.39
3	Bank of Maharashtra	40	200	4.80	39	195	4.75	0	0	0.00	3	15	0.07
4	Canara Bank	1678	20136	528.78	1606	19272	505.86	1678	20136	528.78	0	0	0.00
5	Central Bank of India	423	8460	142.17	0	0	0.00	0	0	0.00	0	0	0.00
6	Indian Bank	88	1144	23.10	87	1131	23.10	86	1118	22.76	0	0	0.00
7	Indian Overseas Bank	42	541	9.36	15	196	2.46	24	317	4.99	0	0	0.00
8	Punjab National Bank	7833	78330	3017.38	7744	77440	3017.38	1	10	0.00	0	0	0.00
9	State Bank of India	2380	29413	885.00	2051	25331	763.00	1832	22679	761.00	24	254	9.00
10	UCO Bank	1515	30300	248.52	10	200	8.82	505	10100	82.76	505	10100	82.76
11	Union Bank of India	211	2532	75.27	134	1608	48.07	132	1584	47.83	2	24	0.24
	Total	15855	187680	4964.48	13162	140283	4399.50	5728	70782	1473.64	673	11783	93.46
	Total North Eastern Region	275936	3752544	58806.48	176203	1985998	39818.27	103179	1376118	21943.97	19007	336436	3293.24
	NORTHERN REGION												
	CHANDIGARH												
1	Bank of Baroda	17	176	1.28	14	140	1.07	14	140	1.07	0	0	0.00
2	Bank of India	54	540	0.54	44	440	0.44	35	350	0.35	19	190	0.19
3	Bank of Maharashtra	41	410	0.23	38	380	0.20	0	0	0.00	0	0	0.00
4	Canara Bank	12	143	0.19	11	132	0.17	12	143	0.19	0	0	0.00

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
5	Central Bank of India	27	540	0.92	0	0	0.00	0	0	0.00	0	0	0.00
6	Indian Bank	3	39	0.17	3	39	0.17	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	175	1750	15.00	175	1750	15.00	0	0	0.00	0	0	0.00
9	State Bank of India	81	1003	11.00	0	0	0.00	0	0	0.00	6	71	0.00
10	UCO Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	Union Bank of India	107	1284	41.13	95	1140	23.89	94	1128	23.89	1	12	0.00
	Total	517	5885	70.46	380	4021	40.94	155	1761	25.50	26	273	0.19
	HARYANA												
1	Bank Of Baroda	1645	16632	208.88	1483	14876	188.64	1342	13420	161.10	5	56	0.62
2	Bank Of India	1060	10600	10.60	880	8800	8.80	688	6880	6.88	372	3720	3.72
3	Bank Of Maharashtra	179	1395	14.57	173	1350	13.80	66	660	2.86	0	0	0.00
4	Canara Bank	4050	56700	842.78	3728	52192	775.70	4050	56700	842.78	0	0	0.00
5	Central Bank Of India	2560	51200	517.62	17	340	3.39	17	340	3.39	0	0	0.00
6	Indian Bank	1109	14417	257.60	1096	14248	254.03	946	12298	231.50	11	143	4.90
7	Indian Overseas Bank	86	1160	9.60	82	1111	9.22	50	699	4.08	2	25	1.37
8	Punjab National Bank	22216	222160	4052.73	22050	220500	4038.70	10	100	0.53	12	120	9.36
9	State Bank Of India	8578	106174	1632.00	7458	92373	1406.00	6604	81753	1419.00	601	7433	131.00
10	Uco Bank	729	14580	167.52	22	440	19.16	217	4340	61.36	217	4340	61.36
11	Union Bank Of India	3148	37776	689.04	2030	24360	399.97	1818	21816	375.29	212	2544	24.68
	Total	45360	532794	8402.94	39019	430590	7117.41	15808	199006	3108.77	1432	18381	237.01
	HIMACHAL PRADESH												
1	Bank of Baroda	292	2969	141.83	267	2687	141.13	252	2520	42.23	0	0	0.00
2	Bank of India	368	3680	3.68	209	2090	2.09	362	3620	3.62	6	60	0.06
3	Bank of Maharashtra	37	365	9.62	33	325	9.48	2	20	1.08	0	0	0.00
4	Canara Bank	846	12606	199.02	762	11430	179.28	846	12606	199.02	0	0	0.00
5	Central Bank of India	1408	28160	335.86	16	320	1.11	16	320	1.11	0	0	0.00
6	Indian Bank	279	3627	49.64	266	3458	48.62	226	2938	44.17	4	52	0.50
7	Indian Overseas Bank	2	26	2.00	1	14	1.00	1	14	1.00	0	0	0.00
8	Punjab National Bank	13373	133730	2511.25	13327	133270	2504.72	13	130	2.32	0	0	0.00
9	State Bank of India	7347	90934	1073.00	7275	90026	1063.00	5656	70018	1020.00	515	6366	11.00
10	Uco Bank	2657	53140	580.29	318	6360	187.14	886	17720	193.43	886	17720	193.43
11	Union Bank of India	726	8712	149.02	424	5088	80.36	407	4884	76.61	17	204	3.75
	Total	27335	337949	5055.21	22898	255068	4217.93	8667	114790	1584.59	1428	24402	208.74
	JAMMU AND KASHMIR												
1	Bank of Baroda	8	88	0.04	8	88	0.04	0	0	0.00	8	88	0.04
2	Bank of India	20	200	0.20	15	150	0.15	14	140	0.14	6	60	0.06
3	Bank of Maharashtra												
4	Canara Bank	56	672	3.81	48	576	3.24	56	672	3.81	0	0	0.00
5	Central Bank of India	105	2100	17.90	0	0	0.00	0	0	0.00	0	0	0.00
6	Indian Bank	6	78	0.20	6	78	0.20	6	78	0.20	0	0	0.00

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	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Punjab National Bank	1531	15310	196.09	1494	14940	196.06	7	70	2.93	0	0	0.00
9	State Bank of India	847	10465	161.00	721	8904	139.00	651	8057	136.00	60	733	13.00
10	UCO Bank	1	20	0.00	0	0	0.00	0	0	0.00	1	20	0.00
11	Union Bank of India	44	528	4.93	6	72	0.57	6	72	0.57	0	0	0.00
	Total	2618	29461	384.17	2298	24808	339.26	740	9089	143.65	75	901	13.10
	NEW DELHI												
1	Bank of Baroda	633	6819	188.75	485	5335	133.22	428	4708	115.82	0	0	0.00
2	Bank of India												
3	Bank of Maharashtra	230	1180	12.99	217	1105	9.76	0	0	0.00	182	910	4.01
4	Canara Bank	357	3922	85.46	352	3872	84.26	357	3922	85.46	0	0	0.00
5	Central Bank of India	119	2380	44.80	1	20	0.00	1	20	0.00	0	0	0.00
6	Indian Bank	188	2444	54.87	185	2405	54.75	3	39	0.11	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	1415	14150	461.85	1413	14130	461.85	1	10	0.09	0	0	0.00
9	State Bank of India	728	8989	86.00	656	8085	78.00	560	6921	77.00	51	630	7.00
10	UCO Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	Union Bank of India	885	10620	247.91	298	3576	36.77	112	1344	26.23	186	2232	10.54
	Total	4555	50504	1182.63	3607	38528	858.61	1462	16964	304.71	419	3772	21.55
	PUNJAB												
1	Bank of Baroda	650	7275	53.57	532	5859	49.98	503	5533	36.31	3	36	0.18
2	Bank of India	1183	11830	11.83	894	8940	8.94	867	8670	8.67	316	3160	3.16
3	Bank Of Maharashtra	150	1395	8.13	133	1255	6.44	41	410	0.31	0	0	0.00
4	Canara Bank	802	9014	69.45	738	8118	63.89	802	9014	69.45	0	0	0.00
5	Central Bank of India	772	15440	158.15	3	60	0.45	3	60	0.45	0	0	0.00
6	Indian Bank	699	9087	139.36	657	8541	136.31	651	8463	134.68	3	39	0.46
7	Indian Overseas Bank	26	325	3.33	12	151	1.15	0	0	0.00	0	0	0.00
8	Punjab National Bank	11107	111070	1298.00	10685	106850	1286.66	0	0	0.00	0	0	0.00
9	State Bank of India	11711	144972	1225.00	10424	129026	1092.00	9017	111628	1090.00	820	10148	98.00
10	UCO Bank	257	5140	27.38	257	5140	27.38	82	1640	11.69	85	1700	11.69
11	Union Bank of India	1613	19356	165.75	899	10788	90.37	823	9876	87.71	76	912	2.66
	Total	28970	334904	3159.95	25234	284728	2763.57	12789	155294	1439.27	1303	15995	116.15
	RAJASTHAN												
1	Bank of Baroda	64917	774118	16081.19	63812	763066	15814.96	61775	741300	15303.90	4	48	0.06
2	Bank of India	4436	44360	44.36	3443	34430	34.43	3690	36900	36.90	746	7460	7.46
3	Bank of Maharashtra	394	3520	23.05	376	3370	21.89	74	740	2.50	0	0	0.00
4	Canara Bank	3839	50841	546.35	3372	43836	479.94	3839	50841	546.35	0	0	0.00
5	Central Bank of India	8363	167260	1269.99	76	1520	20.18	76	1520	20.18	0	0	0.00
6	Indian Bank	4192	54496	1900.54	4163	54119	1878.01	3542	46046	1807.72	0	0	0.00
7	Indian Overseas Bank	121	1618	4.16	98	1328	3.93	68	951	3.44	0	0	0.00
8	Punjab National Bank	32835	328350	4910.48	32478	324780	4878.75	49	490	4.67	6	60	0.12
9	State Bank of India	26317	325781	6338.00	23686	293204	5701.00	20263	250851	5704.00	1843	22805	507.00

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	UCO Bank	2499	49980	265.70	93	1860	49.08	831	16620	87.85	837	16740	87.85
11	Union Bank of India	7658	91896	1468.29	5233	62796	927.16	4829	57948	902.20	404	4848	24.96
	Total	155571	1892220	32852.11	136830	1584309	29809.33	99036	1204207	24419.71	3840	51961	627.45
	Total Northern Region	264926	3183717	51107.47	230266	2622052	45147.05	138657	1701111	31026.20	8523	115685	1224.19
SOUTHERN REGION													
	ANDHRA PRADESH												
1	Bank of Baroda	32085	375561	54404.17	27889	327736	53432.19	19070	228840	36019.47	4	48	1.03
2	Bank of India	28344	283440	283.44	20659	206590	206.59	13722	137220	137.22	14622	146220	146.22
3	Bank of Maharashtra	1426	10855	1755.07	915	6610	945.43	457	4570	749.23	1	5	1.68
4	Canara Bank	108675	1916745	144536.32	100794	1814292	135864.14	108675	1916745	144536.32	0	0	0.00
5	Central Bank of India	9626	96260	32190.63	9626	96260	32190.63	1342	13420	17391.01	0	0	0.00
6	Indian Bank	69178	899314	150163.56	68113	885469	149400.44	66659	866567	148058.23	29	377	24.76
7	Indian Overseas Bank	26155	335136	38425.17	23466	301702	35327.64	15595	202314	23683.11	93	1205	340.92
8	Punjab And Sind Bank	15	150	1.74	13	130	1.18	0	0	0.00	15	150	1.74
9	Punjab National Bank	4537	45370	5417.37	4512	45120	5411.36	1	10	0.02	2	20	0.06
10	State Bank of India	205488	2543919	316174.00	197269	2442163	303517.00	158225	1958817	302261.00	14385	178075	1255.00
11	UCO Bank	5976	119520	9005.99	532	10640	608.42	1980	39600	2985.52	2018	40360	3034.95
12	Union Bank of India	288875	3466500	543757.20	261675	3140100	513543.10	209325	2511900	412461.75	52350	628200	101081.35
	Total	780380	10092770	1296114.66	715463	9276812	1230448.12	595051	7880003	1088282.88	83519	994660	105887.71
	KARNATAKA												
1	Bank of Baroda	56738	614078	17436.20	26729	300921	11079.24	15183	167013	4787.09	23	256	0.66
2	Bank of India	8543	85430	85.43	6404	64040	64.04	6200	62000	62.00	2343	23430	23.43
3	Bank of Maharashtra	1550	13040	227.99	1397	11760	205.32	1	10	0.05	105	525	0.74
4	Canara Bank	66252	1187511	34055.80	65247	1174446	33374.68	66252	1187511	34055.80	0	0	0.00
5	Central Bank of India	2119	42380	779.71	53	1060	12.55	53	1060	12.55	0	0	0.00
6	Indian Bank	2265	29445	1015.55	2152	27976	935.65	1182	15366	603.67	181	2353	35.73
7	Indian Overseas Bank	2440	31809	697.50	2140	28090	672.61	909	12710	289.68	29	374	9.72
8	Punjab National Bank	1392	13920	397.45	1383	13830	397.23	0	0	0.00	2	20	0.06
9	State Bank of India	47661	590020	11479.00	43850	542819	10562.00	36698	454315	10546.00	3337	41302	919.00
10	UCO Bank	720	14400	378.30	52	1040	35.24	240	4800	125.34	243	4860	125.59
11	Union Bank of India	66438	797256	9836.11	25406	304872	3505.38	23922	287064	3225.08	1484	17808	280.30
	Total	256118	3419289	76389.04	174813	2470854	60843.94	150640	2191849	53707.26	7747	90928	1395.23
	KERALA												
1	Bank of Baroda	13829	157960	3992.53	9538	110951	3354.71	5790	69480	1569.53	3	30	1.30
2	Bank of India	22144	221440	221.44	14435	144350	144.35	18514	185140	185.14	3630	36300	36.30
3	Bank of Maharashtra	159	830	40.17	133	700	26.73	0	0	0.00	5	25	1.13
4	Canara Bank	62272	1035304	19875.95	57608	979336	18387.22	62272	1035304	19875.95	0	0	0.00
5	Central Bank of India	16896	337920	6709.04	308	6160	148.50	308	6160	148.50	1	20	0.00
6	Indian Bank	15209	197717	8275.07	14894	193622	8131.78	14188	184444	7701.83	40	520	32.54
7	Indian Overseas Bank	9739	127206	4068.43	8430	111345	3744.25	2050	28593	907.26	664	8433	390.45
8	Punjab National Bank	12818	128180	2523.57	12765	127650	2518.58	4	40	0.01	0	0	0.00
9	State Bank of India	10123	125299	4124.00	9011	111518	3673.00	7794	96480	3670.00	709	8771	330.00
10	UCO Bank	817	16340	375.66	42	840	42.48	273	5460	125.22	273	5460	125.22

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	88628	1063536	18825.53	62407	748884	13377.97	60443	725316	12300.55	1964	23568	1077.42
	Total	252634	3411732	69031.39	189571	2535356	53549.57	171636	2336417	46483.99	7289	83127	1994.36
LAKSHADWEEP UT													
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	309	2445	68.15	282	2256	62.24	309	2445	68.15	0	0	0.00
4	Central Bank of India	1	20	0.04	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	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	310	2465	68.19	282	2256	62.24	309	2445	68.15	0	0	0.00
PUDUCHERRY													
1	Bank of Baroda	532	5733	58.64	262	2763	51.69	143	1573	38.63	0	0	0.00
2	Bank of India	688	6880	6.88	491	4910	4.91	627	6270	6.27	61	610	0.61
3	Canara Bank	611	7332	445.94	538	6456	396.89	611	7332	445.94	0	0	0.00
4	Central Bank of India	90	1800	1.10	0	0	0.00	0	0	0.00	0	0	0.00
5	Indian Bank	2503	32539	1076.09	2440	31720	1064.01	2008	26104	833.19	26	338	7.89
6	Indian Overseas Bank	331	4378	135.10	315	4172	120.49	181	2530	69.58	10	129	11.35
7	Punjab National Bank	104	1040	7.17	104	1040	7.17	0	0	0.00	0	0	0.00
8	State Bank of India	767	9472	56.00	615	7579	46.00	590	7293	44.00	54	663	5.00
9	Uco Bank	267	5340	65.34	9	180	6.10	89	1780	21.67	89	1780	21.67
10	Union Bank of India	1016	12192	123.79	660	7920	89.87	551	6612	55.04	109	1308	34.83
	Total	6909	86706	1976.05	5434	66740	1787.13	4800	59494	1514.32	349	4828	81.35
TAMIL NADU													
1	Bank of Baroda	23579	270011	3991.97	17798	207952	3409.83	14986	179832	2772.17	8	80	3.04
2	Bank of India	40675	406750	406.75	32906	329060	329.06	30034	300340	300.34	10641	106410	106.41
3	Bank of Maharashtra	582	4050	28.48	526	3615	26.57	91	910	4.10	0	0	0.00
4	Canara Bank	54450	814995	19207.08	53865	807975	19000.55	54450	814995	19207.08	0	0	0.00
5	Central Bank of India	14803	296060	3921.54	506	10120	105.29	506	10120	105.29	0	0	0.00
6	Indian Bank	171580	2230540	87171.18	166002	2158026	85342.86	154250	2005250	77451.11	1996	25948	1450.71
7	Indian Overseas Bank	41782	543086	10841.33	39111	509989	10375.73	12820	179232	3285.50	752	9693	325.77
8	Punjab National Bank	9663	96630	1888.61	9641	96410	1887.95	4	40	0.00	2	20	0.00
9	State Bank of India	62149	769394	8559.00	54692	677069	7533.00	47854	592433	7531.00	4351	53858	685.00
10	UCO Bank	2534	50680	460.56	150	3000	92.96	868	17360	153.28	868	17360	153.28
11	Union Bank of India	53165	637980	10177.79	27727	332724	5915.54	23338	280056	5274.84	4389	52668	640.70
	Total	474962	6120176	146654.29	402924	5135940	134019.34	339201	4380568	116084.71	23007	266037	3364.91
TELANGANA													
1	Bank of Baroda	10968	124328	9094.93	9012	104760	8857.68	5802	69624	4932.35	10	108	1.66
2	Bank of India	2989	29890	29.89	2100	21000	21.00	689	6890	6.89	2300	23000	23.00
3	Bank of Maharashtra	1206	11220	573.47	897	8475	453.04	454	4540	295.65	6	30	4.67
4	Canara Bank	36476	611116	29110.57	31988	543796	25529.14	36476	611116	29110.57	0	0	0.00
5	Central Bank of India	8600	172000	10967.01	2071	41420	2899.82	2071	41420	2899.82	0	0	0.00
6	Indian Bank	18376	238888	21239.46	18188	236444	21130.99	15241	198133	18884.84	101	1313	124.01
7	Indian Overseas Bank	8141	108941	3331.51	7700	103398	3123.93	4539	63510	1684.96	181	2335	140.89
8	Punjab National Bank	4738	47380	2804.80	4724	47240	2798.91	0	0	0.00	0	0	0.00
9	State Bank of India	62640	755461	29744.00	60136	725244	28575.00	48232	577104	26952.00	4385	54283	2677.00
10	UCO Bank	3804	76080	3155.68	293	5860	282.42	1280	25600	1060.34	1280	25600	1060.34

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	116142	1393704	94303.05	106331	1275972	88921.31	87321	1047852	74068.05	19010	228120	14853.26
	Total	274080	3569008	204354.37	243440	3113609	182593.24	202105	2645789	159895.47	27273	334789	18884.83
	Total Southern Region	2045393	26702146	1794587.99	1731927	22601567	1663303.58	1463742	19496565	1466036.78	149184	1774369	131608.39
WESTERN REGION													
	DAMAN AND DIU UT												
1	Bank of Baroda	138	1522	135.03	138	1522	135.03	134	1474	135.03	0	0	0.00
2	Bank of India	4	40	0.09	1	10	0.01	4	40	0.09	0	0	0.00
3	Canara Bank	12	96	3.01	12	96	3.01	12	96	3.01	0	0	0.00
4	Indian Bank	56	728	47.87	56	728	47.87	56	728	47.87	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	State Bank of India	64	777	24.00	22	255	7.00	47	577	9.00	0	0	0.00
7	UCO Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	Union Bank of India	3	36	2.06	2	24	0.02	2	24	0.02	0	0	0.00
	Total	277	3199	212.06	231	2635	192.94	255	2939	195.02	0	0	0.00
	D AND N HAVELI UT												
1	Bank of Baroda	1666	18539	685.04	1518	16763	644.48	1265	13915	550.07	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												
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	8	88	0.00	0	0	0.00	6	68	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
8	Union Bank of India	3	36	9.23	0	0	0.00	0	0	0.00	0	0	0.00
	Total	1677	18663	694.27	1518	16763	644.48	1271	13983	550.07	0	0	0.00
	GOA												
1	Bank of Baroda	1277	12989	695.31	1229	12500	637.81	1114	11140	585.89	1	10	0.00
2	Bank of India	1809	18090	18.09	1183	11830	11.83	1809	18090	18.09	0	0	0.00
3	Bank of Maharashtra	185	1850	83.70	175	1750	78.65	5	50	0.28	0	0	0.00
4	Canara Bank	767	9971	345.85	0	0	0.00	767	9971	345.85	0	0	0.00
5	Central Bank of India	500	10000	221.94	2	40	0.01	2	40	0.01	0	0	0.00
6	Indian Bank	42	546	10.79	40	520	10.61	42	546	10.79	0	0	0.00
7	Indian Overseas Bank	56	718	12.87	36	461	10.65	25	325	5.24	0	0	0.00
8	Punjab National Bank	33	330	12.14	33	330	12.14	0	0	0.00	0	0	0.00
9	State Bank of India	1221	15104	522.00	1088	13443	465.00	940	11630	464.00	0	0	0.00
10	UCO Bank	1618	32360	451.51	81	1620	21.60	1614	32280	450.37	2	40	0.57
11	Union Bank of India	1446	17352	730.75	482	5784	348.99	482	5784	348.99	0	0	0.00
	Total	8954	119310	3104.95	4349	48278	1597.29	6800	89856	2229.51	3	50	0.57
	GUJARAT												
1	Bank of Baroda	139737	1659119	29480.17	135395	1609122	28165.44	119808	1437696	26082.52	19	194	2.13
2	Bank of India	20328	203280	203.28	15566	155660	155.66	14382	143820	143.82	5946	59460	59.46
3	Bank of Maharashtra	960	7740	142.74	877	6975	134.34	74	740	6.25	0	0	0.00
4	Canara Bank	1845	27440	326.29	1610	24150	288.00	1845	27440	326.29	0	0	0.00
5	Central Bank of India	5124	102480	1369.00	100	2000	34.51	100	2000	34.51	0	0	0.00

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
6	Indian Bank	1332	17316	609.03	1309	17017	605.82	452	5876	213.49	3	39	0.36
7	Indian Overseas Bank	162	2054	23.83	66	890	11.95	48	598	12.02	7	86	0.86
8	Punjab National Bank	3260	32600	507.12	3247	32470	505.25	0	0	0.00	0	0	0.00
9	State Bank of India	33528	415054	4948.00	28165	348647	4158.00	25816	319591	4155.00	2347	29054	446.00
10	UCO Bank	650	13000	184.08	21	420	13.16	217	4340	61.36	217	4340	61.36
11	Union Bank of India	16269	195228	2553.96	11092	133104	1776.61	9781	117372	1594.35	1311	15732	182.26
	Total	223195	2675311	40347.50	197448	2330455	35848.74	172523	2059473	32629.61	9850	108905	752.43
	MAHARASHTRA												
1	Bank of Baroda	118664	1337974	19174.81	100297	1123686	17395.44	60283	723396	14358.29	91	1092	11.59
2	Bank of India	141432	1414320	1414.32	107895	1078950	1078.95	127846	1278460	1278.46	13586	135860	135.86
3	Bank of Maharashtra	158942	1475785	27413.38	130402	1203845	21490.18	10084	109100	2086.88	499	2495	54.30
4	Canara Bank	21255	299842	5435.64	20119	281666	5145.06	21255	299842	5435.64	0	0	0.00
5	Central Bank of India	67217	1344340	18452.87	742	14840	174.19	742	14840	174.19	2	40	0.00
6	Indian Bank	8688	112944	2865.88	8361	108693	2662.05	6449	83837	2100.90	41	533	11.65
7	Indian Overseas Bank	713	9604	140.73	696	9392	134.89	463	6477	87.16	18	232	2.12
8	Punjab National Bank	8593	85930	1571.77	8467	84670	1568.02	67	670	13.48	0	0	0.00
9	State Bank of India	105961	1311774	22691.00	86889	1075656	18608.00	81589	1010065	18606.00	7418	91825	1816.00
10	UCO Bank	2251	45020	504.92	32	640	15.08	747	14940	168.45	758	15160	168.47
11	Union Bank of India	59760	717120	12647.70	39625	475500	7956.56	35188	422256	6917.92	4437	53244	1038.64
	Total	693476	8154653	112313.02	503525	5457538	76228.42	344713	3963883	51227.37	26850	300481	3238.63
	Total Western Region	927579	10971136	156671.80	707071	7855669	114511.87	525562	6130134	86831.58	36703	409436	3991.63
	Grand Total	6446238	83026041	3269210.44	4981484	59682356	276445723	3881211	49144531	2268937.60	408069	5745858	209033.88

PUBLIC SECTOR COMMERCIAL BANKS - ALL INDIA POSITION AS ON 31 MARCH 2023

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	718862	8051554	270810.80	633401	7111427	254611.28	520284	5904665	211576.63	473	5373	59.46
2	Bank of India	669863	6698630	6698.68	521825	5218250	5218.25	579807	5798070	5798.12	90056	900560	900.56
3	Bank of Maharashtra	185185	1709695	33929.09	152740	1403135	26321.12	14058	148840	3592.52	824	4120	70.70
4	Canara Bank	489329	7920610	315349.61	460867	7541442	296444.22	489329	7920610	315349.61	0	0	0.00
5	Central Bank of India	433467	8572950	227429.48	23566	374930	41574.55	15269	291960	26773.38	18	230	1.55
6	Indian Bank	548496	7130448	423153.69	535464	6961032	417519.79	499029	6487377	400438.79	6150	79950	3655.89
7	Indian Overseas Bank	114422	1494309	70109.45	103771	1362064	64892.58	52344	712976	38583.65	3236	41338	1988.39
8	Punjab and Sind Bank	15	150	1.74	13	130	1.18	0	0	0.00	15	150	1.74
9	Punjab National Bank	718874	7188740	302818.35	711330	7113300	301543.19	2094	20940	724.07	86	860	33.08
10	State Bank of India	1249453	15447611	694577.00	1104186	13649322	635105.00	961992	11889289	632124.00	86866	1075177	34048.00
11	UCO Bank	374010	7480200	140070.25	16934	338680	12505.04	125718	2514360	46950.53	124245	2484900	46579.78
12	Union Bank of India	944262	11331144	784262.30	717387	8608644	708721.03	621287	7455444	587026.30	96100	1153200	121694.73
	Total All Public Sec. Comm. Banks	6446238	83026041	3269210.44	4981484	59682356	276445723	3881211	49144531	2268937.60	408069	5745858	209033.88

STATEMENT - III - A(II)

Savings of SHGs with Private Sector Commercial Banks -
Region-wise/ State-wise/ Agency-wise Position as on 31 March 2023

(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	358	3580	112.26	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited	21063	210630	4630.05	21063	210630	4630.05	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	4737	34563	572.26	4737	34563	572.26	2643	19239	320.76	2081	15254	251.30
4	ICICI Bank Limited	123	1599	19.15	123	1599	19.15	123	1599	19.15	0	0	0.00
5	IDBI Bank Limited	3509	42108	716.03	2815	33780	606.26	3509	42108	716.03	0	0	0.00
6	IDFC Bank Limited	24	120	2.68	16	80	2.00	0	0	0.00	0	0	0.00
7	Karnataka Bank Ltd	27	145	0.63	27	145	0.63	0	0	0.00	0	0	0.00
8	Karur Vysya Bank Ltd	3	45	0.02	1	15	0.00	0	0	0.00	0	0	0.00
9	South Indian Bank Ltd	3	36	0.23	3	36	0.23	0	0	0.00	0	0	0.00
10	YES Bank Ltd.	30	356	0.40	30	356	0.40	0	0	0.00	0	0	0.00
	Total	29877	293182	6053.71	28815	281204	5830.98	6275	62946	1055.94	2081	15254	251.30
	MADHYA PRADESH												
1	Bandhan Bank Limited	48	480	13.04	0	0	0.00	0	0	0.00	0	0	0.00
2	Catholic Syrian Bank Ltd	1	5	0.07	1	5	0.07	0	0	0.00	0	0	0.00
3	DCB Bank Limited	42795	427950	11401.97	42795	427950	11401.97	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	11	55	1.17	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	23483	175241	2754.90	23483	175241	2754.90	20436	153616	2397.62	2966	21095	349.72
6	ICICI Bank Limited	30672	398736	2046.46	30672	398736	2046.46	26967	350571	1403.46	3705	48165	643.00
7	IDBI Bank Limited	1773	21276	383.41	1409	16908	331.84	1773	21276	383.41	0	0	0.00
8	IDFC Bank Limited	114	570	66.04	3	15	0.85	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	0.02	1	12	0.01	0	0	0.00	0	0	0.00
11	YES Bank Ltd.	760	8555	9.94	760	8555	9.94	0	0	0.00	0	0	0.00
	Total	99663	1032920	16677.05	99127	1027448	16546.05	49176	525463	4184.49	6672	69270	992.72
	UTTARAKHAND												
1	Bandhan Bank Limited	6	60	19.54	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	390	4680	55.34	155	1860	30.84	390	4680	55.34	0	0	0.00
4	Karnataka Bank Ltd	18	157	0.43	9	81	0.24	0	0	0.00	0	0	0.00
5	Nainital Bank Ltd	2870	14350	547.15	2562	12810	504.37	2870	14350	547.15	0	0	0.00
6	Tamilnad Mercantile Bank Ltd	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	YES Bank Ltd.	199	2174	0.90	199	2174	0.90	0	0	0.00	0	0	0.00
	Total	3484	21434	623.36	2926	16938	536.35	3261	19043	602.49	0	0	0.00
	UTTAR PRADESH												
1	Axis Bank Limited												
2	Bandhan Bank Limited	163	1630	66.64	0	0	0.00	0	0	0.00	0	0	0.00
3	DCB Bank Limited	272	2720	32.46	272	2720	32.46	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	169	845	5.87	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	51	362	2.42	51	362	2.42	51	362	2.42	0	0	0.00
6	ICICI Bank Limited	5	65	0.02	5	65	0.02	5	65	0.02	0	0	0.00
7	IDBI Bank Limited	4158	49896	86.70	3527	42324	61.13	4158	49896	86.70	0	0	0.00
8	Indusind Bank Ltd												
9	Karnataka Bank Ltd	42	444	1.41	40	430	1.33	0	0	0.00	0	0	0.00
10	Nainital Bank Ltd	764	3820	68.54	703	3515	65.79	764	3820	68.54	0	0	0.00
11	The Dhanalakshmi Bank Ltd												
12	YES Bank Ltd.	2398	32455	56.63	2398	32455	56.63	0	0	0.00	0	0	0.00
	Total	8022	92237	320.69	6996	81871	219.78	4978	54143	157.68	0	0	0.00
	Total Central Region	141046	1439773	23674.81	137864	1407461	23133.16	63690	661595	6000.60	8753	84524	1244.02

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	Bandhan Bank Limited												
2	HDFC Bank Ltd.												
3	IDBI Bank Limited	223	2676	7.18	216	2592	6.92	223	2676	7.18	0	0	0.00
	Total	223	2676	7.18	216	2592	6.92	223	2676	7.18	0	0	0.00
	BIHAR												
1	Bandhan Bank Limited	59	590	6.23	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited	1714	17140	1129.89	1714	17140	1129.89	0	0	0.00	0	0	0.00
3	Federal Bank Ltd	2	10	0.14	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	1500	10240	128.61	1500	10240	128.61	1491	10177	128.02	0	0	0.00
5	ICICI Bank Limited	9556	124228	1718.83	9556	124228	1718.83	9524	123812	1698.84	32	416	19.99
6	IDBI Bank Limited	630	7560	307.83	518	6216	294.08	630	7560	307.83	0	0	0.00
7	IDFC Bank Limited	18	90	0.00	2	10	0.00	0	0	0.00	0	0	0.00
8	YES Bank Ltd.	167	2237	1.21	167	2237	1.21	0	0	0.00	0	0	0.00
	Total	13646	162095	3292.74	13457	160071	3272.62	11645	141549	2134.69	32	416	19.99
	JHARKHAND												
1	Bandhan Bank Limited	118	1180	14.97	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited	266	2660	138.96	266	2660	138.96	0	0	0.00	0	0	0.00
3	Federal Bank Ltd	1	5	0.01	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	35	264	2.58	35	264	2.58	32	244	2.38	0	0	0.00
5	ICICI Bank Limited	6	78	0.33	6	78	0.33	6	78	0.33	0	0	0.00
6	IDBI Bank Limited	2454	29448	497.87	1706	20472	266.76	2454	29448	497.87	0	0	0.00
7	IDFC Bank Limited	49	245	152.95	8	40	32.01	0	0	0.00	0	0	0.00
8	Karnataka Bank Ltd	11	88	0.62	7	56	0.21	0	0	0.00	0	0	0.00
9	YES Bank Ltd.	113	1407	1.01	113	1407	1.01	0	0	0.00	0	0	0.00
	Total	3053	35375	809.30	2141	24977	441.86	2492	29770	500.58	0	0	0.00
	ODISHA												
1	Axis Bank Limited												
2	Bandhan Bank Limited	196	1960	66.03	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	6	99	0.08	6	99	0.08	0	0	0.00	0	0	0.00
4	DCB Bank Limited	70482	704820	15082.65	70482	704820	15082.65	0	0	0.00	0	0	0.00
5	Federal Bank Ltd	464	2320	241.42	0	0	0.00	17	85	6.49	1	5	0.27
6	HDFC Bank Ltd.	15725	118545	2081.33	15725	118545	2081.33	12217	92107	1559.90	3458	26095	511.77
7	ICICI Bank Limited	13027	169351	3345.54	13027	169351	3345.54	11714	152282	2919.27	1313	17069	426.27
8	IDBI Bank Limited	4842	58104	517.00	4460	53520	479.42	4842	58104	517.00	0	0	0.00
9	IDFC Bank Limited	141	705	12.43	7	35	0.43	0	0	0.00	0	0	0.00
10	Karnataka Bank Ltd	3	24	0.42	3	24	0.42	0	0	0.00	0	0	0.00
11	YES Bank Ltd.	12264	140949	72.37	12264	140949	72.37	0	0	0.00	0	0	0.00
	Total	117150	1196877	21419.27	115974	1187343	21062.24	28790	302578	5002.66	4772	43169	938.31
	WEST BENGAL												
1	Axis Bank Limited												
2	Bandhan Bank Limited	1032	10320	259.80	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd												
4	DCB Bank Limited	6	60	0.82	6	60	0.82	0	0	0.00	0	0	0.00
5	Federal Bank Ltd	5	25	0.65	0	0	0.00	0	0	0.00	0	0	0.00
6	HDFC Bank Ltd.	4	28	0.96	4	28	0.96	2	14	0.00	0	0	0.00
7	ICICI Bank Limited	13	169	0.41	13	169	0.41	12	156	0.39	1	13	0.02
8	IDBI Bank Limited	5888	70656	594.88	4415	52980	489.53	5888	70656	594.88	0	0	0.00
9	IDFC Bank Limited												
10	Indusind Bank Ltd												
11	Karnataka Bank Ltd	35	372	1.05	28	291	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
12	Karur Vysya Bank Ltd	240	3600	23.95	232	3480	22.52	0	0	0.00	0	0	0.00
13	The Dhanalakshmi Bank Ltd												
14	Yes Bank Ltd.	602	6277	3.73	602	6277	3.73	0	0	0.00	0	0	0.00
	Total	7825	91507	886.25	5300	63285	518.55	5902	70826	595.27	1	13	0.02
	Total Eastern Region	141897	1488530	26414.74	137088	1438268	25302.19	49052	547399	8240.38	4805	43598	958.32
NORTH EASTERN REGION													
ARUNACHAL PRADESH													
1	Bandhan Bank Limited	2	20	0.13	0	0	0.00	0	0	0.00	0	0	0.00
2	HDFC Bank Ltd.												
3	IDBI Bank Limited												
	Total	2	20	0.13	0	0	0.00	0	0	0.00	0	0	0.00
ASSAM													
1	Bandhan Bank Limited	2616	26160	422.22	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	30	150	3.12	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	18722	141107	1494.10	18722	141107	1494.10	17651	133437	1399.10	954	6787	83.76
4	ICICI Bank Limited	2	26	0.00	2	26	0.00	2	26	0.00	0	0	0.00
5	IDBI Bank Limited	5746	68952	343.26	4563	54756	287.22	5746	68952	343.26	0	0	0.00
6	Karnataka Bank Ltd	5	58	0.03	0	0	0.00	0	0	0.00	0	0	0.00
7	South Indian Bank Ltd	2	24	4.74	1	12	0.00	0	0	0.00	0	0	0.00
	Total	27123	236477	2267.47	23288	195901	1781.32	23399	202415	1742.36	954	6787	83.76
MANIPUR													
1	Bandhan Bank Limited	1	10	0.06	0	0	0.00	0	0	0.00	0	0	0.00
2	IDBI Bank Limited	95	1140	15.11	86	1032	15.07	95	1140	15.11	0	0	0.00
	Total	96	1150	15.17	86	1032	15.07	95	1140	15.11	0	0	0.00
MEGHALAYA													
1	Bandhan Bank Limited	2	20	0.10	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.	120	969	8.02	120	969	8.02	120	969	8.02	0	0	0.00
4	IDBI Bank Limited	2	24	0.08	2	24	0.08	2	24	0.08	0	0	0.00
	Total	125	1018	8.20	122	993	8.10	122	993	8.10	0	0	0.00
MIZORAM													
1	IDBI Bank Limited	118	1416	9.65	90	1080	7.80	118	1416	9.65	0	0	0.00
	Total	118	1416	9.65	90	1080	7.80	118	1416	9.65	0	0	0.00
NAGALAND													
1	Bandhan Bank Limited	6	60	0.04	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd	22	110	0.88	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	8	72	1.73	8	72	1.73	8	72	1.73	0	0	0.00
4	ICICI Bank Limited	1	13	0.00	1	13	0.00	1	13	0.00	0	0	0.00
5	IDBI Bank Limited	197	2364	24.85	160	1920	15.12	197	2364	24.85	0	0	0.00
	Total	234	2619	27.50	169	2005	16.85	206	2449	26.58	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
	SIKKIM												
1	IDBI Bank Limited	583	6996	239.92	521	6252	131.87	583	6996	239.92	0	0	0.00
2	Karnataka Bank Ltd	4	34	0.23	3	24	0.23	0	0	0.00	0	0	0.00
	Total	587	7030	240.15	524	6276	132.10	583	6996	239.92	0	0	0.00
	TRIPURA												
1	Bandhan Bank Limited	207	2070	94.66	0	0	0.00	0	0	0.00	0	0	0.00
2	Federal Bank Ltd												
3	HDFC Bank Ltd.	386	2816	42.04	386	2816	42.04	384	2801	41.54	2	15	0.50
4	IDBI Bank Limited	582	6984	133.41	202	2424	44.44	582	6984	133.41	0	0	0.00
	Total	1175	11870	270.11	588	5240	86.48	966	9785	174.95	2	15	0.50
	Total North Eastern Region	29460	261600	2838.38	24867	212527	2047.72	25489	225194	2216.67	956	6802	84.26
	NORTHERN REGION												
	CHANDIGARH												
1	Bandhan Bank Limited												
2	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	DCB Bank Limited	4704	47040	1912.87	4704	47040	1912.87	0	0	0.00	0	0	0.00
3	Federal Bank Ltd	10	50	1.85	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	3778	25852	421.13	3778	25852	421.13	3732	25513	416.73	0	0	0.00
5	ICICI Bank Limited	12	156	0.02	12	156	0.02	12	156	0.02	0	0	0.00
6	IDBI Bank Limited	474	5688	38.42	316	3792	29.38	474	5688	38.42	0	0	0.00
7	Nainital Bank Ltd	18	90	0.63	17	85	0.62	18	90	0.63	0	0	0.00
8	South Indian Bank Ltd	2	24	0.00	2	24	0.00	0	0	0.00	0	0	0.00
9	YES Bank Ltd.	281	3047	0.43	281	3047	0.43	0	0	0.00	0	0	0.00
	Total	9279	81947	2375.35	9110	79996	2364.45	4236	31447	455.80	0	0	0.00
	HIMACHAL PRADESH												
1	Bandhan Bank Limited												
2	HDFC Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	ICICI Bank Limited	2	26	0.00	2	26	0.00	2	26	0.00	0	0	0.00
4	IDBI Bank Limited	211	2532	39.07	98	1176	21.98	211	2532	39.07	0	0	0.00
5	YES Bank Ltd.	8	146	0.05	8	146	0.05	0	0	0.00	0	0	0.00
	Total	221	2704	39.12	108	1348	22.03	213	2558	39.07	0	0	0.00
	JAMMU AND KASHMIR												
1	Bandhan Bank Limited												
2	ICICI Bank Limited	1	13	0.00	1	13	0.00	1	13	0.00	0	0	0.00
3	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
	NEW DELHI												
1	Axis Bank Limited												
2	Bandhan Bank Limited	37	370	26.98	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd												
4	DCB Bank Limited	4	40	3.14	4	40	3.14	0	0	0.00	0	0	0.00
5	Federal Bank Ltd	6	30	11.30	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
6	HDFC Bank Ltd.												
7	ICICI Bank Limited	3	39	0.00	3	39	0.00	3	39	0.00	0	0	0.00
8	IDBI Bank Limited	9	108	4.41	5	60	2.35	9	108	4.41	0	0	0.00
9	IDFC Bank Limited	6	30	0.32	0	0	0.00	0	0	0.00	0	0	0.00
10	Indusind Bank Ltd												
11	Karnataka Bank Ltd	4	40	1.09	2	21	0.53	0	0	0.00	0	0	0.00
12	Nainital Bank Ltd	62	310	6.22	62	310	6.22	62	310	6.22	0	0	0.00
13	South Indian Bank Ltd	16	192	0.05	6	72	0.00	0	0	0.00	0	0	0.00
14	The Dhanalakshmi Bank Ltd												
15	YES Bank Ltd.												
	Total	147	1159	53.51	82	542	12.24	74	457	10.63	0	0	0.00
	PUNJAB												
1	Bandhan Bank Limited	33	330	1.51	0	0	0.00	0	0	0.00	0	0	0.00
2	DCB Bank Limited	2	20	10.30	2	20	10.30	0	0	0.00	0	0	0.00
3	Federal Bank Ltd	23	115	0.72	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	1054	6667	109.15	1054	6667	109.15	1044	6597	108.36	0	0	0.00
5	ICICI Bank Limited	39	507	2.63	39	507	2.63	39	507	2.63	0	0	0.00
6	IDBI Bank Limited	478	5736	70.94	246	2952	65.29	478	5736	70.94	0	0	0.00
7	Karnataka Bank Ltd	1	12	0.16	1	12	0.16	0	0	0.00	0	0	0.00
8	YES Bank Ltd.	228	2591	1.77	228	2591	1.77	0	0	0.00	0	0	0.00
	Total	1858	15978	197.18	1570	12749	189.30	1561	12840	181.93	0	0	0.00
	RAJASTHAN												
1	Bandhan Bank Limited	189	1890	24.38	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	0.78	7	35	0.78	0	0	0.00	0	0	0.00
4	DCB Bank Limited	8857	88570	2180.38	8857	88570	2180.38	0	0	0.00	0	0	0.00
5	Federal Bank Ltd	14	70	0.60	0	0	0.00	0	0	0.00	0	0	0.00
6	HDFC Bank Ltd.	16479	116837	1781.39	16479	116837	1781.39	16015	113443	1711.41	279	1864	34.78
7	ICICI Bank Limited	73895	960635	7797.60	73895	960635	7797.60	71980	935740	7585.63	1915	24895	211.97
8	IDBI Bank Limited	1615	19380	140.50	1408	16896	121.70	1615	19380	140.50	0	0	0.00
9	IDFC Bank Limited	67	335	4.64	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	6	30	0.36	6	30	0.36	6	30	0.36	0	0	0.00
12	YES Bank Ltd.	667	8160	5.05	667	8160	5.05	0	0	0.00	0	0	0.00
	Total	101799	1195964	11935.80	101321	1191173	11887.32	89616	1068593	9437.90	2194	26759	246.75
	Total Northern Region	113310	1297825	14600.97	112193	1285833	14475.34	95706	1115968	10125.34	2194	26759	246.75
	SOUTHERN REGION												
	ANDHRA PRADESH												
1	Bandhan Bank Limited												
2	Catholic Syrian Bank Ltd	3	15	0.35	1	5	0.00	0	0	0.00	0	0	0.00
3	City Union Bank Limited	737	3685	96.24	172	860	35.27	0	0	0.00	0	0	0.00
4	DCB Bank Limited	6234	62340	1415.57	6234	62340	1415.57	0	0	0.00	0	0	0.00
5	Federal Bank Ltd	33	165	3.39	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
6	HDFC Bank Ltd.	3747	36229	2831.30	3747	36229	2831.30	569	5558	347.84	3174	30649	2483.46
7	Icici Bank Limited	16	208	0.03	16	208	0.03	16	208	0.03	0	0	0.00
8	IDBI Bank Limited	370	4440	586.10	243	2916	322.58	370	4440	586.10	0	0	0.00
9	Karnataka Bank Ltd	457	5031	216.37	366	4408	198.11	0	0	0.00	0	0	0.00
10	Karur Vysya Bank Ltd	24	360	0.84	4	60	0.09	0	0	0.00	0	0	0.00
11	South Indian Bank Ltd	10	120	14.87	10	120	14.87	0	0	0.00	0	0	0.00
12	Tamilnad Mercantile Bank Ltd	3	60	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	11634	112653	5165.06	10793	107146	4817.82	955	10206	933.97	3174	30649	2483.46
KARNATAKA													
1	Axis Bank Limited												
2	Bandhan Bank Limited												
3	Catholic Syrian Bank Ltd	1	5	0.00	1	5	0.00	0	0	0.00	0	0	0.00
4	City Union Bank Limited	67	335	13.62	65	325	13.45	0	0	0.00	0	0	0.00
5	DCB Bank Limited	19739	197390	5168.63	19739	197390	5168.63	0	0	0.00	0	0	0.00
6	Federal Bank Ltd	392	1960	56.76	0	0	0.00	0	0	0.00	0	0	0.00
7	HDFC Bank Ltd.	30291	275694	5102.36	30291	275694	5102.36	0	0	0.00	0	0	0.00
8	ICICI Bank Limited	33200	431600	1303.17	33200	431600	1303.17	32119	417547	958.79	1081	14053	344.38
9	IDBI Bank Limited	1944	23328	523.83	1777	21324	500.51	1944	23328	523.83	0	0	0.00
10	IDFC Bank Limited	227	1135	12.82	135	675	6.44	0	0	0.00	0	0	0.00
11	Karnataka Bank Ltd	12520	101513	4133.17	9610	76821	3043.28	11	108	0.88	33	304	8.36
12	Karur Vysya Bank Ltd	41	615	2.93	27	405	2.50	0	0	0.00	0	0	0.00
13	South Indian Bank Ltd	83	996	12.50	67	804	12.01	0	0	0.00	0	0	0.00
14	Tamilnad Mercantile Bank Ltd	5	100	0.30	3	60	0.25	0	0	0.00	0	0	0.00
15	The Dhanalakshmi Bank Ltd	1	5	0.00	1	5	0.00	0	0	0.00	0	0	0.00
16	Yes Bank Ltd.	7921	89481	121.53	7921	89481	121.53	0	0	0.00	0	0	0.00
	Total	106432	1124157	16451.62	102837	1094589	15274.13	34074	440983	1483.50	1114	14357	352.74
KERALA													
1	Axis Bank Limited												
2	Bandhan Bank Limited	1	10	0.05	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	1946	9883	597.88	1861	9448	578.78	0	0	0.00	0	0	0.00
4	City Union Bank Limited	2	10	1.48	2	10	1.48	0	0	0.00	0	0	0.00
5	DCB Bank Limited												
6	Federal Bank Ltd	19256	96280	4752.97	95	475	10.67	4	20	0.69	0	0	0.00
7	HDFC Bank Ltd.	36544	355526	5837.04	36544	355526	5837.04	0	0	0.00	0	0	0.00
8	ICICI Bank Limited	14150	183950	3415.71	14150	183950	3415.71	12876	167388	2774.76	1274	16562	640.95
9	IDBI Bank Limited	8322	99876	593.64	7897	94776	537.17	8321	99864	592.78	1	12	0.86
10	Karnataka Bank Ltd	90	682	27.28	67	510	12.02	0	0	0.00	0	0	0.00
11	Karur Vysya Bank Ltd	6	90	2.85	4	60	1.81	0	0	0.00	0	0	0.00
12	South Indian Bank Ltd	2080	24960	608.67	1332	15984	439.38	0	0	0.00	0	0	0.00
13	Tamilnad Mercantile Bank Ltd	100	2000	7.49	43	860	7.06	0	0	0.00	0	0	0.00
14	The Dhanalakshmi Bank Ltd	13777	68885	4714.36	13717	68585	4704.51	2193	10965	633.31	228	1140	66.28
15	YES Bank Ltd.	81	808	0.52	81	808	0.52	0	0	0.00	0	0	0.00
	Total	96355	842960	20559.94	75793	730992	15546.15	23394	278237	4001.54	1503	17714	708.09
LAKSHADWEEP UT													
1	IDBI Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	0	0	0.00	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
	PUDUCHERRY												
1	Catholic Syrian Bank Ltd												
2	City Union Bank Limited	109	545	8.03	97	485	1.58	0	0	0.00	0	0	0.00
3	Federal Bank Ltd	1	5	2.58	0	0	0.00	0	0	0.00	0	0	0.00
4	HDFC Bank Ltd.	692	6777	103.42	692	6777	103.42	124	1215	16.86	56	585	7.36
5	IDBI Bank Limited	1460	17520	1.15	1388	16656	1.15	1460	17520	1.15	0	0	0.00
6	Karnataka Bank Ltd	2	21	0.02	2	21	0.02	0	0	0.00	0	0	0.00
7	Karur Vysya Bank Ltd	186	2790	15.36	114	1710	14.05	0	0	0.00	0	0	0.00
8	South Indian Bank Ltd	12	144	0.18	3	36	0.03	0	0	0.00	0	0	0.00
9	Tamilnad Mercantile Bank Ltd	5	100	0.06	0	0	0.00	0	0	0.00	0	0	0.00
	Total	2467	27902	130.80	2296	25685	120.25	1584	18735	18.01	56	585	7.36
	TAMIL NADU												
1	Axis Bank Limited												
2	Bandhan Bank Limited												
3	Catholic Syrian Bank Ltd	2302	11517	35.58	2294	11474	32.49	0	0	0.00	0	0	0.00
4	City Union Bank Limited	7463	37315	297.94	6572	32860	252.59	26	130	3.53	2	10	0.53
5	DCB Bank Limited	145	1450	83.11	145	1450	83.11	0	0	0.00	0	0	0.00
6	Federal Bank Ltd	1335	6675	128.98	4	20	0.06	0	0	0.00	0	0	0.00
7	HDFC Bank Ltd.	61247	598134	9099.41	61247	598134	9099.41	17617	177439	2679.56	12301	120032	2065.88
8	ICICI Bank Limited	175269	2278497	17134.49	175269	2278497	17134.49	159566	2074358	14684.81	15703	204139	2449.68
9	IDBI Bank Limited	17447	209364	908.57	16362	196344	789.28	17447	209364	908.57	0	0	0.00
10	IDFC Bank Limited												
11	Karnataka Bank Ltd	166	1129	16.23	146	920	12.95	0	0	0.00	0	0	0.00
12	Karur Vysya Bank Ltd	5217	78255	255.73	3546	53190	167.16	0	0	0.00	0	0	0.00
13	South Indian Bank Ltd	2037	24444	200.64	1398	16776	118.13	0	0	0.00	0	0	0.00
14	Tamilnad Mercantile Bank Ltd	11000	220000	253.46	2406	48120	185.55	228	4560	0.15	4	80	0.76
15	The Dhanalakshmi Bank Ltd	115	575	3.02	115	575	3.02	0	0	0.00	0	0	0.00
16	Yes Bank Ltd.	5600	71152	71.75	5600	71152	71.75	0	0	0.00	0	0	0.00
	Total	289343	3538507	28488.91	275104	3309512	27949.99	194884	2465851	18276.62	28010	324261	4516.85
	TELANGANA												
1	Axis Bank Limited												
2	Bandhan Bank Limited												
3	DCB Bank Limited	17631	176310	7528.60	17631	176310	7528.60	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.	11687	112128	8274.00	11687	112128	8274.00	2701	26121	1558.41	8929	85518	6715.51
6	ICICI Bank Limited	8	104	0.00	8	104	0.00	8	104	0.00	0	0	0.00
7	IDBI Bank Limited	33	396	3.82	28	336	3.59	33	396	3.82	0	0	0.00
8	Karnataka Bank Ltd	2	18	0.06	0	0	0.00	0	0	0.00	0	0	0.00
9	Karur Vysya Bank Ltd	2	30	4.93	0	0	0.00	0	0	0.00	0	0	0.00
10	South Indian Bank Ltd	88	1056	3.35	75	900	2.19	0	0	0.00	0	0	0.00
11	The Dhanalakshmi Bank Ltd	2	10	0.00	2	10	0.00	0	0	0.00	0	0	0.00
	Total	29456	290067	15814.82	29431	289788	15808.38	2742	26621	1562.23	8929	85518	6715.51
	Total Southern Region	535687	5936246	86611.15	496254	5557712	79516.72	257633	3240633	26275.87	42786	473084	14784.01

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
WESTERN REGION													
	DAMAN AND DIU UT												
1	DCB Bank Limited	2	20	0.02	2	20	0.02	0	0	0.00	0	0	0.00
2	IDBI Bank Limited	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	2	20	0.02	2	20	0.02	0	0	0.00	0	0	0.00
	D AND N HAVELI UT												
1	IDBI Bank Limited	14	168	6.03	13	156	6.03	14	168	6.03	0	0	0.00
	Total	14	168	6.03	13	156	6.03	14	168	6.03	0	0	0.00
	GOA												
1	Bandhan Bank Limited												
2	Federal Bank Ltd	1	5	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	HDFC Bank Ltd.	811	8000	162.74	811	8000	162.74	224	2166	79.57	108	1087	20.56
4	IDBI Bank Limited	5	60	3.06	3	36	3.03	5	60	3.06	0	0	0.00
5	Karnataka Bank Ltd	7	50	4.02	7	50	4.02	0	0	0.00	0	0	0.00
	Total	824	8115	169.82	821	8086	169.79	229	2226	82.63	108	1087	20.56
	GUJARAT												
1	Bandhan Bank Limited	10	100	3.85	0	0	0.00	0	0	0.00	0	0	0.00
2	City Union Bank Limited	1	5	0.57	1	5	0.57	0	0	0.00	0	0	0.00
3	DCB Bank Limited	29319	293190	2919.09	29319	293190	2919.09	0	0	0.00	0	0	0.00
4	Federal Bank Ltd	22	110	1.57	0	0	0.00	0	0	0.00	0	0	0.00
5	HDFC Bank Ltd.	717	6428	246.44	717	6428	246.44	101	832	13.02	248	2053	43.96
6	ICICI Bank Limited	22630	294190	2091.32	22630	294190	2091.32	15509	201617	1063.97	7121	92573	1027.35
7	IDBI Bank Limited	1258	15096	114.59	1227	14724	88.36	1258	15096	114.59	0	0	0.00
8	IDFC Bank Limited	174	870	14.64	29	145	2.89	0	0	0.00	0	0	0.00
9	Karnataka Bank Ltd	3	30	4.97	2	21	0.28	0	0	0.00	0	0	0.00
10	South Indian Bank Ltd	1	12	2.30	1	12	2.30	0	0	0.00	0	0	0.00
11	The Dhanalakshmi Bank Ltd												
12	YES Bank Ltd.												
	Total	54135	610031	5399.34	53926	608715	5351.25	16868	217545	1191.58	7369	94626	1071.31
	MAHARASHTRA												
1	Axis Bank Limited												
2	Bandhan Bank Limited	24	240	137.72	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	12	60	23.54	12	60	23.54	0	0	0.00	0	0	0.00
4	City Union Bank Limited	8	40	0.58	6	30	0.57	0	0	0.00	0	0	0.00
5	DCB Bank Limited	21283	212830	4428.83	21283	212830	4428.83	0	0	0.00	0	0	0.00
6	Federal Bank Ltd	522	2610	79.56	0	0	0.00	0	0	0.00	0	0	0.00
7	HDFC Bank Ltd.	77710	597424	13011.61	77710	597424	13011.61	65010	497690	10405.16	2803	21618	502.82
8	ICICI Bank Limited	156478	2034214	17433.60	156478	2034214	17433.60	129826	1687738	11952.00	26652	346476	5481.60
9	IDBI Bank Limited	29418	353016	4815.85	25546	306552	4052.11	29418	353016	4815.85	0	0	0.00
10	IDFC Bank Limited	4	20	0.07	4	20	0.07	0	0	0.00	0	0	0.00
11	Indusind Bank Ltd												
12	Karnataka Bank Ltd	128	1160	21.32	102	899	17.00	0	0	0.00	0	0	0.00
13	South Indian Bank Ltd	35	420	25.56	32	384	18.49	0	0	0.00	0	0	0.00
14	Tamilnad Mercantile Bank Ltd	11	220	0.32	4	80	0.18	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
15	The Dhanalakshmi Bank Ltd												
16	YES Bank Ltd.	4891	61063	93.35	4891	61063	93.35	0	0	0.00	0	0	0.00
	Total	290524	3263317	40071.91	286068	3213556	39079.35	224254	2538444	27173.01	29455	368094	5984.42
	Total Western Region	345499	3881651	45647.12	340830	3830533	44606.44	241365	2758383	28453.25	36932	463807	7076.29
	Grand Total	1306899	14305625	199787.17	1249096	13732334	189081.57	732935	8549172	81312.11	96426	1098574	24393.65

SAVINGS OF SHGS WITH PRIVATE SECTOR COMMERCIAL BANKS ALL INDIA POSITION AS ON 31 MARCH 2023

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	5108	51080	1270.21	0	0	0.00	0	0	0.00	0	0	0.00
3	Catholic Syrian Bank Ltd	4273	21594	657.56	4178	21106	635.02	0	0	0.00	0	0	0.00
4	City Union Bank Limited	8394	41970	419.24	6922	34610	306.29	26	130	3.53	2	10	0.53
5	DCB Bank Limited	244518	2445180	58067.34	244518	2445180	58067.34	0	0	0.00	0	0	0.00
6	Federal Bank Ltd	22323	111615	5293.60	99	495	10.73	21	105	7.18	1	5	0.27
7	HDFC Bank Ltd.	309528	2629903	54068.94	309528	2629903	54068.94	162172	1269612	23198.41	37359	332652	13071.38
8	ICICI Bank Limited	529109	6878417	56309.31	529109	6878417	56309.31	470312	6114056	45064.10	58797	764361	11245.21
9	IDBI Bank Limited	94253	1131048	11782.51	81403	976848	9612.89	94252	1131036	11781.65	1	12	0.86
10	IDFC Bank Limited	824	4120	266.59	204	1020	44.69	0	0	0.00	0	0	0.00
11	Indusind Bank Ltd												
12	Karnataka Bank Ltd	13531	111060	4429.60	10425	84760	3292.02	11	108	0.88	34	314	8.36
13	Karur Vysya Bank Ltd	5719	85785	306.61	3928	58920	208.13	0	0	0.00	0	0	0.00
14	Nainital Bank Ltd	3720	18600	622.90	3350	16750	577.36	3720	18600	622.90	0	0	0.00
15	South Indian Bank Ltd	4370	52440	873.11	2931	35172	607.64	0	0	0.00	0	0	0.00
16	Tamilnad Mercantile Bank Ltd	11124	222480	261.63	2456	49120	193.04	228	4560	0.15	4	80	0.76
17	The Dhanalakshmi Bank Ltd	13895	69475	4717.38	13835	69175	4707.53	2193	10965	633.31	228	1140	66.28
18	Yes Bank Ltd.	36210	430858	440.64	36210	430858	440.64	0	0	0.00	0	0	0.00
	Total All Private Sec. Comm. Banks	1306899	14305625	199787.17	1249096	13732334	189081.57	732935	8549172	81312.11	96426	1098574	24393.65

STATEMENT - III - B

Savings of SHGs with Regional Rural Banks - Region-wise/ State-wise/ Agency-wise Position
as on 31 March 2023

(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	Chhattisgarh Rajya Gramin Bank	189425	2131029	43484.71	34692	390283	9215.06	40910	460238	9784.41	865	9730	279.27
	Total	189425	2131029	43484.71	34692	390283	9215.06	40910	460238	9784.41	865	9730	279.27
	MADHYA PRADESH												
1	Madhyanchal Gramin Bank	64869	648690	8573.00	19279	192790	2061.00	44091	440910	6191.00	1148	11480	257.00
2	Madhya Pradesh Gramin Bank	201290	1997460	69002.77	193045	1914832	59231.78	151375	1517227	43623.00	13436	116227	5898.80
	Total	266159	2646150	77575.77	212324	2107622	61292.78	195466	1958137	49814.00	14584	127707	6155.80
	UTTARAKHAND												
1	Uttarakhand Gramin Bank	36064	296080	9307.83	31027	260497	8641.09	11832	106398	3870.58	461	3529	89.41
	Total	36064	296080	9307.83	31027	260497	8641.09	11832	106398	3870.58	461	3529	89.41
	UTTAR PRADESH												
1	Aryavart Bank	149156	1565378	8666.99	88856	928545	6202.25	126863	1321533	6959.48	0	0	0.00
2	Baroda U.p. Bank	139730	1472971	6933.42	132118	1392279	6658.10	131014	1380579	6753.87	289	3064	12.47
3	Prathama U.p Gramin Bank	12739	140129	2176.94	11592	127517	1981.02	10828	119110	1850.40	0	0	0.00
	Total	301625	3178478	17777.35	232566	2448341	14841.37	268705	2821222	15563.75	289	3064	12.47
	Total Central Region	793273	8251737	148145.66	510609	5206743	93990.30	516913	5345995	79032.74	16199	144030	6536.95
EASTERN REGION													
	BIHAR												
1	Dakshin Bihar Gramin Bank	268386	3220632	2873.56	268386	3220632	2873.56	268386	3220632	2873.56	0	0	0.00
2	Uttar Bihar Gramin Bank	287295	3053944	52425.00	281492	2992258	52131.00	287295	3053944	52425.00	0	0	0.00
	Total	555681	6274576	55298.56	549878	6212890	55004.56	555681	6274576	55298.56	0	0	0.00
	JHARKHAND												
1	Jharkhand Rajya Gramin Bank	118902	1320116	6561.23	111576	1243820	5529.53	110439	1216902	6243.66	576	6912	42.54
	Total	118902	1320116	6561.23	111576	1243820	5529.53	110439	1216902	6243.66	576	6912	42.54
	ODISHA												
1	Odisha Gramya Bank	202955	2612110	327137.88	202955	2612110	327137.88	202730	2610638	327078.93	225	1472	58.95
2	Utkal Grameen Bank	93775	1375740	29787.86	83207	1270060	26672.05	90024	1320710	28086.97	0	0	0.00
	Total	296730	3987850	356925.74	286162	3882170	353809.93	292754	3931348	355165.90	225	1472	58.95
	WEST BENGAL												
1	Bangiya Gramin Vikash Bank	254598	2836369	119550.00	227227	2548184	106697.00	216408	2413814	101617.00	38190	422555	17933.00
2	Paschim Banga Gramin Bank	91548	915480	54473.47	86163	861630	51812.09	89890	898900	53673.25	1439	14390	652.37
3	Uttar Banga Kshetriya Gramin Bank	71476	894374	74785.34	71298	892585	74578.19	70252	878150	72716.72	1046	14435	1861.47
	Total	417622	4646223	248808.81	384688	4302399	233087.28	376550	4190864	228006.97	40675	451380	20446.84
	Total Eastern Region	1388935	16228765	667594.34	1332304	15641279	647431.30	1335424	15613690	644715.09	41476	459764	20548.33

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
NORTH EASTERN REGION													
	ARUNACHAL PRADESH												
1	Arunachal Pradesh Rural Bank	5899	58990	1661.82	5899	58990	1661.82	1475	14750	53.60	53	530	8.70
	Total	5899	58990	1661.82	5899	58990	1661.82	1475	14750	53.60	53	530	8.70
	ASSAM												
1	Assam Gramin Vikash Bank	315252	3467772	36593.11	287855	3166405	35751.50	3998	39980	221.56	0	0	0.00
	Total	315252	3467772	36593.11	287855	3166405	35751.50	3998	39980	221.56	0	0	0.00
	MANIPUR												
1	Manipur Rural Bank	15763	169683	564.00	15763	169683	564.00	3120	32791	135.00	1398	15185	72.00
	Total	15763	169683	564.00	15763	169683	564.00	3120	32791	135.00	1398	15185	72.00
	MEGHALAYA												
1	Meghalaya Rural Bank	33933	378081	8796.81	22205	248933	6036.33	20493	230136	5783.27	0	0	0.00
	Total	33933	378081	8796.81	22205	248933	6036.33	20493	230136	5783.27	0	0	0.00
	MIZORAM												
1	Mizoram Rural Bank	12600	112266	2699.03	9164	81651	1905.29	4824	42982	1221.10	195	1737	31.78
	Total	12600	112266	2699.03	9164	81651	1905.29	4824	42982	1221.10	195	1737	31.78
	NAGALAND												
1	Nagaland Rural Bank	2488	21782	611.22	2487	21774	611.00	1502	12016	438.34	46	368	3.93
	Total	2488	21782	611.22	2487	21774	611.00	1502	12016	438.34	46	368	3.93
	TRIPURA												
1	Tripura Gramin Bank	41886	425142	0.00	36855	374078	0.00	32320	328048	0.00	1516	15387	0.00
	Total	41886	425142	0.00	36855	374078	0.00	32320	328048	0.00	1516	15387	0.00
	Total North Eastern Region	427821	4633716	50925.99	380228	4121514	46529.94	67732	700703	7852.87	3208	33207	116.41
NORTHERN REGION													
	HARYANA												
1	Sarva Haryana Gramin Bank	31637	330606	5249.11	25921	270874	4660.28	27114	283341	4716.67	693	7242	76.94
	Total	31637	330606	5249.11	25921	270874	4660.28	27114	283341	4716.67	693	7242	76.94
	HIMACHAL PRADESH												
1	Himachal Pradesh Gramin Bank	18305	128135	2721.85	18305	128135	2721.85	18117	126819	2688.00	188	1316	33.85
	Total	18305	128135	2721.85	18305	128135	2721.85	18117	126819	2688.00	188	1316	33.85
	JAMMU AND KASHMIR												
1	Ellaquai Dehati Bank	1476	14760	72.00	1421	14210	67.00	542	5420	32.00	0	0	0.00
2	J & K Grameen Bank	9770	90305	1037.53	9585	88901	1028.36	4333	41497	662.44	25	215	8.18
	Total	11246	105065	1109.53	11006	103111	1095.36	4875	46917	694.44	25	215	8.18
	PUNJAB												
1	Punjab Gramin Bank	21003	231033	2773.97	21003	231033	2773.97	20371	224081	2736.79	0	0	0.00
	Total	21003	231033	2773.97	21003	231033	2773.97	20371	224081	2736.79	0	0	0.00
	RAJASTHAN												
1	Baroda Rajasthan Kshetriya Gramin Bank	118042	1220980	21668.65	110118	1138181	16614.90	65390	686595	15616.75	3876	38763	1498.90

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
2	Rajasthan Marudhara Gramin Bank	68597	685970	7403.06	61737	617371	6663.35	63471	634710	6930.58	720	7200	78.71
	Total	186639	1906950	29071.71	171855	1755552	23278.25	128861	1321305	22547.33	4596	45963	1577.61
	Total Northern Region	268830	2701789	40926.17	248090	2488705	34529.71	199338	2002463	33383.23	5502	54736	1696.58
SOUTHERN REGION													
	ANDHRA PRADESH												
1	Andhra Pragathi Grameena Bank	129538	1295380	384894.00	129538	1295380	384894.00	113310	1133100	143695.60	0	0	0.00
2	Chaitanya Godavari Grameena Bank	50514	505140	92584.49	50514	505140	92584.49	21213	212130	39544.17	0	0	0.00
3	Saptagiri Grameena Bank	73587	731106	45092.44	69612	694505	40789.61	56452	574812	31028.14	7960	71524	6978.28
	Total	253639	2531626	522570.93	249664	2495025	518268.10	190975	1920042	214267.91	7960	71524	6978.28
	KARNATAKA												
1	Karnataka Gramin Bank	168612	1854732	11400.00	165107	1813929	11161.76	150064	1650711	10146.04	3186	35054	215.45
2	Karnataka Vikas Grameena Bank	56741	733906	6107.93	55124	715452	5952.35	47834	618610	5112.59	8907	115296	995.34
	Total	225353	2588638	17507.93	220231	2529381	17114.11	197898	2269321	15258.63	12093	150350	1210.79
	KERALA												
1	Kerala Gramin Bank	72533	1015462	20436.59	57578	806092	17569.53	17325	242550	8758.21	2459	34426	1490.25
	Total	72533	1015462	20436.59	57578	806092	17569.53	17325	242550	8758.21	2459	34426	1490.25
	PUDUCHERRY												
1	Puduvai Bharathiyar Grama Bank	3967	76117	1204.73	3937	75553	1180.73	2451	48015	721.29	324	6343	63.08
	Total	3967	76117	1204.73	3937	75553	1180.73	2451	48015	721.29	324	6343	63.08
	TAMIL NADU												
1	Tamil Nadu Grama Bank	104750	1571249	17421.39	101608	1524120	16743.70	50948	764220	8473.73	202	3030	400.69
	Total	104750	1571249	17421.39	101608	1524120	16743.70	50948	764220	8473.73	202	3030	400.69
	TELANGANA												
1	Andhra Pradesh Grameena Vikas Bank	204629	2046290	217658.02	204629	2046290	217658.02	165089	1650890	173186.25	34856	348560	42456.61
2	Telangana Grameena Bank	87227	951287	69624.21	87227	951287	69624.21	67536	736539	49057.17	19691	214748	20567.04
	Total	291856	2997577	287282.23	291856	2997577	287282.23	232625	2387429	222243.42	54547	563308	63023.65
	Total Southern Region	952098	10780669	866423.80	924874	10427748	858158.40	692222	7631577	469723.19	77585	828981	73166.74
WESTERN REGION													
	GUJARAT												
1	Baroda Gujarat Gramin Bank	53072	954591	6761.04	48867	908336	6206.72	53072	954591	6761.04	0	0	0.00
2	Saurashtra Gramin Bank	16081	160810	3167.03	15336	153360	3033.18	10156	101560	1860.83	0	0	0.00
	Total	69153	1115401	9928.07	64203	1061696	9239.90	63228	1056151	8621.87	0	0	0.00
	MAHARASHTRA												
1	Maharashtra Gramin Bank	66055	1122935	14699.72	66055	1122935	14699.72	66055	1122935	14699.72	0	0	0.00
2	Vidharbha Konkan Gramin Bank	81671	816710	21633.59	61637	616370	17012.54	60535	605350	16960.18	378	3780	4.25
	Total	147726	1939645	36333.31	127692	1739305	31712.26	126590	1728285	31659.90	378	3780	4.25
	Total Western Region	216879	3055046	46261.38	191895	2801001	40952.16	189818	2784436	40281.77	378	3780	4.25
	Grand Total	4047836	45651722	1820277.34	3588000	40686990	1721591.81	3001447	34078864	1274988.89	144348	1524498	102069.26

STATEMENT - III - C

Savings of SHGs with Co-operative Banks - Region-wise/State-wise/Agency-wise
position as on 31 March 2023

(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	917	9170	113.78	917	9170	113.78	6	60	0.77	0	0	0.00
2	District Central Co-Operative Bank Ltd., Durg	6669	82980	514.93	6469	80490	499.49	6669	82980	514.93	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	2459	29508	584.35	2459	29508	584.35	79	948	127.69	33	396	42.78
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	693	10311	111.35	693	10311	111.35	0	0	0.00	0	0	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	295	3335	11.10	295	3335	11.10	295	3335	11.10	0	0	0.00
7	The Chhattisgarh Rajiya Sahakari Bank Maryadit	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	11033	135304	1335.51	10833	132814	1320.07	7049	87323	654.49	33	396	42.78
	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, Dewas	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
5	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
6	Jilla Sahakari Kendriya Bank Maryadit, Jhabua	1581	15810	102.07	1160	11600	86.42	0	0	0.00	0	0	0.00
7	Jilla Sahakari Kendriya Bank Maryadit, Khargone	5648	52740	800.05	4250	39890	401.80	2824	26395	400.80	0	0	0.00
8	Jilla Sahakari Kendriya Bank Maryadit, Mandla	154	1540	0.70	154	1540	0.70	154	1540	0.70	0	0	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Morena	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	28	280	2.45	0	0	0.00	3	30	0.00	25	250	2.45
11	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
12	Jilla Sahakari Kendriya Bank Maryadit, Sehore	188	1350	12.57	147	1061	9.03	188	1350	12.57	0	0	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Shahdol	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
14	Jilla Sahakari Kendriya Bank Maryadit, Ujjain	755	7550	36.62	276	2760	15.36	0	0	0.00	0	0	0.00
15	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	8354	79270	954.46	5987	56851	513.31	3169	29315	414.07	25	250	2.45
	UTTARAKHAND												
1	Almora Zilla Sahakari Bank Ltd.	529	2645	221.65	529	2645	221.65	490	2450	208.10	2	10	0.10
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	735	3675	63.69	735	3675	63.69	735	3675	63.69	0	0	0.00
3	District Cooperative Bank Ltd., Dehradun	2206	11030	282.88	2206	11030	282.88	1372	6860	165.85	0	0	0.00
4	Nainital District Co-Operative Bank Ltd., Haldwani	822	4932	78.90	822	4932	78.90	822	4932	78.90	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
5	Pithoragarh Zila Sahakari Bank Ltd., Pithoragarh	1867	9337	1520.81	1010	5050	789.65	1867	9337	1520.81	0	0	0.00
6	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	2541	15196	612.55	2193	13193	567.84	1187	7400	401.61	219	1373	61.98
7	The Uttarakhand State Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	The Uttarkashi Zila Sahkari Bank Ltd., Uttarkashi	2972	14865	491.64	2043	10218	337.93	677	3385	113.08	0	0	0.00
9	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	4579	45790	1182.41	1488	14880	208.26	0	0	0.00	3434	34340	981.40
10	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	3436	17180	1318.50	3436	17180	1318.50	1442	7210	501.00	0	0	0.00
11	Zila Sahkari Bank Ltd., Haridwar	2127	20935	443.32	1972	19398	413.28	2015	19865	441.07	0	0	0.00
	Total	21814	145585	6216.35	16434	102201	4282.58	10607	65114	3494.11	3655	35723	1043.48
	UTTAR PRADESH												
1	Agra District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
2	Aligarh Jila Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
3	Allahabad District Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
4	Bahrich District Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
5	Banda District Co-Operative Bank Ltd.	166	2598	41.80	92	1396	22.40	166	2598	41.80	0	0	0.00
6	Bijnor Jila Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	Deoria Kasia Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	District Co-Operative Bank Ltd., Saharanpur	1130	11439	178.13	855	8563	150.61	0	0	0.00	0	0	0.00
9	District Co-Operative Bank Ltd., Varanasi	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	Etah District Co-Operative Bank Ltd.	141	1570	3.85	133	1410	2.78	141	1570	3.85	0	0	0.00
11	Etawah Jila Sahkari Bank Ltd.	866	13198	231.02	665	9941	165.08	866	13198	231.02	0	0	0.00
12	Faizabad Jila Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
13	Farrukhabad District Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
14	Fatehpur District Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
15	Firozabad Jila Sahkari Bank Ltd.	2442	25715	424.62	789	9005	360.92	421	4846	292.74	0	0	0.00
16	Ghaziabad Jila Sahkari Bank Ltd.	426	8520	1.19	274	5480	0.40	0	0	0.00	426	8520	1.19
17	Hamirpur District Co-Operative Bank Ltd.	23	345	3.57	5	74	0.84	23	345	3.57	0	0	0.00
18	Jalaun District Co-Operative Bank Ltd.	20	150	4.10	14	90	2.79	14	120	3.88	6	30	0.22
19	Jila Sahakari Bank Ltd., Mau	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
20	Jila Sahakari Bank Ltd., Azamgarh	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
21	Jila Sahakari Bank Ltd., Ghazipur	22	220	1.66	0	0	0.00	0	0	0.00	0	0	0.00
22	Jila Sahkari Bank Ltd., Ballia	78	1014	10.20	74	946	9.90	78	1014	10.20	0	0	0.00
23	Jila Sahkari Bank Ltd., Barabanki	302	3464	9.75	0	0	0.00	0	0	0.00	0	0	0.00
24	Jila Sahkari Bank Ltd., Bareilly	42	420	2.42	4	40	1.52	13	130	0.35	29	290	2.07
25	Jila Sahkari Bank Ltd., Basti	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
26	Jila Sahkari Bank Ltd., Jaunpur	12	134	0.93	3	20	0.02	12	134	0.93	0	0	0.00
27	Jila Sahkari Bank Ltd., Jhansi	383	4929	6.95	341	4433	5.95	0	0	0.00	383	4929	6.95
28	Jila Sahkari Bank Ltd., Kanpur	411	6576	50.24	287	4603	35.17	0	0	0.00	0	0	0.00
29	Jila Sahkari Bank Ltd., Lakhimpur-Khiri	807	8070	9.32	561	5610	8.61	323	3230	8.21	447	4470	0.48
30	Jila Sahkari Bank Ltd., Lalitpur	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
31	Jila Sahkari Bank Ltd., Meerut	212	2114	28.86	21	300	3.61	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
32	Jilla Sahkari Bank Ltd., Mirzapur	249	3015	10.76	207	2534	9.06	249	3015	10.76	0	0	0.00
33	Jilla Sahkari Bank Ltd., Muradabad	11	145	2.07	3	31	0.56	0	0	0.00	0	0	0.00
34	Jilla Sahkari Bank Ltd., Pratapgarh	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
35	Jilla Sahkari Bank Ltd., Raibareilly												
36	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
37	Jilla Sahkari Bank Ltd., Unnao	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
38	Mainpuri Jilla Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
39	Muzaffarnagar District Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
40	Pilibhit Jilla Sahkari Bank Ltd.	141	1568	30.72	101	1143	28.91	35	403	0.47	0	0	0.00
41	Rampur Jilla Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
42	Sultanpur Jilla Sahkari Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
43	The Uttar Pradesh State Co-Operative Bank Ltd.	37	375	0.93	37	375	0.93	0	0	0.00	0	0	0.00
	Total	7921	95579	1053.09	4466	55994	810.06	2341	30603	607.78	1291	18239	10.91
	Total Central Region	49122	455738	9559.41	37720	347860	6926.02	23166	212355	5170.45	5004	54608	1099.62
EASTERN REGION													
	ANDAMAN & NICOBAR												
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	5761	69028	1825.73	5492	65904	1678.83	513	6072	245.76	0	0	0.00
	Total	5761	69028	1825.73	5492	65904	1678.83	513	6072	245.76	0	0	0.00
	BIHAR												
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
6	The Bihar State Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
7	The Gopalganj Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
8	The Katihar District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	The Khagaria District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	The Magadh Central Co-Operative Bank Ltd., Gaya	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
11	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
12	The Motihari Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
13	The Muzaffarpur Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
14	The Nalanda Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
15	The National Central Co-Operative Bank Ltd., Bettiah	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
16	The Nawadah Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
17	The Pataliputra Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
18	The Purnea District Central Co-Operative Bank Ltd.												

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
19	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
20	The Samastipur District Central Co-Operative Bank Ltd.	34	680	3.34	15	300	0.67	0	0	0.00	0	0	0.00
21	The Sitamarhi Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
22	The Siwan Central Co-Operative Bank Ltd., Siwan	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
23	The Vaishali District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
	Total	34	680	3.34	15	300	0.67	0	0	0.00	0	0	0.00
JHARKHAND													
1	The Dhanbad Central Co-Operative Bank Ltd.	440	5059	24.43	440	5059	24.43	135	1582	12.12	233	2671	8.72
2	The Jharkhand State Co-Operative Bank Ltd.	2263	24282	454.96	2263	24282	454.96	0	0	0.00	0	0	0.00
	Total	2703	29341	479.39	2703	29341	479.39	135	1582	12.12	233	2671	8.72
ODISHA													
1	Cuttack Central Co-Operative Bank Ltd.	9847	108317	695.62	9847	108317	695.62	6353	69883	384.02	3494	38434	311.60
2	Keonjhar Central Co-Operative Bank Ltd.	2362	25978	1082.10	2358	25938	1080.25	2362	25978	1082.10	0	0	0.00
3	The Angul United Central Co-Operative Bank Ltd.	9478	94780	603.76	9478	94780	603.76	9478	94780	603.76	0	0	0.00
4	The Aska Central Co-Operative Bank Ltd.	113	1130	113.00	113	1130	113.00	0	0	0.00	0	0	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	9199	101983	3589.78	9199	101983	3589.78	9199	101983	3589.78	0	0	0.00
6	The Banki Central Co-Operative Bank Ltd.	253	2530	53.13	253	2530	53.13	253	2530	53.13	0	0	0.00
7	The Berhampore Co-Operative Central Bank Ltd.	6753	74337	928.06	6752	74327	927.94	3238	35682	399.05	3167	34797	276.78
8	The Bolangir District Central Co-Operative Bank Ltd.	757	8580	257.88	757	8580	257.88	757	8580	257.88	0	0	0.00
9	The Boudh Co-Operative Central Bank Ltd.	2054	21566	207.43	2054	21566	207.43	0	0	0.00	0	0	0.00
10	The Khurda Central Co-Operative Bank Ltd.	2961	29610	214.07	2961	29610	214.07	0	0	0.00	0	0	0.00
11	The Koraput Central Co-Operative Bank Ltd.	13986	167832	2755.03	13986	167832	2755.03	197	2364	0.00	0	0	0.00
12	The Mayurbhanj District Central Co-Operative Bank Ltd.	901	10757	37.82	901	10757	37.82	901	10757	37.82	0	0	0.00
13	The Sundargarh District Central Co-Operative Bank Ltd.	14870	165767	3145.00	14870	165767	3145.00	0	0	0.00	12208	134012	2187.45
14	The United Puri-Nimapara Central Cooperative Bank Ltd.	1476	14762	80.07	1471	14712	78.65	1476	14762	80.07	0	0	0.00
	Total	75010	827929	13762.75	75000	827829	13759.36	34214	367299	6487.61	18869	207243	2775.83
WEST BENGAL													
1	Balageria Central Co-Operative Bank Ltd.	4220	39487	225.07	4220	39487	225.07	0	0	0.00	0	0	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	19097	184025	5695.22	18671	181469	5616.17	10947	109943	4236.42	0	0	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	3304	30395	108.52	3304	30395	108.52	0	0	0.00	0	0	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	1071	9204	249.24	1031	8822	243.00	586	5104	123.16	371	3180	94.27
5	Hooghly District Central Co-Operative Bank Ltd.	31901	257414	15047.23	31638	256073	14907.32	0	0	0.00	0	0	0.00
6	Howrah District Central Co-Operative Bank Ltd.	9210	90399	5687.98	8531	83161	5266.63	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
7	Malda District Central Co-Operative Bank Ltd.	10399	107733	350.67	10399	107733	350.67	10085	104480	296.75	314	3253	53.92
8	Murshidabad District Central Co-Operative Bank Ltd.	21107	200518	8214.07	20755	198053	8083.20	17562	167747	6745.55	0	0	0.00
9	Nadia District Central Co-Operative Bank Ltd.	41692	393869	29460.17	39449	374986	27368.50	0	0	0.00	0	0	0.00
10	Purulia District Central Co-Operative Bank Ltd.	5050	50207	850.13	5028	49982	847.81	4515	45279	760.69	535	4928	89.44
11	Raiganj Central Co-Operative Bank Ltd.	6765	68699	1959.48	6765	68699	1959.48	65	666	80.58	30	335	53.25
12	Tamluk Ghatal Central Co-Operative Bank Ltd.	17914	179140	10570.40	17914	179140	10570.40	17914	179140	10570.40	0	0	0.00
13	The Burdwan District Central Co-Operative Bank Ltd.	9237	101619	1597.80	8137	94372	603.71	0	0	0.00	0	0	0.00
14	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	4842	50316	764.12	4842	50316	764.12	770	7700	78.78	737	9266	205.12
15	The Jalpaiguri Central Co-Operative Bank Ltd.	2562	24622	833.10	2321	22173	579.09	0	0	0.00	0	0	0.00
16	The Mugberia Central Co-Operative Bank Ltd.	9281	79024	6783.17	8728	74371	6298.71	0	0	0.00	0	0	0.00
17	The West Bengal State Co-Operative Bank Ltd.	28332	268702	11130.36	25087	237926	9629.66	0	0	0.00	0	0	0.00
18	Vidyasagar Central Co-Operative Bank Ltd.	6422	72339	2150.83	6102	68726	2091.22	0	0	0.00	0	0	0.00
	Total	232406	2207712	101677.56	222922	2125884	95513.28	62444	620059	22892.33	1987	20962	496.00
	Total Eastern Region	315914	3134690	117748.77	306132	3049258	111431.53	97306	995012	296378.2	21089	230876	3280.55
NORTH EASTERN REGION													
	ASSAM												
1	The Assam Co-Operative Apex Bank Ltd.	27128	274148	295.00	23322	235782	256.50	27096	273828	294.68	32	320	0.32
	Total	27128	274148	295.00	23322	235782	256.50	27096	273828	294.68	32	320	0.32
	MANIPUR												
1	The Manipur State Co-Operative Bank Ltd.	2836	34032	217.98	0	0	0.00	0	0	0.00	0	0	0.00
	Total	2836	34032	217.98	0	0	0.00	0	0	0.00	0	0	0.00
	MEGHALAYA												
1	The Meghalaya Co-Operative Apex Bank Ltd.	9312	89325	2902.35	8923	85118	2803.95	7692	70194	2277.95	16	185	3.00
	Total	9312	89325	2902.35	8923	85118	2803.95	7692	70194	2277.95	16	185	3.00
	MIZORAM												
1	The Mizoram Co-Operative Apex Bank Ltd.	1056	20638	132.27	1004	19598	125.61	472	8958	87.45	158	3160	20.68
	Total	1056	20638	132.27	1004	19598	125.61	472	8958	87.45	158	3160	20.68
	NAGALAND												
1	The Nagaland State Co-Operative Bank Ltd.	14673	132057	2052.47	14673	132057	2052.47	591	5319	110.54	50	450	15.21
	Total	14673	132057	2052.47	14673	132057	2052.47	591	5319	110.54	50	450	15.21
	SIKKIM												
1	The Sikkim State Co-Operative Bank Ltd.	1876	18760	862.23	1876	18760	862.23	1876	18760	862.23	0	0	0.00
	Total	1876	18760	862.23	1876	18760	862.23	1876	18760	862.23	0	0	0.00
	TRIPURA												
1	The Tripura State Co-Operative Bank Ltd.	3222	26743	8119.69	3222	26743	8119.69	2450	20339	5440.19	772	6404	2679.50
	Total	3222	26743	8119.69	3222	26743	8119.69	2450	20339	5440.19	772	6404	2679.50
	Total North Eastern Region	60103	595703	14581.99	53020	518058	14220.45	40177	397398	9073.04	1028	10519	2718.71

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.	47	616	13.15	0	0	0.00	0	0	0.00	0	0	0.00
	Total	47	616	13.15	0	0	0.00	0	0	0.00	0	0	0.00
	HARYANA												
1	The Ambala Central Co-Operative Bank Ltd.	72	725	130.76	72	725	130.76	72	725	130.76	0	0	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	66	660	6.83	66	660	6.83	66	660	6.83	0	0	0.00
3	The Faridabad Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
4	The Fatehabad Central Co-Operative Bank Ltd.	275	3426	16.41	112	1151	7.98	275	3426	16.41	0	0	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	533	5598	104.40	528	5540	87.06	533	5598	104.40	0	0	0.00
6	The Hissar Central Co-Operative Bank Ltd.	1152	8026	53.72	768	4013	26.86	0	0	0.00	0	0	0.00
7	The Jhajjar Central Co-Operative Bank Ltd.	33	330	1.50	33	330	1.50	0	0	0.00	33	330	1.50
8	The Jind Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
9	The Kaithal Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
10	The Karnal Central Co-Operative Bank Ltd.	135	1350	28.50	0	0	0.00	0	0	0.00	0	0	0.00
11	The Kurukshetra Central Co-Operative Bank Ltd.	775	6234	126.02	771	6207	125.89	775	6234	126.02	0	0	0.00
12	The Mahendragarh Central Co-Operative Bank Ltd.	259	3314	8.86	181	2293	8.00	0	0	0.00	259	3314	8.86
13	The Panchakula Central Co-Operative Bank Ltd.	255	2806	30.64	45	496	8.45	255	2806	30.64	0	0	0.00
14	The Panipat Central Co-Operative Bank Ltd.	296	3345	48.24	294	3322	48.08	132	1443	21.89	0	0	0.00
15	The Rewari Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
16	The Rohtak Central Co-Operative Bank Ltd.	276	2797	13.51	9	85	1.22	16	147	2.62	0	0	0.00
17	The Sirsa Central Co-Operative Bank Ltd.	47	470	19.07	42	420	10.41	47	470	19.07	0	0	0.00
18	The Sonapat Central Co-Operative Bank Ltd.	849	6567	19.78	615	4199	18.20	0	0	0.00	0	0	0.00
19	The Yamunanagar Central Co-Operative Bank Ltd.	1609	16324	339.19	152	1609	24.00	206	2244	32.00	0	0	0.00
	Total	6632	61972	947.43	3688	31050	505.24	2377	23753	490.64	292	3644	10.36
	HIMACHAL PRADESH												
1	Jogindra Central Co-Operative Bank Ltd.	926	4630	92.22	926	4630	92.22	125	625	8.75	3	15	0.15
2	The Himachal Pradesh State Co-Operative Bank Ltd.	20181	161434	3385.74	12639	101098	1185.00	3430	27440	533.25	7	42	1.26
3	The Kangra Central Co-Operative Bank Ltd.	8101	125727	1563.68	6046	93834	1336.12	3061	47506	412.61	88	1366	1.65
	Total	29208	291791	5041.64	19611	199562	2613.34	6616	75571	954.61	98	1423	3.06
	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 Anantnag Central Co-Operative Bank Ltd.	70	849	3.22	47	563	1.70	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
3	The Jammu Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
4	The Jammu & Kashmir State Co-Operative Bank Ltd.	739	7948	17.75	699	7453	16.85	730	7858	16.95	9	90	0.80
	Total	809	8797	20.97	746	8016	18.55	730	7858	16.95	9	90	0.80
	NEW DELHI												
1	The Delhi State Co-Operative Bank Ltd.	254	3801	76.96	249	3731	64.88	0	0	0.00	0	0	0.00
	Total	254	3801	76.96	249	3731	64.88	0	0	0.00	0	0	0.00
	PUNJAB												
1	The Amritsar Central Co-Operative Bank Ltd., Amritsar	261	4579	11.37	216	3828	8.52	0	0	0.00	0	0	0.00
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	689	6890	24.55	689	6890	24.55	0	0	0.00	0	0	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	332	3374	10.21	332	3374	10.21	0	0	0.00	0	0	0.00
4	The Fatehgarh Sahib Central Co-Operative Bank Ltd., Sirhind	1216	12160	185.73	1216	12160	185.73	0	0	0.00	0	0	0.00
5	The Fazilka Central Co-Operative Bank Ltd., Fazilka	122	1286	63.10	122	1286	63.10	0	0	0.00	0	0	0.00
6	The Ferozepur Central Co-Operative Bank Ltd., Ferozepur	635	6350	28.56	493	4930	28.56	0	0	0.00	0	0	0.00
7	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	484	4498	42.62	484	4498	42.62	484	4498	42.62	0	0	0.00
8	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	975	11338	114.71	937	10943	112.63	0	0	0.00	0	0	0.00
9	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	821	11571	45.01	820	11561	44.86	0	0	0.00	0	0	0.00
10	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	387	4601	22.54	376	4539	22.01	0	0	0.00	0	0	0.00
11	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	449	4501	40.08	449	4501	40.08	0	0	0.00	0	0	0.00
12	The Mansa Central Co-Operative Bank Ltd., Mansa	98	1065	4.50	98	1065	4.50	0	0	0.00	0	0	0.00
13	The Moga Central Co-Operative Bank Ltd., Moga	18	90	13.88	18	90	13.88	0	0	0.00	0	0	0.00
14	The Muktsar Central Co-Operative Bank Ltd., Muktsar	1803	12412	92.91	598	5592	19.55	0	0	0.00	1803	12412	92.91
15	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	414	5131	29.88	414	5131	29.88	0	0	0.00	0	0	0.00
16	The Patiala Central Co-Operative Bank Ltd., Patiala	1627	16270	198.43	1613	16130	198.12	651	6510	108.57	0	0	0.00
17	The Punjab State Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
18	The Ropar Central Co-Operative Bank Ltd., Ropar	427	3843	108.20	427	3843	108.20	427	3843	108.20	0	0	0.00
19	The Sangrur Central Co-Operative Bank Ltd., Sangrur	343	3384	31.90	275	2398	23.15	343	3384	31.90	0	0	0.00
20	The Sas Nagar Central Co-Op. Bank Ltd., Sas Nagar	614	5975	99.56	614	5975	99.56	614	5975	99.56	0	0	0.00
21	The Tarn Taran Central Co-Operative Bank Ltd., Tarn Taran	1014	13122	77.06	985	12716	72.25	0	0	0.00	0	0	0.00
	Total	12729	132440	1244.80	11176	121450	1151.96	2519	24210	390.85	1803	12412	92.91
	RAJASTHAN												
1	Ajmer Central Co-Operative Bank Ltd.	5494	65328	559.30	5361	63672	549.93	0	0	0.00	0	0	0.00
2	Baran Kendriya Sahakari Bank Ltd.	2503	25372	65.49	2278	23042	59.44	0	0	0.00	232	2320	14.37
3	Chittorgarh Kendriya Sahakari Bank Ltd.	3797	36852	108.36	3637	34612	104.15	49	492	1.53	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	Dausa Kendriya Sahakari Bank Ltd.	1792	17920	144.33	1617	16170	116.73	0	0	0.00	0	0	0.00
5	Hanumangarh Kendriya Sahakari Bank Ltd.	2176	21760	137.68	337	3370	9.97	0	0	0.00	0	0	0.00
6	Jhunjhunu Kendriya Sahakari Bank Ltd.	4804	48040	175.16	4670	46700	172.74	0	0	0.00	0	0	0.00
7	Sawai Madhopur Kendriya Sahakari Bank Ltd.	2219	23702	186.12	2217	23682	185.97	0	0	0.00	0	0	0.00
8	The Alwar Central Co-Operative Bank Ltd.	5362	54168	129.82	5350	53984	127.67	7	75	1.39	0	0	0.00
9	The Banswara Central Co-Operative Bank Ltd.	3304	36344	632.91	3228	35508	615.18	1636	19532	308.62	1668	16812	324.29
10	The Barmer Central Co-Operative Bank Ltd.	6700	73142	322.61	6669	72832	320.95	1179	8072	13.04	0	0	0.00
11	The Bharatpur Central Co-Operative Bank Ltd.	2408	24152	217.32	2408	24152	217.32	0	0	0.00	0	0	0.00
12	The Bundi District Central Co-Operative Bank Ltd.	2513	25997	261.70	2500	25867	259.30	642	7283	159.55	64	639	3.70
13	The Central Co-Operative Bank Ltd, Bhilwara	5405	53430	247.30	5351	53005	243.50	110	1115	6.10	0	0	0.00
14	The Central Co-Operative Bank Ltd., Bikaner	661	6875	20.28	405	4315	10.57	0	0	0.00	19	190	0.00
15	The Central Co-Operative Bank Ltd., Tonk	1257	13701	66.27	798	8140	30.26	466	5596	40.32	791	8105	25.95
16	The Churu Central Co-Operative Bank Ltd.	2767	29321	76.51	2381	24587	60.33	12	129	1.10	0	0	0.00
17	The Dungarpur Central Co-Operative Bank Ltd.	2200	25982	45.50	1998	23786	45.50	395	4377	1.70	0	0	0.00
18	The Ganganagar Kendriya Sahakari Bank Ltd.	4425	43150	244.07	4425	43150	244.07	2	20	3.94	0	0	0.00
19	The Jaipur Central Co-Operative Bank Ltd.	1160	11600	115.22	1160	11600	115.22	0	0	0.00	0	0	0.00
20	The Jaisalmer Central Co-Operative Bank Ltd.	1602	16031	49.41	1536	15342	47.44	1602	16031	49.41	0	0	0.00
21	The Jalore Central Co-Operative Bank Ltd.	2360	23362	151.28	2245	22408	139.48	2360	23362	151.28	0	0	0.00
22	The Jhalawar Kendriya Sahakari Bank Ltd.	2090	28920	2891.00	1829	25244	2504.00	162	1650	162.00	0	0	0.00
23	The Jodhpur Central Co-Operative Bank Ltd.	3274	36336	392.85	3185	35247	365.60	3087	34267	353.59	98	980	12.01
24	The Kota Central Co-Operative Bank Ltd.	4364	44200	161.29	4364	44200	161.29	307	4155	39.34	110	693	22.72
25	The Nagaur Central Co-Operative Bank Ltd.	3774	39077	147.86	3774	39077	147.86	3774	39077	147.86	0	0	0.00
26	The Pali District Central Co-Operative Bank Ltd.	360	3600	143.09	360	3600	143.09	0	0	0.00	0	0	0.00
27	The Rajasthan State Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
28	The Sikar Kendriya Sahakari Bank Ltd.	2669	26690	276.17	2669	26690	276.17	0	0	0.00	0	0	0.00
29	The Sirohi Central Co-Operative Bank Ltd.	1716	16302	214.90	1716	16302	214.90	62	620	4.85	107	1127	3.37
30	The Udaipur Central Co-Operative Bank Ltd.	7906	79060	321.52	7722	77104	307.30	1221	13585	63.07	0	0	0.00
	Total	91062	950414	8505.32	86190	897388	7795.93	17073	179438	1508.69	3089	30866	406.41
	Total Northern Region	140741	1449831	15850.27	121660	1261197	12149.90	29315	310830	3361.74	5291	48435	513.54
SOUTHERN REGION													
	ANDHRA PRADESH												
1	The Anantpur District Co Operative Central Bank Ltd.	1929	19290	1110.98	1929	19290	1110.98	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 Andhra Pradesh State Co-Operative Bank Ltd.	1311	13124	1254.14	1311	13124	1254.14	319	3202	399.39	992	9922	854.75
3	The Chittoor District Co-Operative Central Bank Ltd.	2108	21080	1113.56	2108	21080	1113.56	0	0	0.00	0	0	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	1870	18700	2028.87	1870	18700	2028.87	0	0	0.00	0	0	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	859	8576	633.75	859	8576	633.75	859	8576	633.75	0	0	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	556	5560	268.30	549	5490	267.23	0	0	0.00	556	5560	268.30
7	The District Co-Operative Central Bank Ltd., Srikakulam	1153	11544	636.71	1153	11544	636.71	1153	11544	636.71	0	0	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	1395	13950	1162.50	1395	13950	1162.50	1395	13950	1162.50	0	0	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	1147	10864	545.32	962	9861	529.80	878	7982	415.12	269	2882	130.20
10	The Guntur District Co-Operative Central Bank	9225	93670	8084.99	9212	93593	8078.60	7786	78784	6842.14	0	0	0.00
11	The Kadapa District Co Operative Central Bank Ltd.	370	3700	7.40	370	3700	7.40	67	670	1.34	303	3030	6.06
12	The Krishna District Co-Operative Central Bank Ltd.	9992	108348	16626.55	9992	108348	16626.55	0	0	0.00	0	0	0.00
13	The Nellore District Co-Operative Central Bank Ltd.	1067	8319	970.20	1063	8284	951.48	0	0	0.00	0	0	0.00
14	The Prakasam District Co-Operative Central Bank Ltd.	2342	23420	2324.73	2342	23420	2324.73	0	0	0.00	0	0	0.00
	Total	35324	360145	36768.00	35115	358960	36726.30	12457	124708	10090.95	2120	21394	1259.31
	KARNATAKA												
1	Bagalkot District Central Co-Operative Bank Ltd.	6401	76102	609.22	6381	75862	607.74	4258	50562	396.99	2143	25540	212.23
2	Mandya District Co-Operative Central Bank Ltd.	25682	385230	2568.09	24770	371550	2488.98	22435	336525	2288.43	2290	34350	203.13
3	The Belagavi District Central Co-Operative Bank Ltd.	27259	386401	2724.45	22888	343174	2415.09	24687	350942	1546.06	2572	35459	1178.39
4	The Bellary District Co-Operative Central Bank Ltd.	4002	43599	139.26	3977	43299	138.28	1391	15301	55.00	0	0	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd.	5341	78505	689.90	5284	77764	688.48	3872	58080	525.59	42	504	1.25
6	The Chikmagalur District Co-Operative Central Bank Ltd.	14710	172602	2449.00	14215	167500	2082.00	425	7250	84.00	0	0	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	2323	23230	470.28	2313	23130	468.98	1509	15090	353.03	20	200	3.00
8	The Dawangere District Central Co-Operative Bank Ltd.	1169	15054	414.63	1119	14402	399.45	0	0	0.00	0	0	0.00
9	The District Co-Operative Central Bank Ltd., Bidar	37716	513067	14534.90	36676	498899	14433.15	0	0	0.00	0	0	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	2126	21260	42.52	0	0	0.00	0	0	0.00	0	0	0.00
11	The Hassan District Co-Operative Central Bank Ltd.	18200	273000	2434.21	17532	262980	2337.58	17276	259140	2276.35	256	3840	61.23
12	The Kanara District Central Co-Operative Bank Ltd.	5820	67714	1210.04	5492	63616	1110.40	2546	29457	751.72	1091	12666	314.06
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	15811	233065	1754.31	14374	212147	1458.80	606	9536	221.34	463	6886	207.52
14	The Kodagu District Co-Operative Central Bank Ltd.	7019	88806	1594.06	5731	74988	1192.95	358	3580	326.35	0	0	0.00
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	35497	425964	3918.73	35497	425964	3918.73	0	0	0.00	0	0	0.00
16	The Mysore And Chamarnajagar District Cooperative Central Bank Ltd.	8101	123054	1043.82	7506	113974	997.67	60	854	1.56	13	183	0.38

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
17	The Raichur District Central Co-Operative Bank Ltd.	8124	87051	922.35	7961	85421	921.93	6103	54243	553.14	2021	32808	369.21
18	The Shimoga District Co-Operative Central Bank Ltd.	7940	111180	2015.30	6450	90320	1644.10	5645	79050	1438.50	805	11270	205.60
19	The South Canara District Central Co-Operative Bank Ltd.	34178	267408	14138.70	24579	196932	9133.53	34178	267408	14138.70	0	0	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	5302	71496	451.94	4475	60740	441.99	4020	54830	438.10	0	0	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	10012	100867	2078.75	8677	87255	1768.21	0	0	0.00	0	0	0.00
	Total	282733	3564655	56204.46	255897	3289917	48648.04	129369	1591848	25394.86	11716	163706	2756.00
KERALA													
1	The Kerala State Co-Operative Bank Ltd.	63384	890786	12817.84	51198	732876	10540.22	30727	407268	7945.15	154	2129	31.14
2	The Malappuram District Co-Operative Bank Ltd.	2147	35834	377.45	2147	35834	377.45	247	3952	125.33	20	340	3.48
	Total	65531	926620	13195.29	53345	768710	10917.67	30974	411220	8070.48	174	2469	34.62
TAMIL NADU													
1	Chennai Central Co-Operative Bank Ltd.	1409	16908	96.90	1409	16908	96.90	0	0	0.00	0	0	0.00
2	Dindigul Central Co-Operative Bank Ltd.	5332	64062	536.75	5073	60873	520.58	1042	12482	158.30	116	1392	15.00
3	The Coimbatore District Central Co-Operative Bank Ltd.	10702	120767	4395.18	10272	116438	4340.97	4801	56332	2306.16	5901	64435	2089.02
4	The Cuddalore District Central Co-Operative Bank Ltd.	10735	202501	494.91	10598	199941	482.49	9020	168201	457.66	1715	34300	37.25
5	The Dharmapuri District Central Co-Operative Bank Ltd.	1467	19413	4044.71	1465	19385	2023.35	11	156	11.71	0	0	0.00
6	The Erode District Central Co-Operative Bank Ltd.	8906	115778	3655.89	8906	115778	3655.89	7777	101101	3184.35	1129	14677	471.54
7	The Kancheepuram Central Co-Op.bank Ltd.	8059	101306	842.61	8059	101306	842.61	0	0	0.00	0	0	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	9397	140940	3845.50	7048	105705	2884.10	0	0	0.00	0	0	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	20528	285729	1992.10	20528	285729	1992.10	111	1332	19.70	0	0	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	10723	128676	353.40	10723	128676	353.40	7108	85296	112.68	3615	43380	240.72
11	The Nilgiris District Central Co-Operative Bank Ltd.	5646	70890	925.24	5311	67166	892.36	0	0	0.00	0	0	0.00
12	The Pondicherry State Co-Operative Bank Ltd.	1952	27328	223.30	0	0	0.00	13	182	1.95	0	0	0.00
13	The Pudukottai District Central Co-Operative Bank Ltd.	290	3727	15.41	290	3727	15.41	235	3055	10.27	55	672	5.14
14	The Ramanathapuram District Central Co-Operative Bank Ltd.	11383	136596	940.27	11383	136596	940.27	11383	136596	940.27	0	0	0.00
15	The Salem District Central Co-Operative Bank Ltd.	17070	243958	1326.32	16216	231760	1260.01	10242	146375	795.79	5121	73187	397.90
16	The Sivgangai District Central Co-Operative Bank Ltd.	4565	54780	453.43	4565	54780	453.43	4565	54780	453.43	0	0	0.00
17	The Tamil Nadu State Apex Co-Operative Bank Ltd.	12	144	1.72	12	144	1.72	0	0	0.00	12	144	1.72
18	The Thanjavur Central Co-Operative Bank Ltd.	8610	103320	947.10	8610	103320	947.10	8145	97740	895.95	465	5580	51.15
19	The Tiruchirappalli District Central Co-Operative Bank Ltd.	25696	327651	1997.20	23314	311269	1872.84	20556	262120	1597.75	5140	65531	399.45
20	The Tirunelveli District Central Co-Operative Bank Ltd.	715	9295	263.72	715	9295	263.72	715	9295	263.72	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
21	The Tiruvannamalai District Central Co-Operative Bank Ltd.	15839	222168	3247.45	15807	221656	3239.24	15839	222168	3247.45	0	0	0.00
22	The Vellore District Central Cooperative Bank Ltd.	1445	20551	2630.87	1445	20551	2630.87	332	5343	964.78	0	0	0.00
23	The Villupuram District Central Co-Operative Bank Ltd.	12281	197447	430.86	11389	183163	350.48	12281	197447	430.86	0	0	0.00
24	The Virudhunagar District Central Co-Operative Bank Ltd.	4047	52573	601.46	4047	52573	601.46	0	0	0.00	0	0	0.00
25	Thoothukudi District Central Co-Operative Bank Ltd.	4303	60245	547.48	4303	60245	547.48	2269	36147	328.49	2034	24098	218.99
	Total	201112	2726753	34809.78	191488	2606984	31208.78	116445	1596148	16181.27	25303	327396	3927.88
TELANGANA													
1	The Adilabad District Co Operative Central Bank Ltd.	402	4020	187.27	402	4020	187.27	402	4020	187.27	0	0	0.00
2	The District Co-Operative Central Bank Ltd., Khammam	633	5892	422.19	633	5892	422.19	633	5892	422.19	0	0	0.00
3	The District Co-Operative Central Bank Ltd., Medak	1054	10570	3254.88	1054	10570	3254.88	345	3462	295.62	0	0	0.00
4	The District Co-Operative Central Bank Ltd., Warangal	1464	14640	43.92	1464	14640	43.92	1464	14640	43.92	0	0	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.	182	1820	40.27	182	1820	40.27	171	1710	38.67	11	110	1.60
6	The Karimnagar District Co-Operative Central Bank Ltd.	1259	13849	222.09	1259	13849	222.09	0	0	0.00	0	0	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	54	640	13.61	54	640	13.61	54	640	13.61	0	0	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	684	6840	162.24	684	6840	162.24	0	0	0.00	0	0	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	4093	42000	1047.47	4093	42000	1047.47	0	0	0.00	0	0	0.00
10	The Telangana State Co-Operative Bank Ltd.	4102	40723	2850.45	4003	40203	2827.17	0	0	0.00	4102	40723	2850.45
	Total	13927	140994	8244.39	13828	140474	8221.11	3069	30364	1001.28	4113	40833	2852.05
	Total Southern Region	598627	7719167	149221.92	549673	7165045	135721.90	292314	3754288	60738.84	43426	555798	10829.86
WESTERN REGION													
GOA													
1	The Goa State Co-Operative Bank Ltd.	4082	59239	1560.75	3766	55366	1482.02	0	0	0.00	0	0	0.00
	Total	4082	59239	1560.75	3766	55366	1482.02	0	0	0.00	0	0	0.00
GUJARAT													
1	Banaskantha District Central Co-Operative Bank	12341	123410	3.38	12341	123410	3.38	12341	123410	3.38	0	0	0.00
2	Bhavnagar District Co-Operative Bank Ltd	617	8151	47.00	280	3640	19.00	0	0	0.00	0	0	0.00
3	Mehsana District Central Co-Operative Bank	3815	61020	474.00	3684	58944	446.00	0	0	0.00	0	0	0.00
4	Panchmahals District Co-Operative Bank Ltd.	5890	49965	602.02	5686	48048	594.82	1670	16724	190.67	0	0	0.00
5	Rajkot District Co-Operative Bank Ltd.	6375	78706	2028.11	5905	73885	1888.94	680	9951	188.09	0	0	0.00
6	Sabarkantha District Central Co-Operative Bank	3323	39876	407.96	3179	38148	381.99	856	10272	45.68	0	0	0.00
7	Surat District Co-Operative Bank Ltd.	2927	29270	703.30	2800	28000	677.09	0	0	0.00	0	0	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	6289	69591	598.87	5440	59913	575.74	4916	54140	533.05	232	2433	25.27
9	The Amreli Jili Madhyastha Sahakari Bank Ltd.	2982	32896	381.81	2876	31051	362.72	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 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.	735	8831	113.13	503	5958	52.56	120	1209	2.86	0	0	0.00
12	The Daman And Diu State Co-Operative Bank Ltd.	22	412	2.10	21	402	0.61	0	0	0.00	0	0	0.00
13	The Gujarat State Co-Operative Bank Ltd.	321	3095	37.01	310	2985	36.62	321	3095	37.01	0	0	0.00
14	The Jamnagar District Co-Operative Bank Ltd.	775	7100	91.52	705	6273	67.32	0	0	0.00	0	0	0.00
15	The Junagadh Jill Sahakari Bank Ltd.	789	8845	124.57	754	8455	122.40	789	8845	124.57	0	0	0.00
16	The Kachchh District Central Co-Operative Bank	273	3139	14.73	240	2790	12.60	0	0	0.00	0	0	0.00
17	The Kaira District Central Co-Operative Bank Ltd.	262	2690	16.98	146	1670	8.17	0	0	0.00	262	2690	16.98
18	The Kodinar Taluka Co-Operative Banking Union Ltd.	1896	19564	261.74	1866	19217	249.87	0	0	0.00	0	0	0.00
19	The Surendranagar District Co-Operative Bank Ltd.	63	1098	2.80	58	1053	2.46	0	0	0.00	63	1098	2.80
20	Valsad District Central Co-Operative Bank Ltd.	268	3024	54.02	268	3024	54.02	0	0	0.00	0	0	0.00
	Total	49963	550683	5965.05	47062	516866	5556.31	21693	227646	1125.31	557	6221	45.05
MAHARASHTRA													
1	Akola District Central Co-Operative Bank Ltd.	16229	163220	1915.49	14950	147820	1749.30	0	0	0.00	0	0	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	6210	86940	856.72	4632	64848	802.18	0	0	0.00	0	0	0.00
3	Aurangabad District Central Co-Operative Bank Ltd.	11171	167520	243582.85	11171	167520	243582.85	0	0	0.00	0	0	0.00
4	Beed District Central Co-Operative Bank Ltd.	2054	22608	56.12	2054	22608	56.12	822	10683	12.46	0	0	0.00
5	Bhandara District Central Co-Operative Bank Ltd.	6664	74598	1177.78	6303	70969	1124.47	3963	44480	865.62	0	0	0.00
6	Buldhana District Central Co-Operative Bank Ltd.	2076	24596	37.81	799	7874	15.15	0	0	0.00	1633	20345	27.55
7	Chandrapur District Central Co-Operative Bank Ltd.	28480	325614	471.68	27150	311084	471.68	26040	277513	471.50	2440	48101	0.18
8	Dhule & Nandurbar District Central Co-Operative Bank Ltd.	6677	82278	2947.70	6188	76560	2888.85	540	6133	4.40	0	0	0.00
9	Gadchiroli District Central Co-Operative Bank Ltd.	12650	152760	4149.20	12412	149904	4109.70	4966	59592	1965.20	0	0	0.00
10	Jalna District Central Co-Operative Bank Ltd.	2434	28510	232.14	1622	19032	144.70	0	0	0.00	0	0	0.00
11	Kolhapur District Central Co-Operative Bank Ltd.	47406	690402	1607.35	47240	688116	1607.35	5249	58047	178.57	24	360	1.96
12	Latur District Central Co-Operative Bank Ltd.	16320	293760	2267.54	14993	269874	2177.24	2393	43074	333.96	264	4752	39.06
13	Nagpur District Central Co-Operative Bank Ltd.	2892	37596	82.55	2511	32643	62.42	450	5850	12.56	0	0	0.00
14	Nasik District Central Co-Operative Bank Ltd.	5487	61008	269.59	3262	30170	178.51	2339	24560	115.19	0	0	0.00
15	Osmanabad District Central Co-Operative Bank Ltd.	4453	44530	80.72	2617	26718	47.92	0	0	0.00	4453	44530	80.72
16	Parbhani District Central Co-Operative Bank Ltd.	4798	57071	508.46	4631	55198	490.67	2021	27288	203.33	105	1367	13.06
17	Pune District Central Co-Operative Bank Ltd.	41045	615675	6973.25	38505	577575	6527.17	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
18	Raigad District Central Co-Operative Bank Ltd.	21470	221968	16.82	18914	192950	11.35	982	11461	4.77	0	0	0.00
19	Ratnagiri District Central Co-Operative Bank Ltd.	5135	64304	289.45	4664	58545	263.43	154	1753	16.98	0	0	0.00
20	Sangli District Central Co-Operative Bank Ltd.	37784	485257	4630.76	34006	436731	4167.68	8951	106337	1263.69	0	0	0.00
21	Sindhudurg District Central Co-Operative Bank Ltd.	7956	93613	1033.06	7357	86372	976.93	7956	93613	1033.06	0	0	0.00
22	Solapur District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
23	The Ahmednagar District Central Co-Operative Bank Ltd.	27669	346157	2033.30	27669	346157	2033.30	5282	63330	631.79	0	0	0.00
24	The Gondia District Central Co-Operative Bank Ltd.	11535	107662	1413.85	9805	90362	1201.77	6921	64255	848.31	4614	43407	565.54
25	The Jalgaon District Central Co-Operative Bank Ltd.	5800	65548	162.23	5800	65548	162.23	0	0	0.00	0	0	0.00
26	The Maharashtra State Co-Operative Bank Ltd.	1102	13536	336.96	1088	13314	326.93	0	0	0.00	0	0	0.00
27	The Mumbai District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
28	The Nanded District Central Co-Operative Bank Ltd.	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
29	The Satara District Central Co-Operative Bank Ltd.	653	7183	7.17	653	7183	7.17	0	0	0.00	0	0	0.00
30	The Thane District Central Co-Operative Bank Ltd.	40771	530023	8220.50	37646	489398	7617.47	713	9269	144.45	0	0	0.00
31	Wardha District Central Co-Operative Bank Ltd.	6260	80855	130.96	5347	68183	113.18	1577	18924	15.54	0	0	0.00
32	Yavatmal District Central Co-Operative Bank Ltd.	377	4147	12.44	341	3751	11.25	377	4147	12.44	0	0	0.00
	Total	383558	4948939	285504.45	354330	4577007	282928.97	81696	930309	8133.82	13533	162862	728.07
	Total Western Region	437603	5558861	293030.25	405158	5149239	289967.30	103389	1157955	9259.13	14090	169083	773.12
	Grand Total	1602110	18913990	599992.61	1473363	17490657	57041710	585667	6827838	117241.02	89928	1069319	19215.40

STATEMENT - IV - A (I)

Bank loans disbursed by Public Sector Commercial Banks to SHGs during F.Y. 2022-2023

(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	11327	26323.18	11087	26050.48	10797	25674.97	514	609.13
2	Bank of India	884	1417.00	824	1313.00	884	1417.00	0	0.00
3	Bank of Maharashtra	270	782.10	270	782.10	215	605.80	20	120.50
4	Canara Bank	1906	9127.47	1906	9127.47	1906	9127.47	0	0.00
5	Central Bank of India								
6	Indian Bank	1958	2981.98	1909	2896.54	1930	2951.71	28	30.27
7	Indian Overseas Bank	1344	1858.56	1330	1845.40	927	1357.95	108	119.63
8	Punjab National Bank	4295	6319.73	4295	6319.73	4078	6039.50	217	280.23
9	State Bank of India	5595	9502.00	5595	9502.00	5595	9502.00	0	0.00
10	UCO Bank	2	0.00	1	0.00	1	0.00	1	0.00
11	Union Bank of India	2183	3359.33	2136	3280.76	2014	3131.07	122	149.69
	Total	29764	61671.35	29353	61117.48	28347	59807.47	1010	1309.45
	MADHYA PRADESH								
1	Bank of Baroda	1865	5003.01	1659	4837.36	1602	4749.70	108	128.95
2	Bank of India	2988	7293.00	2600	5621.00	2988	7293.00	0	0.00
3	Bank of Maharashtra	3419	4033.59	2679	3339.91	3014	3519.24	207	305.15
4	Canara Bank	1241	4918.96	1241	4918.96	1241	4918.96	0	0.00
5	Central Bank of India								
6	Indian Bank	3298	5980.56	3260	5918.64	3266	5946.17	32	34.39
7	Indian Overseas Bank	97	138.05	96	138.05	77	124.84	11	5.19
8	Punjab National Bank	2939	4072.99	2939	4072.99	2832	3982.15	107	90.84
9	State Bank of India	4170	6990.00	4128	6919.00	3734	6619.00	334	29.00
10	UCO Bank	5	2.00	2	0.00	0	0.00	5	2.00
11	Union Bank of India	2908	6108.13	2812	5926.46	2750	5845.69	62	80.77
	Total	22930	44540.29	21416	41692.37	21504	42998.75	866	676.29
	UTTARAKHAND								
1	Bank of Baroda	771	1044.13	760	759.79	747	752.33	19	7.93
2	Bank of India	103	431.00	91	89.00	103	431.00	0	0.00
3	Bank of Maharashtra	1	1.50	0	0.00	0	0.00	1	1.50
4	Canara Bank	364	1414.52	364	1414.52	364	1414.52	0	0.00
5	Central Bank of India								
6	Indian Bank	73	80.07	73	80.07	65	74.42	8	5.65
7	Indian Overseas Bank	126	136.53	122	130.91	66	84.78	0	0.00
8	Punjab National Bank	707	755.97	707	755.97	639	679.68	68	76.29
9	State Bank of India	2056	1581.00	2056	1581.00	2056	1581.00	0	0.00
10	Uco Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	526	634.76	462	573.41	446	543.91	16	29.50
	Total	4727	6079.48	4635	5384.67	4486	5561.64	112	120.87
	UTTAR PRADESH								
1	Bank of Baroda	10016	16875.78	9641	16617.07	9578	16579.38	92	62.32
2	Bank of India	2425	3684.00	1966	2611.00	2425	3684.00	0	0.00
3	Bank of Maharashtra	88	79.00	50	30.40	58	40.74	26	34.17
4	Canara Bank	3644	14182.62	3535	13898.97	3644	14182.62	0	0.00
5	Central Bank of India								
6	Indian Bank	2572	2777.81	2549	2751.76	2541	2761.34	31	16.47
7	Indian Overseas Bank	269	307.32	249	258.34	167	183.31	0	0.00
8	Punjab National Bank	1852	2044.87	1852	2044.87	1672	1908.97	180	135.90
9	State Bank of India	11335	13656.00	11335	13656.00	11335	13656.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	3926	3761.16	3731	3593.04	3669	3553.31	62	39.73
	Total	36127	57368.56	34908	55461.45	35089	56549.67	391	288.59
	Total Central Region	93548	169659.68	90312	163655.97	89426	164917.53	2379	2395.20

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
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	Bank of Baroda	11	5.71	10	2.65	10	2.65	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	4	10.90	0	0.00	4	10.90	0	0.00
4	Central Bank of India								
5	Indian Bank								
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	2	0.00	2	0.00	0	0.00	2	0.00
8	State Bank of India	6	9.00	6	9.00	6	9.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Union Bank of India								
	Total	23	25.61	18	11.65	20	22.55	2	0.00
	BIHAR								
1	Bank of Baroda	38399	90683.34	38252	90528.92	37598	89564.42	780	1080.65
2	Bank of India	8428	20710.00	7721	18836.00	8428	20710.00	0	0.00
3	Bank of Maharashtra	17	14.07	16	13.97	16	13.97	1	0.10
4	Canara Bank	12708	56362.12	12327	54671.26	12708	56362.12	0	0.00
5	Central Bank of India								
6	Indian Bank	14439	31330.89	14250	30916.18	14065	30874.36	374	456.53
7	Indian Overseas Bank	373	336.65	343	311.83	236	223.30	35	23.85
8	Punjab National Bank	31428	44446.17	31428	44446.17	29894	42269.97	1534	2176.20
9	State Bank of India	16056	23554.00	15812	22888.00	15746	22800.00	21	20.00
10	UCO Bank	2	0.00	0	0.00	2	0.00	0	0.00
11	Union Bank of India	4868	7502.01	4596	7088.54	4447	6869.32	149	219.22
	Total	126718	274939.25	124745	269700.87	123140	269687.46	2894	3976.55
	JHARKHAND								
1	Bank of Baroda	4116	7378.13	4026	7197.78	3949	7122.01	143	168.37
2	Bank of India	15534	33125.00	13782	30079.00	15534	33125.00	0	0.00
3	Bank of Maharashtra	37	48.93	33	36.69	34	38.79	3	10.14
4	Canara Bank	5101	24074.02	4897	23592.54	5101	24074.02	0	0.00
5	Central Bank of India								
6	Indian Bank	7517	13188.40	7442	13066.83	7302	12887.14	215	301.26
7	Indian Overseas Bank	559	675.80	550	675.38	425	522.77	7	6.48
8	Punjab National Bank	5803	7137.59	5803	7137.59	5688	7022.11	115	115.48
9	State Bank of India	5149	5391.00	5109	5350.00	5047	5137.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	6522	10891.47	6227	10350.67	6170	10285.84	57	64.83
	Total	50338	101910.34	47869	97486.48	49250	100214.68	540	666.56
	ODISHA								
1	Bank of Baroda	9602	26573.61	9508	26349.12	9264	25589.36	300	907.64
2	Bank of India	14880	52122.00	14008	49324.00	14880	52122.00	0	0.00
3	Bank of Maharashtra	22	23.23	14	19.40	16	20.16	4	0.07
4	Canara Bank	13814	56761.70	13814	56761.70	13814	56761.70	0	0.00
5	Central Bank of India								
6	Indian Bank	13030	37329.30	12885	36903.82	12330	35308.51	700	2020.79
7	Indian Overseas Bank	9163	16947.59	8991	16689.01	7291	13760.97	437	979.43
8	Punjab National Bank	18631	45788.86	18631	45788.86	17320	42514.49	1311	3274.37
9	State Bank of India	43091	133678.00	42272	131138.00	42101	130080.00	61	167.00
10	UCO Bank	4	0.00	0	0.00	1	0.00	3	0.00
11	Union Bank of India	16340	46407.31	14947	42448.79	14370	40893.41	577	1555.38
	Total	138577	415631.60	135070	405422.70	131387	397050.60	3393	8904.68
	WEST BENGAL								
1	Bank of Baroda	11055	31161.99	10485	29686.88	9287	26714.27	1734	4310.99
2	Bank of India	9548	27285.00	8732	24570.00	9548	27285.00	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
3	Bank of Maharashtra	135	649.05	135	647.10	80	471.90	20	121.35
4	Canara Bank	17653	72447.33	17300	68824.96	17653	72447.33	0	0.00
5	Central Bank of India								
6	Indian Bank	65563	157462.70	64816	155740.63	63431	153557.51	2132	3905.19
7	Indian Overseas Bank	3155	6712.32	3022	6529.70	2157	4974.18	485	828.89
8	Punjab National Bank	135689	291816.72	135689	291816.72	128509	278375.16	7180	13441.56
9	State Bank of India	19372	26349.00	19215	26136.00	18991	25935.00	40	49.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	11309	24009.91	11090	23610.48	10251	22142.59	839	1467.89
	Total	273479	637894.02	270484	627562.47	259907	611902.94	12430	24124.87
	Total Eastern Region	589135	1430400.82	578186	1400184.17	563704	1378878.23	19259	37672.66
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Bank of Baroda	1	5.00	1	5.00	1	5.00	0	0.00
2	Bank of India	60	132.00	60	132.00	60	132.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	7	35.03	7	35.03	7	35.03	0	0.00
5	Central Bank of India								
6	Indian Bank								
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	5	8.01	5	8.01	5	8.01	0	0.00
9	State Bank of India	259	489.00	259	489.00	259	489.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India								
	Total	332	669.04	332	669.04	332	669.04	0	0.00
	ASSAM								
1	Bank of Baroda	716	1624.17	703	1600.12	660	1543.78	55	80.39
2	Bank of India	1264	3426.00	1168	3146.00	1264	3426.00	0	0.00
3	Bank of Maharashtra	202	295.77	175	254.77	190	281.77	0	0.00
4	Canara Bank	1958	7359.72	1880	7065.33	1958	7359.72	0	0.00
5	Central Bank of India								
6	Indian Bank	8060	15585.52	7965	15418.08	7965	15434.69	95	150.83
7	Indian Overseas Bank	681	1167.47	641	1150.82	507	989.74	10	10.32
8	Punjab National Bank	9446	15585.43	9446	15585.43	8959	14900.81	487	684.62
9	State Bank of India	7605	10334.00	7605	10334.00	7522	10219.00	0	0.00
10	UCO Bank	1	0.00	1	0.00	0	0.00	1	0.00
11	Union Bank of India	2322	4974.89	2236	4747.55	2180	4644.55	56	103.00
	Total	32255	60352.97	31820	59302.10	31205	58800.06	704	1029.16
	MANIPUR								
1	Bank of Baroda	90	97.21	76	95.27	76	95.27	0	0.00
2	Bank of India	84	145.00	82	140.00	84	145.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	77	278.12	0	0.00	77	278.12	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 National Bank	60	70.53	60	70.53	57	66.95	3	3.58
9	State Bank of India	356	544.00	356	544.00	356	544.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India								
	Total	667	1134.86	574	849.80	650	1129.34	3	3.58
	MEGHALAYA								
1	Bank of Baroda	9	13.17	9	13.17	9	13.17	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	14	107.44	14	107.44	14	107.44	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	Central Bank of India								
5	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	9	11.00	9	11.00	9	11.00	0	0.00
8	State Bank of India	905	1147.00	905	1147.00	905	1147.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Union Bank of India	2	1.49	1	1.00	1	1.00	0	0.00
	Total	939	1280.10	938	1279.61	938	1279.61	0	0.00
	MIZORAM								
1	Bank of Baroda	5	4.46	5	4.46	5	4.46	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	13	73.68	13	73.68	13	73.68	0	0.00
5	Central Bank of India								
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	2	0.01	2	0.01	2	0.01	0	0.00
8	State Bank of India	28	59.00	28	59.00	28	59.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total	48	137.15	48	137.15	48	137.15	0	0.00
	NAGALAND								
1	Bank of Baroda	7	17.20	7	17.20	6	14.70	1	2.50
2	Bank of India	3	8.00	3	8.00	3	8.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	14	24.22	0	0.00	14	24.22	0	0.00
5	Central Bank of India								
6	Indian Bank	8	17.00	8	17.00	6	10.50	2	6.50
7	Indian Overseas Bank	5	18.00	4	14.00	0	0.00	0	0.00
8	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	State Bank of India	351	668.00	351	668.00	351	668.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India								
	Total	388	752.42	373	724.20	380	725.42	3	9.00
	SIKKIM								
1	Bank of Baroda								
2	Bank of India	3	12.00	2	10.00	3	12.00	0	0.00
3	Canara Bank	105	289.20	105	289.20	105	289.20	0	0.00
4	Central Bank of India								
5	Indian Bank								
6	Indian Overseas Bank	14	18.72	14	18.72	9	15.22	0	0.00
7	Punjab National Bank	1	4.10	1	4.10	1	4.10	0	0.00
8	State Bank of India	160	488.00	160	488.00	160	488.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Union Bank of India	96	163.64	95	160.64	95	160.64	0	0.00
	Total	379	975.66	377	970.66	373	969.16	0	0.00
	TRIPURA								
1	Bank of Baroda	3	7.40	2	7.00	2	7.00	1	0.40
2	Bank of India	291	507.00	277	465.00	291	507.00	0	0.00
3	Bank of Maharashtra	10	10.00	9	9.00	10	10.00	0	0.00
4	Canara Bank	239	1021.08	215	918.97	239	1021.08	0	0.00
5	Central Bank of India								
6	Indian Bank	28	37.30	28	37.30	28	37.30	0	0.00
7	Indian Overseas Bank	38	37.53	36	36.19	21	21.68	0	0.00
8	Punjab National Bank	1403	1895.61	1403	1895.61	1354	1855.45	49	40.16
9	State Bank of India	353	465.00	353	465.00	353	465.00	0	0.00
10	UCO Bank	7	0.00	2	0.00	0	0.00	7	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	Union Bank of India	67	120.68	64	117.68	64	117.68	0	0.00
	Total	2439	4101.60	2389	3951.75	2362	4042.19	57	40.56
	Total North Eastern Region	37447	69403.80	36851	67884.31	36288	67751.97	767	1082.30
NORTHERN REGION									
	CHANDIGARH								
1	Bank of Baroda								
2	Bank of India	3	4.00	3	4.00	3	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								
6	Indian Bank								
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	13	8.42	13	8.42	1	1.00	12	7.42
9	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India								
	Total	16	12.42	16	12.42	4	5.00	12	7.42
	HARYANA								
1	Bank of Baroda	361	2563.39	93	196.49	80	177.71	14	23.11
2	Bank of India	115	266.00	112	255.00	115	266.00	0	0.00
3	Bank of Maharashtra	34	148.19	29	35.10	30	142.08	3	5.11
4	Canara Bank	1107	3905.33	1107	3905.33	1107	3905.33	0	0.00
5	Central Bank of India								
6	Indian Bank	89	97.47	88	96.47	79	90.27	10	7.20
7	Indian Overseas Bank	51	64.33	49	62.23	39	55.99	1	1.00
8	Punjab National Bank	3059	3870.01	3059	3870.01	2798	3600.48	261	269.53
9	State Bank of India	509	1012.00	509	1012.00	509	1012.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	364	798.63	326	730.85	314	711.68	12	19.17
	Total	5689	12725.35	5372	10163.48	5071	9961.54	301	325.12
	HIMACHAL PRADESH								
1	Bank of Baroda	20	29.37	20	29.37	10	20.09	10	9.28
2	Bank of India	23	50.00	19	41.00	23	50.00	0	0.00
3	Bank of Maharashtra	6	12.16	5	12.00	1	3.00	1	0.16
4	Canara Bank	160	749.41	120	599.53	160	749.41	0	0.00
5	Central Bank of India								
6	Indian Bank	18	28.13	17	25.63	15	24.12	3	4.01
7	Indian Overseas Bank	2	7.50	1	5.00	1	5.00	0	0.00
8	Punjab National Bank	1240	1975.03	1240	1975.03	1098	1830.04	142	144.99
9	State Bank of India	466	1080.00	466	1080.00	453	1064.00	0	0.00
10	UCO Bank	1	0.00	0	0.00	1	0.00	0	0.00
11	Union Bank of India	45	61.68	42	57.73	29	49.42	13	8.31
	Total	1981	3993.28	1930	3825.29	1791	3795.08	169	166.75
	JAMMU AND KASHMIR								
1	Bank of Baroda	6	6.00	6	6.00	6	6.00	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	9	18.04	9	18.04	9	18.04	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 National Bank	570	727.61	570	727.61	555	709.22	15	18.39
9	State Bank of India	467	1456.00	467	1456.00	467	1456.00	0	0.00
10	UCO Bank	1	0.00	1	0.00	0	0.00	1	0.00
11	Union Bank of India	2	3.95	0	0.00	0	0.00	0	0.00
	Total	1055	2211.60	1053	2207.65	1037	2189.26	16	18.39

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
	NEW DELHI								
1	Bank of Baroda	3	8.10	3	8.10	3	8.10	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	24	24.19	24	24.19	24	24.19	0	0.00
5	Central Bank of India								
6	Indian Bank	2	0.06	1	0.03	2	0.06	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	2	3.51	2	3.51	0	0.00	2	3.51
9	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	13	8.89	11	7.39	2	2.79	9	4.60
	Total	47	61.20	41	43.22	32	36.74	13	22.96
	PUNJAB								
1	Bank of Baroda	45	83.51	33	49.48	33	49.48	7	25.46
2	Bank of India	77	94.00	72	87.00	77	94.00	0	0.00
3	Bank of Maharashtra	7	506.00	3	3.00	6	506.00	1	0.00
4	Canara Bank	123	554.89	123	554.89	123	554.89	0	0.00
5	Central Bank of India								
6	Indian Bank	35	47.81	34	46.91	31	44.31	4	3.50
7	Indian Overseas Bank	10	10.29	7	3.77	0	0.00	0	0.00
8	Punjab National Bank	591	345.35	591	345.35	557	328.75	34	16.60
9	State Bank of India	785	1070.00	785	1070.00	780	1060.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	81	56.57	79	55.42	79	55.42	0	0.00
	Total	1754	2768.42	1727	2215.82	1686	2692.85	46	45.56
	RAJASTHAN								
1	Bank of Baroda	13614	25553.97	13581	25499.14	13569	25488.66	22	40.01
2	Bank of India	362	790.00	351	763.00	362	790.00	0	0.00
3	Bank of Maharashtra	31	29.27	19	8.66	24	12.28	6	16.91
4	Canara Bank	644	3045.15	644	3045.15	644	3045.15	0	0.00
5	Central Bank of India								
6	Indian Bank	1572	3205.04	1568	3194.56	1571	3205.04	1	0.00
7	Indian Overseas Bank	35	21.78	32	20.77	15	3.09	0	0.00
8	Punjab National Bank	2481	3125.48	2481	3125.48	2412	3043.03	69	82.45
9	State Bank of India	3071	4542.00	3039	4495.00	3022	4458.00	0	0.00
10	UCO Bank	8	0.00	2	0.00	7	0.00	1	0.00
11	Union Bank of India	466	657.68	456	640.88	449	635.53	7	5.35
	Total	22284	40970.37	22173	40792.64	22075	40680.78	106	144.72
	Total Northern Region	32826	62742.64	32312	59260.52	31696	59361.25	663	730.92
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Bank of Baroda	11960	117024.10	11941	116927.14	11928	116830.34	13	96.80
2	Bank of India	9899	235974.00	8370	80344.00	9899	235974.00	0	0.00
3	Bank of Maharashtra	214	996.99	214	996.99	149	770.69	30	170.50
4	Canara Bank	79935	354242.85	77537	336530.71	79935	354242.85	0	0.00
5	Central Bank of India								
6	Indian Bank	46985	365877.33	46589	364099.29	46942	365733.26	43	144.07
7	Indian Overseas Bank	15702	53671.00	15497	53263.10	13061	44496.05	96	644.83
8	Punjab And Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	1056	5654.70	1056	5654.70	434	2626.01	622	3028.69
10	State Bank of India	33027	384995.00	32357	377181.00	31860	376181.00	53	295.00
11	UCO Bank	1	0.00	0	0.00	0	0.00	1	0.00
12	Union Bank of India	170503	1268087.98	160783	1194816.24	132104	925110.60	28679	269705.64
	Total	369282	2786523.95	354344	2529813.17	326312	2421964.80	29537	274085.53

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
	KARNATAKA								
1	Bank of Baroda	104624	304658.35	104083	303679.18	5515	36808.15	64	357.45
2	Bank of India	1916	16465.00	1776	15255.00	1916	16465.00	0	0.00
3	Bank of Maharashtra	40165	51925.70	40165	51925.70	15651	51034.80	47	282.50
4	Canara Bank	23529	90272.13	22588	88466.69	23529	90272.13	0	0.00
5	Central Bank of India								
6	Indian Bank	372	2090.63	359	2041.83	198	1066.30	174	1024.33
7	Indian Overseas Bank	877	2610.20	809	2408.62	478	1407.69	28	37.09
8	Punjab National Bank	40	101.60	40	101.60	6	16.53	34	85.07
9	State Bank of India	87196	264440.00	85448	259139.00	6720	43830.00	635	274.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	262263	744069.56	227039	639404.00	220443	633949.18	6596	5454.82
	Total	520982	1476633.17	482307	1362421.62	274456	874849.78	7578	7515.26
	KERALA								
1	Bank of Baroda	1886	16585.58	1853	16499.12	1816	16135.40	41	407.66
2	Bank of India	2032	17136.00	1497	12926.00	2032	17136.00	0	0.00
3	Bank of Maharashtra	20	65.85	13	50.45	16	55.55	2	6.00
4	Canara Bank	30865	128566.08	30248	127280.42	30865	128566.08	0	0.00
5	Central Bank of India								
6	Indian Bank	3352	28105.88	3338	27993.96	3339	28039.38	13	66.50
7	Indian Overseas Bank	7444	13450.72	7126	12684.27	1927	4777.34	649	1660.10
8	Punjab National Bank	1797	5761.95	1797	5761.95	940	2868.80	857	2893.15
9	State Bank of India	6963	68445.00	6963	68445.00	6731	66696.00	100	220.00
10	UCO Bank	1	0.00	0	0.00	0	0.00	1	0.00
11	Union Bank of India	10900	77226.53	10080	70544.11	9059	60419.22	1021	10124.89
	Total	65260	355343.59	62915	342185.28	56725	324693.77	2684	15378.30
	LAKSHADWEEP								
1	Bank of Baroda								
2	Bank of India								
3	Canara Bank	88	431.77	0	0.00	88	431.77	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	0	0.00	0	0.00	0	0.00	0	0.00
	Total	88	431.77	0	0.00	88	431.77	0	0.00
	PUDUCHERRY								
1	Bank of Baroda	36	323.78	34	323.74	33	323.70	0	0.00
2	Bank of India	45	344.00	41	325.00	45	344.00	0	0.00
3	Canara Bank	340	1436.51	340	1436.51	340	1436.51	0	0.00
4	Central Bank of India								
5	Indian Bank	572	3145.91	568	3131.21	570	2997.90	0	0.00
6	Indian Overseas Bank	144	418.97	142	414.47	97	295.53	12	34.14
7	Punjab National Bank	2	10.00	2	10.00	2	10.00	0	0.00
8	State Bank of India	114	537.00	114	537.00	24	148.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Union Bank of India	15	82.60	11	67.10	7	44.90	4	22.20
	Total	1268	6298.77	1252	6245.03	1118	5600.54	16	56.34
	TAMIL NADU								
1	Bank of Baroda	3183	20087.92	3099	19800.65	3062	19600.95	92	440.71
2	Bank of India	2998	23299.00	2841	22031.00	2998	23299.00	0	0.00
3	Bank of Maharashtra	135	682.49	135	647.10	80	502.30	20	124.39
4	Canara Bank	31535	134975.49	31220	128226.72	31535	134975.49	0	0.00
5	Central Bank of India								
6	Indian Bank	60494	420490.51	59959	417596.93	57390	345511.24	1741	8080.78
7	Indian Overseas Bank	18184	64893.07	17678	63601.66	6942	21599.90	652	1797.38

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
8	Punjab National Bank	1003	3212.93	1003	3212.93	635	1647.50	368	1565.43
9	State Bank of India	8226	47310.00	8201	47169.00	4401	28627.00	191	143.00
10	UCO Bank	2	1.00	0	0.00	1	0.00	1	1.00
11	Union Bank of India	5688	31654.10	4450	24715.09	3858	21612.56	592	3102.53
	Total	131448	746606.51	128586	727001.08	110902	597375.94	3657	15255.22
TELANGANA									
1	Bank of Baroda	5543	46091.24	5387	45198.61	5374	45144.65	30	351.75
2	Bank of India	243	1731.00	207	1481.00	243	1731.00	0	0.00
3	Bank of Maharashtra	508	963.19	321	670.95	429	856.60	14	16.97
4	Canara Bank	23300	84752.53	22601	83057.48	23300	84752.53	0	0.00
5	Central Bank of India								
6	Indian Bank	10110	66463.13	10023	66129.71	10025	65957.92	85	505.21
7	Indian Overseas Bank	3408	15663.29	3305	9437.87	2411	7338.24	141	433.31
8	Punjab National Bank	1627	5607.53	1627	5607.53	1521	5183.72	106	423.81
9	State Bank of India	15047	120974.00	14599	120777.00	10484	114373.00	78	115.00
10	UCO Bank	1	0.00	0	0.00	0	0.00	1	0.00
11	Union Bank of India	51701	316056.58	49609	304363.61	43591	267359.24	6018	37004.37
	Total	111488	658302.49	107679	636723.76	97378	592696.90	6473	38850.42
	Total Southern Region	1199816	6030140.25	1137083	5604389.94	866979	4817613.50	49945	351141.07
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	99	124.55	99	124.55	99	124.55	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
8	Union Bank of India								
	Total	99	124.55	99	124.55	99	124.55	0	0.00
GOA									
1	Bank of Baroda	36	124.67	31	117.60	31	117.60	0	0.00
2	Bank of India	30	136.00	22	105.00	30	136.00	0	0.00
3	Bank of Maharashtra	7	19.42	4	15.42	6	17.92	0	0.00
4	Canara Bank	88	453.20	88	453.20	88	453.20	0	0.00
5	Central Bank of India								
6	Indian Bank	1	0.80	1	0.80	1	0.80	0	0.00
7	Indian Overseas Bank	24	90.81	13	56.12	5	16.56	0	0.00
8	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	State Bank of India	85	550.00	85	550.00	85	550.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	100	651.48	88	588.99	88	588.99	0	0.00
	Total	371	2026.38	332	1887.13	334	1881.07	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
	GUJARAT								
1	Bank of Baroda	20482	41820.12	19860	40902.49	19765	40637.80	120	286.20
2	Bank of India	514	792.00	464	715.00	514	792.00	0	0.00
3	Bank Of Maharashtra	84	126.47	52	37.11	34	41.09	28	75.24
4	Canara Bank	102	602.93	102	602.93	102	602.93	0	0.00
5	Central Bank Of India								
6	Indian Bank	217	411.38	217	411.38	216	409.88	1	1.50
7	Indian Overseas Bank	91	64.18	72	58.27	38	37.86	5	8.06
8	Punjab National Bank	215	130.18	215	130.18	143	100.92	72	29.26
9	State Bank Of India	1004	1143.00	1004	1143.00	969	1070.00	0	0.00
10	Uco Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank Of India	668	688.15	642	658.89	635	652.80	7	6.09
	Total	23377	45778.41	22628	44659.25	22416	44345.28	233	406.35
	MAHARASHTRA								
1	Bank of Baroda	13439	34133.82	12710	31552.89	12460	31073.07	385	710.72
2	Bank of India	27334	89280.00	25021	81295.00	27334	89280.00	0	0.00
3	Bank of Maharashtra	24725	34130.48	22315	32740.80	22935	30908.90	918	1666.50
4	Canara Bank	5108	21724.59	5108	21724.59	5108	21724.59	0	0.00
5	Central Bank of India								
6	Indian Bank	919	1413.78	909	1396.81	891	1356.54	28	57.24
7	Indian Overseas Bank	436	725.14	433	703.64	275	303.33	12	14.72
8	Punjab National Bank	617	727.81	617	727.81	560	645.67	57	82.14
9	State Bank of India	16840	32067.00	16360	31153.00	16133	30158.00	90	131.00
10	UCO Bank	7	5.00	1	0.00	5	5.00	2	0.00
11	Union Bank of India	5332	10430.12	4889	9523.52	4624	9106.71	265	416.81
	Total	94757	224637.74	88363	210818.06	90325	214561.81	1757	3079.13
	Total Western Region	118604	272567.08	111422	257488.99	113174	260912.71	1990	3485.48
	Grand Total	2071376	8034914.27	1986166	7552863.90	1701267	6749435.19	75003	3965076.3

PUBLIC SECTOR BANKS - ALL INDIA POSITION DURING THE YEAR 2022-23

1	Bank of Baroda	263330	816035.96	259064	804686.82	157375	530978.72	4545	10108.42
2	Bank of India	102086	536658.00	92112	351971.00	102086	536658.00	0	0.00
3	Bank of Maharashtra	70140	95559.90	66656	92276.62	42995	89855.18	1354	2972.11
4	Canara Bank	255819	1074243.22	249477	1037626.41	255819	1074243.22	0	0.00
5	Central Bank of India								
6	Indian Bank	241284	1158149.39	238856	1149912.37	234199	1074280.67	5720	16822.22
7	Indian Overseas Bank	62232	180045.82	60562	170518.14	37172	102595.32	2689	6604.42
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	226585	451219.70	226585	451219.70	212681	422250.03	13904	28969.67
10	State Bank of India	290647	1164525.00	285942	1146580.00	197183	900081.00	1603	1443.00
11	UCO Bank	43	8.00	10	0.00	18	5.00	25	3.00
12	Union Bank of India	559210	2558469.28	506902	2348072.84	461739	2018488.05	45163	329584.79
	Total All Public Sec. Comm. Banks	2071376	8034914.27	1986166	7552863.90	1701267	6749435.19	75003	3965076.3

STATEMENT - IV - A (II)

Bank loans disbursed by Private Sector Commercial Banks to SHGs during F. Y. 2022-23

(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	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	4091	6937.37	4091	6937.37	2493	3554.43	1598	3382.94
4	ICICI Bank Limited	31	45.95	31	45.95	31	45.95	0	0.00
5	IDBI Bank Limited	438	603.64	385	546.04	324	451.98	1	0.07
6	IDFC Bank Limited								
7	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
8	Karur Vysya Bank Ltd								
9	South Indian Bank Ltd								
10	YES Bank Ltd.								
	Total	4560	7586.96	4507	7529.36	2848	4052.36	1599	3383.01
	MADHYA PRADESH								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
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								
5	HDFC Bank Ltd.	16833	39594.31	16833	39594.31	14693	34619.17	2094	4837.43
6	ICICI Bank Limited	2434	5730.71	2434	5730.71	1747	3607.12	687	2123.59
7	IDBI Bank Limited	215	610.25	209	605.06	2	2.35	0	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	19482	45935.27	19476	45930.08	16442	38228.64	2781	6961.02
	UTTARAKHAND								
1	Bandhan Bank Limited								
2	ICICI Bank Limited								
3	IDBI Bank Limited	16	11.55	9	5.79	13	10.86	0	0.00
4	Karnataka Bank Ltd								
5	Nainital Bank Ltd	88	90.20	87	89.20	88	90.20	0	0.00
6	Tamilnad Mercantile Bank Ltd								
7	YES Bank Ltd.								
	Total	104	101.75	96	94.99	101	101.06	0	0.00
	UTTAR PRADESH								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	10	23.04	10	23.04	10	23.04	0	0.00
6	ICICI Bank Limited								
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	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
11	The Dhanalakshmi Bank Ltd								
12	Yes Bank Ltd.								
	Total	10	23.04	10	23.04	10	23.04	0	0.00
	Total Central Region	24156	53647.02	24089	53577.47	19401	42405.10	4380	10344.03
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	HDFC Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	IDBI Bank Limited	7	51.10	7	51.10	0	0.00	0	0.00
	Total	7	51.10	7	51.10	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	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	1298	2345.84	1298	2345.84	1290	2331.85	0	0.00
5	ICICI Bank Limited	1640	4668.02	1640	4668.02	1623	4608.44	17	59.58
6	IDBI Bank Limited	162	183.30	159	179.80	21	26.90	0	0.00
7	IDFC Bank Limited								
8	YES Bank Ltd.								
	Total	3100	7197.16	3097	7193.66	2934	6967.19	17	59.58
	JHARKHAND								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Dcb Bank Limited								
3	Federal Bank Ltd								
4	Hdfc Bank Ltd.	37	44.62	37	44.62	34	41.56	0	0.00
5	Icici Bank Limited								
6	Idbi Bank Limited	54	62.91	46	57.02	44	54.20	0	0.00
7	Idfc Bank Limited								
8	Karnataka Bank Ltd								
9	Yes Bank Ltd.								
	Total	91	107.53	83	101.64	78	95.76	0	0.00
	ODISHA								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	Catholic Syrian Bank Ltd								
4	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	10120	24198.96	10120	24198.96	9398	22160.28	693	1968.39
7	ICICI Bank Limited	4458	13737.55	4458	13737.55	4127	12493.86	331	1243.69
8	IDBI Bank Limited	160	450.68	154	434.76	68	205.60	6	21.40
9	IDFC Bank Limited								
10	Karnataka Bank Ltd								
11	YES Bank Ltd.								
	Total	14738	38387.19	14732	38371.27	13593	34859.74	1030	3233.48
	WEST BENGAL								
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	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	3	3.35	3	3.35	2	2.12	0	0.00
7	ICICI Bank Limited								
8	IDBI Bank Limited	164	303.46	150	280.46	76	135.22	12	11.59
9	IDFC Bank Limited								
10	Indusind Bank Ltd								
11	Karnataka Bank Ltd								
12	Karur Vysya Bank Ltd								
13	The Dhanalakshmi Bank Ltd								
14	YES Bank Ltd.								
	Total	167	306.81	153	283.81	78	137.34	12	11.59
	Total Eastern Region	18103	46049.79	18072	46001.48	16683	42060.03	1059	3304.65
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	HDFC Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	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
	ASSAM								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	15390	30907.20	15390	30907.20	14532	29094.27	768	1575.44
4	ICICI Bank Limited								
5	IDBI Bank Limited	79	216.08	70	185.13	64	169.78	0	0.00
6	Karnataka Bank Ltd								
7	South Indian Bank Ltd								
	Total	15469	31123.28	15460	31092.33	14596	29264.05	768	1575.44
	MANIPUR								
1	Bandhan Bank Limited								
2	IDBI Bank Limited	1	9.20	1	9.20	0	0.00	0	0.00
	Total	1	9.20	1	9.20	0	0.00	0	0.00
	MEGHALAYA								
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	27	40.49	27	40.49	27	40.49	0	0.00
4	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	Total	27	40.49	27	40.49	27	40.49	0	0.00
	MIZORAM								
1	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
	NAGALAND								
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.								
4	ICICI Bank Limited								
5	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
	SIKKIM								
1	IDBI Bank Limited	21	105.50	21	105.50	6	17.00	0	0.00
2	Karnataka Bank Ltd								
	Total	21	105.50	21	105.50	6	17.00	0	0.00
	TRIPURA								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	403	651.25	403	651.25	403	651.25	0	0.00
4	IDBI Bank Limited	17	26.28	7	10.55	6	8.55	0	0.00
	Total	420	677.53	410	661.80	409	659.80	0	0.00
	Total North Eastern Region	15938	31956.00	15919	31909.32	15038	29981.34	768	1575.44
NORTHERN REGION									
	CHANDIGARH								
1	Bandhan Bank Limited	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
	HARYANA								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	2892	7267.22	2892	7267.22	2854	7146.23	0	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	1	3.00	1	3.00	0	0.00	0	0.00
7	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
8	South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
9	YES Bank Ltd.								
	Total	2893	7270.22	2893	7270.22	2854	7146.23	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
	HIMACHAL PRADESH								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	HDFC Bank Ltd.								
3	ICICI Bank Limited								
4	IDBI Bank Limited	4	15.00	2	3.50	3	14.50	0	0.00
5	YES Bank Ltd.								
	Total	4	15.00	2	3.50	3	14.50	0	0.00
	JAMMU AND KASHMIR								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	ICICI Bank Limited								
3	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	Catholic Syrian Bank Ltd								
4	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.								
7	ICICI Bank Limited								
8	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
9	IDFC Bank Limited								
10	Indusind Bank Ltd								
11	Karnataka Bank Ltd								
12	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	South Indian Bank Ltd								
14	The Dhanalakshmi Bank Ltd								
15	YES Bank Ltd.								
	Total	0	0.00	0	0.00	0	0.00	0	0.00
	PUNJAB								
1	Bandhan Bank Limited								
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	683	1342.82	683	1342.82	681	1339.45	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	683	1342.82	683	1342.82	681	1339.45	0	0.00
	RAJASTHAN								
1	Bandhan Bank Limited								
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited								
4	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	12370	24312.77	12370	24312.77	12138	23732.48	121	212.02
7	ICICI Bank Limited	14646	42831.31	14646	42831.31	14309	41694.25	337	1137.06
8	IDBI Bank Limited	26	50.18	24	47.70	26	50.18	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	27042	67194.26	27040	67191.78	26473	65476.91	458	1349.08
	Total Northern Region	30622	75822.30	30618	75808.32	30011	73977.09	458	1349.08

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/SISRY	
		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	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	215	727.90	87	302.60	0	0.00	0	0.00
4	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	2953	16709.60	2953	16709.60	124	640.92	312	1719.84
7	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
8	IDBI Bank Limited	1	8.00	1	8.00	1	8.00	0	0.00
9	Karnataka Bank Ltd	31	228.60	30	218.60	0	0.00	0	0.00
10	Karur Vysya Bank Ltd								
11	South Indian Bank Ltd	1	6.90	1	6.90	0	0.00	0	0.00
12	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
	Total	3201	17681.00	3072	17245.70	125	648.92	312	1719.84
	KARNATAKA								
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								
5	DCB Bank Limited								
6	Federal Bank Ltd								
7	HDFC Bank Ltd.	19830	92962.88	19830	92962.88	0	0.00	0	0.00
8	ICICI Bank Limited	2591	12057.40	2591	12057.40	1964	8870.75	627	3186.65
9	IDBI Bank Limited	79643	75182.12	58798	54880.89	12963	17710.72	0	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd	353	3438.61	295	2861.82	0	0.00	8	10.88
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	0	0.00	0	0.00	0	0.00	0	0.00
15	The Dhanalakshmi Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
16	YES Bank Ltd.								
	Total	102417	183641.01	81514	162762.99	14927	26581.47	635	3197.53
	KERALA								
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								
7	HDFC Bank Ltd.	20847	107069.41	20847	107069.41	0	0.00	0	0.00
8	ICICI Bank Limited	2682	18293.68	2682	18293.68	2341	15600.60	341	2693.08
9	IDBI Bank Limited	528	1930.05	523	1908.16	1	10.00	2	10.55
10	Karnataka Bank Ltd	3	42.00	3	42.00	0	0.00	0	0.00
11	Karur Vysya Bank Ltd								
12	South Indian Bank Ltd	17	143.20	14	128.05	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	6001	51934.87	5975	51708.87	1207	3614.80	146	1524.89
15	YES Bank Ltd.								
	Total	30078	179413.21	30044	179150.17	3549	19225.40	489	4228.52
	LAKSHADWEEP UT								
1	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
	PUDUCHERRY								
1	Catholic Syrian Bank Ltd								
2	City Union Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	289	1440.68	289	1440.68	112	604.02	21	67.41
5	IDBI Bank Limited	84	322.80	84	322.80	0	0.00	0	0.00
6	Karnataka Bank Ltd								
7	Karur Vysya Bank Ltd								
8	South Indian Bank Ltd								
9	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
	Total	373	1763.48	373	1763.48	112	604.02	21	67.41
	TAMIL NADU								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	Catholic Syrian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
4	City Union Bank Limited	34	93.95	18	59.00	1	3.00	2	10.00
5	DCB Bank Limited								
6	Federal Bank Ltd								
7	Hdfc Bank Ltd.	41998	192012.94	41998	192012.94	17782	83904.13	10896	51155.58
8	ICICI Bank Limited	25130	136781.08	25130	136781.08	20480	113447.35	4650	23333.73
9	IDBI Bank Limited	561	2623.44	540	2545.20	3	38.00	0	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd								
12	Karur Vysya Bank Ltd	1	1.50	1	1.50	1	1.50	0	0.00
13	South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd	1	2.40	1	2.40	0	0.00	0	0.00
16	YES Bank Ltd.								
	Total	67725	331515.31	67688	331402.12	38267	197393.98	15548	74499.31
	TELANGANA								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	6989	41938.22	6989	41938.22	192	1160.10	469	3275.79
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	Karnataka Bank Ltd								
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd								
11	The Dhanalakshmi Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
	Total	6989	41938.22	6989	41938.22	192	1160.10	469	3275.79
	Total Southern Region	210783	755952.23	189680	734262.68	57172	245613.89	17474	86988.40
WESTERN REGION									
	DAMAN AND DIU UT								
1	DCB 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
	D AND N HAVELI UT								
1	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
	GOA								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal 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
3	HDFC Bank Ltd.	625	3251.17	625	3251.17	234	1270.92	112	640.88
4	IDBI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
5	Karnataka Bank Ltd								
	Total	625	3251.17	625	3251.17	234	1270.92	112	640.88
	GUJARAT								
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								
5	HDFC Bank Ltd.	451	1455.82	451	1455.82	104	231.64	162	377.79
6	ICICI Bank Limited	3288	8770.82	3288	8770.82	732	1669.29	2556	7101.53
7	IDBI Bank Limited	2	8.00	2	8.00	0	0.00	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.								
	Total	3741	10234.64	3741	10234.64	836	1900.93	2718	7479.32
	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								
7	HDFC Bank Ltd.	60057	174558.46	60057	174558.46	51584	143304.08	2281	7788.45
8	ICICI Bank Limited	35495	120664.25	35495	120664.25	24817	87225.26	10678	33438.99
9	IDBI Bank Limited	521	1769.04	493	1667.58	163	313.94	1	2.00
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd								
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
15	The Dhanalakshmi Bank Ltd								
16	YES Bank Ltd.								
	Total	96073	296991.75	96045	296890.29	76564	230843.28	12960	41229.44
	Total Western Region	100439	310477.56	100411	310376.10	77634	234015.13	15790	49349.64
	Grand Total	400041	1273904.90	378789	1251935.37	215939	668052.58	39929	152911.24

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
PRIVATE SECTOR BANKS - ALL INDIA POSITION									
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	249	821.85	105	361.60	1	3.00	2	10.00
5	DCB Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
6	Federal Bank Ltd								
7	HDFC Bank Ltd.	218196	769068.42	218196	769068.42	128687	355852.43	19527	77001.96
8	ICICI Bank Limited	92395	363580.77	92395	363580.77	72171	289262.87	20224	74317.90
9	IDBI Bank Limited	82705	84545.58	61686	63865.24	13784	19227.78	22	45.61
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	387	3709.21	328	3122.42	0	0.00	8	10.88
13	Karur Vysya Bank Ltd	1	1.50	1	1.50	1	1.50	0	0.00
14	Nainital Bank Ltd	88	90.20	87	89.20	88	90.20	0	0.00
15	South Indian Bank Ltd	18	150.10	15	134.95	0	0.00	0	0.00
16	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
17	The Dhanalakshmi Bank Ltd	6002	51937.27	5976	51711.27	1207	3614.80	146	1524.89
18	YES Bank Ltd.								
	Total All Private Sec. Comm. Banks	400041	1273904.90	378789	1251935.37	215939	668052.58	39929	152911.24

STATEMENT - IV - B

Bank loans disbursed by Regional Rural Banks to SHGs during F. Y. 2022-23

(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	Chhattisgarh Rajya Gramin Bank	16825	27673.34	16825	27673.34	16157	26664.64	571	840.70
	Total	16825	27673.34	16825	27673.34	16157	26664.64	571	840.70
	MADHYA PRADESH								
1	Madhyanchal Gramin Bank	16590	29394.00	16573	28513.00	15924	28192.00	643	118.00
2	Madhya Pradesh Gramin Bank	53771	90542.57	53427	90107.76	52036	87644.72	974	1651.82
	Total	70361	119936.57	70000	118620.76	67960	115836.72	1617	1769.82
	UTTARAKHAND								
1	Uttarakhand Gramin Bank	5407	5975.97	5215	5859.12	4655	5429.84	210	177.44
	Total	5407	5975.97	5215	5859.12	4655	5429.84	210	177.44
	UTTAR PRADESH								
1	Aryavart Bank	7214	21417.37	6871	21088.44	6871	21088.44	0	0.00
2	Baroda U.P. Bank	49605	51353.49	49605	51353.49	49605	51353.49	0	0.00
3	Prathama U.P. Gramin Bank	3857	4891.40	3510	4451.17	3471	4402.26	0	0.00
	Total	60676	77662.26	59986	76893.10	59947	76844.19	0	0.00
	Total Central Region	153269	231248.14	152026	229046.32	148719	224775.39	2398	2787.96
EASTERN REGION									
	BIHAR								
1	Dakshin Bihar Gramin Bank	412449	495332.37	412449	495332.37	412449	495332.37	0	0.00
2	Uttar Bihar Gramin Bank	97608	305998.00	97608	305998.00	97608	305998.00	0	0.00
	Total	510057	801330.37	510057	801330.37	510057	801330.37	0	0.00
	JHARKHAND								
1	Jharkhand Rajya Gramin Bank	65783	148379.64	65783	148379.64	65326	147583.86	457	795.78
	Total	65783	148379.64	65783	148379.64	65326	147583.86	457	795.78
	ODISHA								
1	Odisha Gramya Bank								
2	Utkal Grameen Bank	32012	50785.97	31317	47814.99	31513	49201.45	0	0.00
	Total	32012	50785.97	31317	47814.99	31513	49201.45	0	0.00
	WEST BENGAL								
1	Bangiya Gramin Vikash Bank	200735	316288.00	179154	282284.00	170625	268844.00	30110	47444.00
2	Paschim Banga Gramin Bank	70491	237469.64	69184	233070.04	69608	235391.52	815	1832.55
3	Uttar Banga Kshetriya Gramin Bank	54733	122181.06	54597	121986.26	53331	119189.83	1266	2796.43
	Total	325959	675938.70	302935	637340.30	293564	623425.35	32191	52072.98
	Total Eastern Region	933811	1676434.68	910092	1634865.30	900460	1621541.03	32648	52868.76
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Arunachal Pradesh Rural Bank	262	365.64	262	365.64	42	47.20	0	0.00
	Total	262	365.64	262	365.64	42	47.20	0	0.00
	ASSAM								
1	Assam Gramin Vikash Bank	47254	172237.65	46964	171155.08	45610	165915.80	1641	6295.85
	Total	47254	172237.65	46964	171155.08	45610	165915.80	1641	6295.85

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
	MANIPUR								
1	Manipur Rural Bank	935	1569.10	935	1569.10	670	1038.80	47	98.00
	Total	935	1569.10	935	1569.10	670	1038.80	47	98.00
	MEGHALAYA								
1	Meghalaya Rural Bank	2910	7624.72	2904	7601.72	2902	7585.72	0	0.00
	Total	2910	7624.72	2904	7601.72	2902	7585.72	0	0.00
	MIZORAM								
1	Mizoram Rural Bank	1080	2635.49	1060	2533.39	1028	2456.96	40	130.33
	Total	1080	2635.49	1060	2533.39	1028	2456.96	40	130.33
	NAGALAND								
1	Nagaland Rural Bank	220	540.13	219	534.13	164	277.32	2	5.70
	Total	220	540.13	219	534.13	164	277.32	2	5.70
	TRIPURA								
1	Tripura Gramin Bank	12339	19634.36	12339	19634.36	11463	18643.21	876	991.15
	Total	12339	19634.36	12339	19634.36	11463	18643.21	876	991.15
	Total North Eastern Region	65000	204607.09	64683	203393.42	61879	195965.01	2606	7521.03
NORTHERN REGION									
	HARYANA								
1	Sarva Haryana Gramin Bank	2920	6213.85	2573	5563.54	2694	5869.72	64	63.57
	Total	2920	6213.85	2573	5563.54	2694	5869.72	64	63.57
	HIMACHAL PRADESH								
1	Himachal Pradesh Gramin Bank	942	2471.06	942	2471.06	942	2471.06	0	0.00
	Total	942	2471.06	942	2471.06	942	2471.06	0	0.00
	JAMMU AND KASHMIR								
1	Ellaquai Dehati Bank	298	908.00	130	579.00	134	400.00	0	0.00
2	J & K Grameen Bank	3120	6965.71	3070	6881.17	3043	6918.70	4	1.00
	Total	3418	7873.71	3200	7460.17	3177	7318.70	4	1.00
	PUNJAB								
1	Punjab Gramin Bank	1858	2558.88	1858	2558.88	1858	2558.88	0	0.00
	Total	1858	2558.88	1858	2558.88	1858	2558.88	0	0.00
	RAJASTHAN								
1	Baroda Rajasthan Kshetriya Gramin Bank	24330	39028.85	24330	39028.85	23959	37161.88	315	1647.69
2	Rajasthan Marudhara Gramin Bank	1214	1758.62	1206	1732.62	955	1445.22	1	1.00
	Total	25544	40787.47	25536	40761.47	24914	38607.10	316	1648.69
	Total Northern Region	34682	59904.97	34109	58815.12	33585	56825.46	384	1713.26
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Andhra Pragathi Grameena Bank	55942	398413.24	55942	398413.24	47558	333016.72	0	0.00
2	Chaitanya Godavari Grameena Bank	20157	178727.60	20157	178727.60	17057	155156.90	0	0.00
3	Saptagiri Grameena Bank	64548	551707.70	61575	547044.00	53747	459433.00	7960	69832.00
	Total	140647	1128848.54	137674	1124184.84	118362	947606.62	7960	69832.00
	KARNATAKA								
1	Karnataka Gramin Bank	65284	157600.00	64279	155172.00	60257	145464.00	1827	4402.00
2	Karnataka Vikas Grameena Bank	7049	24337.51	6551	22605.75	6738	23250.42	311	1087.09
	Total	72333	181937.51	70830	177777.75	66995	168714.42	2138	5489.09

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
	KERALA								
1	Kerala Gramin Bank	9206	67460.54	8844	65281.99	8691	64621.88	7	43.45
	Total	9206	67460.54	8844	65281.99	8691	64621.88	7	43.45
	PUDUCHERRY								
1	Puduvai Bharathiyar Grama Bank	878	4332.07	875	4319.57	639	3305.10	108	418.39
	Total	878	4332.07	875	4319.57	639	3305.10	108	418.39
	TAMIL NADU								
1	Tamil Nadu Grama Bank	15914	97222.94	11692	97031.04	15822	96835.01	92	387.93
	Total	15914	97222.94	11692	97031.04	15822	96835.01	92	387.93
	TELANGANA								
1	Andhra Pradesh Grameena Vikas Bank	86371	501593.18	86371	501593.18	56538	318010.41	13970	81885.94
2	Telangana Grameena Bank	30545	221733.40	30545	221733.40	24334	182875.09	6211	38858.31
	Total	116916	723326.58	116916	723326.58	80872	500885.50	20181	120744.25
	Total Southern Region	355894	2203128.18	346831	2191921.77	291381	1781968.53	30486	196915.11
WESTERN REGION									
	GUJARAT								
1	Baroda Gujarat Gramin Bank	4611	6244.20	4611	6244.20	4611	6244.20	0	0.00
2	Saurashtra Gramin Bank	738	1032.41	732	991.91	689	926.76	0	0.00
	Total	5349	7276.61	5343	7236.11	5300	7170.96	0	0.00
	MAHARASHTRA								
1	Maharashtra Gramin Bank	8361	13808.10	8361	13808.10	8076	13232.23	0	0.00
2	Vidharbha Konkan Gramin Bank	14103	32633.40	14103	32633.40	13300	30750.82	273	631.90
	Total	22464	46441.50	22464	46441.50	21376	43983.05	273	631.90
	Total Western Region	27813	53718.11	27807	53677.61	26676	51154.01	273	631.90
	Grand Total	1570469	4429041.17	1535548	4371719.54	1462700	3932229.43	68795	262438.02

STATEMENT - IV - C

Bank loans disbursed by Co-operative Banks to SHGs during during F. Y. 2022-23

(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	0	0.00	0	0.00	0	0.00	0	0.00
2	District Central Co-Operative Bank Ltd., Durg	210	177.38	204	172.06	210	177.38	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	854	760.94	854	760.94	389	325.74	116	108.90
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	411	5.20	411	5.20	0	0.00	0	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	1576	2369.61	1576	2369.61	1576	2369.61	0	0.00
7	The Chhattisgarh Rajiya Sahakari Bank Maryadit	0	0.00	0	0.00	0	0.00	0	0.00
	Total	3051	3313.13	3045	3307.81	2175	2872.73	116	108.90
	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, Dewas	0	0.00	0	0.00	0	0.00	0	0.00
5	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0.00	0	0.00	0	0.00	0	0.00
6	Jilla Sahakari Kendriya Bank Maryadit, Jhabua	0	0.00	0	0.00	0	0.00	0	0.00
7	Jilla Sahakari Kendriya Bank Maryadit, Khargone	38	12.40	38	12.40	19	6.20	0	0.00
8	Jilla Sahakari Kendriya Bank Maryadit, Mandla	0	0.00	0	0.00	0	0.00	0	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Morena	0	0.00	0	0.00	0	0.00	0	0.00
10	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	25	2.58	0	0.00	0	0.00	25	2.58
11	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0	0.00	0	0.00	0	0.00	0	0.00
12	Jilla Sahakari Kendriya Bank Maryadit, Sehore	0	0.00	0	0.00	0	0.00	0	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Shahdol								
14	Jilla Sahakari Kendriya Bank Maryadit, Ujjain	0	0.00	0	0.00	0	0.00	0	0.00
15	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.	529	622.27	529	622.27	490	500.57	2	0.20
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	437	116.38	433	101.38	433	101.38	0	0.00
3	District Cooperative Bank Ltd., Dehradun	405	1463.42	405	1463.42	120	163.36	0	0.00
4	Nainital District Co-Operative Bank Ltd., Haldwani	349	1201.16	349	1201.16	349	1201.16	0	0.00
5	Pithoragarh Zila Sahakari Bank Ltd., Pithoragarh	577	594.90	328	359.36	577	594.90	0	0.00
6	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	442	125.30	442	125.30	415	62.30	5	5.00
7	The Uttarakhand State Co-Operative Bank Ltd.	11	5.01	11	5.01	0	0.00	0	0.00
8	The Uttarkashi Zila Sahkari Bank Ltd., Uttarkashi	265	323.01	213	262.91	237	172.84	0	0.00
9	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	519	474.93	519	474.93	519	474.93	0	0.00
10	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	685	817.00	685	817.00	624	624.00	0	0.00
11	Zila Sahkari Bank Ltd., Haridwar	36	32.20	36	32.20	36	32.20	0	0.00
	Total	4255	5775.58	3950	5464.94	3800	3927.64	7	5.20
	UTTAR PRADESH								
1	Agra District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
2	Aligarh Jila Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	Allahabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	Bahrigh District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	Banda District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
6	Bijnor Jila Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	Deoria Kasia Co-Operative Bank Ltd.								
8	District Co-Operative Bank Ltd., Saharanpur	0	0.00	0	0.00	0	0.00	0	0.00
9	District Co-Operative Bank Ltd., Varanasi	0	0.00	0	0.00	0	0.00	0	0.00
10	Etah District Co-Operative Bank Ltd.	16	1.60	16	1.60	16	1.60	0	0.00
11	Etawah Jila Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	Faizabad Jila Sahkari Bank Ltd.	0	0.00	0	0.00	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
13	Farrukhabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	Fatehpur District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	Firozabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Ghaziabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Hamirpur District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Jalaun District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	Jila Sahakari Bank Ltd., Mau	0	0.00	0	0.00	0	0.00	0	0.00
20	Jilla Sahakari Bank Ltd., Azamgarh	0	0.00	0	0.00	0	0.00	0	0.00
21	Jilla Sahakari Bank Ltd., Ghazipur	0	0.00	0	0.00	0	0.00	0	0.00
22	Jilla Sahkari Bank Ltd., Ballia	0	0.00	0	0.00	0	0.00	0	0.00
23	Jilla Sahkari Bank Ltd., Barabanki	0	0.00	0	0.00	0	0.00	0	0.00
24	Jilla Sahkari Bank Ltd., Bareilly	0	0.00	0	0.00	0	0.00	0	0.00
25	Jilla Sahkari Bank Ltd., Basti	0	0.00	0	0.00	0	0.00	0	0.00
26	Jilla Sahkari Bank Ltd., Jaunpur	0	0.00	0	0.00	0	0.00	0	0.00
27	Jilla Sahkari Bank Ltd., Jhansi	0	0.00	0	0.00	0	0.00	0	0.00
28	Jilla Sahkari Bank Ltd., Kanpur	0	0.00	0	0.00	0	0.00	0	0.00
29	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	0	0.00	0	0.00	0	0.00	0	0.00
30	Jilla Sahkari Bank Ltd., Lalitpur	0	0.00	0	0.00	0	0.00	0	0.00
31	Jilla Sahkari Bank Ltd., Meerut	1	12.57	0	0.00	0	0.00	0	0.00
32	Jilla Sahkari Bank Ltd., Mirzapur	0	0.00	0	0.00	0	0.00	0	0.00
33	Jilla Sahkari Bank Ltd., Muradabad	0	0.00	0	0.00	0	0.00	0	0.00
34	Jilla Sahkari Bank Ltd., Pratapgarh	0	0.00	0	0.00	0	0.00	0	0.00
35	Jilla Sahkari Bank Ltd., Raibareilly								
36	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0.00	0	0.00	0	0.00	0	0.00
37	Jilla Sahkari Bank Ltd., Unnao	0	0.00	0	0.00	0	0.00	0	0.00
38	Mainpuri Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
39	Muzaffarnagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
40	Pilibhit Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
41	Rampur Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
42	Sultanpur Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
43	The Uttar Pradesh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total		17	14.17	16	1.60	16	1.60	0	0.00
Total Central Region		7386	9117.86	7049	8786.75	6010	6808.17	148	116.68
EASTERN REGION									
ANDAMAN & NICOBAR									
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	171	384.85	138	270.65	5	4.00	0	0.00
Total		171	384.85	138	270.65	5	4.00	0	0.00
BIHAR									
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 Bihar State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Gopalganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
8	The Katihar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
9	The Khagaria District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
10	The Magadh Central Co-Operative Bank Ltd., Gaya	0	0.00	0	0.00	0	0.00	0	0.00
11	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	The Motihari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Muzaffarpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Nalanda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The National Central Co-Operative Bank Ltd., Bettiah	0	0.00	0	0.00	0	0.00	0	0.00
16	The Nawadah Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	The Pataliputra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	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
18	The Purnea District Central Co-Operative Bank Ltd.								
19	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0.00	0	0.00	0	0.00	0	0.00
20	The Samastipur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
21	The Sitamarhi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	The Siwan Central Co-Operative Bank Ltd., Siwan	0	0.00	0	0.00	0	0.00	0	0.00
23	The Vaishali District Central 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
JHARKHAND									
1	The Dhanbad Central Co-Operative Bank Ltd.	74	67.50	74	67.50	37	39.50	36	27.50
2	The Jharkhand State Co-Operative Bank Ltd.	674	1167.92	674	1167.92	0	0.00	0	0.00
	Total	748	1235.42	748	1235.42	37	39.50	36	27.50
ODISHA									
1	Cuttack Central Co-Operative Bank Ltd.	1326	3410.50	1326	3410.50	1326	3410.50	0	0.00
2	Keonjhar Central Co-Operative Bank Ltd.	986	2482.85	986	2482.85	986	2482.85	0	0.00
3	The Angul United Central Co-Operative Bank Ltd.	1707	4293.05	1707	4293.05	1707	4293.05	0	0.00
4	The Aska Central Co-Operative Bank Ltd.	428	1112.08	428	1112.08	0	0.00	0	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	6282	14614.80	6282	14614.80	6282	14614.80	0	0.00
6	The Banki Central Co-Operative Bank Ltd.	253	659.17	253	659.17	253	659.17	0	0.00
7	The Berhampore Co-Operative Central Bank Ltd.	116	269.47	116	269.47	64	124.54	0	0.00
8	The Bolangir District Central Co-Operative Bank Ltd.	182	306.40	182	306.40	182	306.40	0	0.00
9	The Boudh Co-Operative Central Bank Ltd.	138	354.71	138	354.71	0	0.00	0	0.00
10	The Khurda Central Co-Operative Bank Ltd.	202	510.83	202	510.83	0	0.00	0	0.00
11	The Koraput Central Co-Operative Bank Ltd.	1198	2002.63	1198	2002.63	0	0.00	0	0.00
12	The Mayurbhanj District Central Co-Operative Bank Ltd.	45	124.70	45	124.70	45	124.70	0	0.00
13	The Sundargarh District Central Co-Operative Bank Ltd.	3601	7944.03	3601	7944.03	0	0.00	3089	6388.05
14	The United Puri-Nimapara Central Cooperative Bank Ltd.								
	Total	16464	38085.22	16464	38085.22	10845	26016.01	3089	6388.05
WEST BENGAL									
1	Balageria Central Co-Operative Bank Ltd.	853	1749.85	853	1749.85	0	0.00	0	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	2612	4375.81	2527	4158.84	1678	3067.89	0	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	297	445.50	297	445.50	0	0.00	0	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	181	429.65	172	410.15	97	251.23	48	84.32
5	Hooghly District Central Co-Operative Bank Ltd.	17035	26112.17	17035	26112.17	0	0.00	0	0.00
6	Howrah District Central Co-Operative Bank Ltd.	4840	10271.87	4799	10184.83	0	0.00	0	0.00
7	Malda District Central Co-Operative Bank Ltd.	5463	10842.92	5463	10842.92	5437	10819.23	26	23.69
8	Murshidabad District Central Co-Operative Bank Ltd	6666	15629.83	6666	15629.83	5816	13933.65	0	0.00
9	Nadia District Central Co-Operative Bank Ltd.	7458	14472.44	6892	13155.51	0	0.00	0	0.00
10	Purulia District Central Co-Operative Bank Ltd	135	247.31	135	247.31	112	196.75	23	50.56
11	Raiganj Central Co-Operative Bank Ltd.	1287	3359.14	1287	3359.14	57	132.10	85	120.40
12	Tamluk Ghatal Central Co-Operative Bank Ltd.	7755	14910.08	7755	14910.08	7755	14910.08	0	0.00
13	The Burdwan District Central Co-Operative Bank Ltd	321	14.45	305	8.86	0	0.00	0	0.00
14	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	1142	2125.85	1142	2125.85	458	894.30	230	482.16
15	The Jalpaiguri Central Co-Operative Bank Ltd.	373	440.73	373	440.73	0	0.00	0	0.00
16	The Mugheria Central Co-Operative Bank Ltd.	4969	12319.19	4927	12205.49	0	0.00	0	0.00
17	The West Bengal State Co-Operative Bank Ltd.	10176	16774.93	9494	15984.26	0	0.00	0	0.00
18	Vidyasagar Central Co-Operative Bank Ltd.	4609	11220.95	4597	11199.69	0	0.00	0	0.00
	Total	76172	145742.67	74719	143171.01	21410	44205.23	412	761.13
	Total Eastern Region	93555	185448.16	92069	182762.30	32297	70264.74	3537	7176.68
NORTH EASTERN REGION									
ASSAM									
1	The Assam Co-Operative Apex Bank Ltd.	2355	3376.80	2355	3376.80	2323	3330.10	32	46.70
	Total	2355	3376.80	2355	3376.80	2323	3330.10	32	46.70
MANIPUR									
1	The Manipur State Co-Operative Bank Ltd.	328	533.20	328	533.20	0	0.00	0	0.00
	Total	328	533.20	328	533.20	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
	MEGHALAYA								
1	The Meghalaya Co-Operative Apex Bank Ltd.	797	637.56	790	626.56	787	629.56	0	0.00
	Total	797	637.56	790	626.56	787	629.56	0	0.00
	MIZORAM								
1	The Mizoram Co-Operative Apex Bank Ltd.	58	259.50	58	259.50	55	256.00	3	3.50
	Total	58	259.50	58	259.50	55	256.00	3	3.50
	NAGALAND								
1	The Nagaland State Co-Operative Bank Ltd.	492	1235.98	492	1235.98	126	182.38	1	3.30
	Total	492	1235.98	492	1235.98	126	182.38	1	3.30
	SIKKIM								
1	The Sikkim State Co-Operative Bank Ltd.	52	102.95	52	102.95	52	102.95	0	0.00
	Total	52	102.95	52	102.95	52	102.95	0	0.00
	TRIPURA								
1	The Tripura State Co-Operative Bank Ltd.	1135	1651.19	1135	1651.19	1097	1595.35	38	55.84
	Total	1135	1651.19	1135	1651.19	1097	1595.35	38	55.84
	Total North Eastern Region	5217	7797.18	5210	7786.18	4440	6096.34	74	109.34
	NORTHERN REGION								
	CHANDIGARH								
1	The Chandigarh 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
	HARYANA								
1	The Ambala Central Co-Operative Bank Ltd.	80	42.26	80	42.26	40	21.13	0	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	6	6.00	6	6.00	6	6.00	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.	0	0.00	0	0.00	0	0.00	0	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	5	11.00	5	11.00	0	0.00	5	11.00
6	The Hissar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Jhajjar Central Co-Operative Bank Ltd.	10	1.00	10	1.00	0	0.00	10	1.00
8	The Jind Central Co-Operative Bank Ltd.	5	5.00	5	5.00	4	4.00	1	1.00
9	The Kaithal Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
10	The Karnal Central Co-Operative Bank Ltd.	10	9.28	10	9.28	5	4.64	0	0.00
11	The Kurukshetra Central Co-Operative Bank Ltd.	99	136.50	99	136.50	99	136.50	0	0.00
12	The Mahendragarh Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	The Panchakula Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Panipat Central Co-Operative Bank Ltd.	4	4.00	4	4.00	4	4.00	0	0.00
15	The Rewari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	The Rohtak Central Co-Operative Bank Ltd.	0	3.00	0	1.00	0	3.00	0	0.00
17	The Sirsa Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Sonapat Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	The Yamunanagar Central Co-Operative Bank Ltd.	129	39.30	129	39.30	0	0.00	0	0.00
	Total	348	257.34	348	255.34	158	179.27	16	13.00
	HIMACHAL PRADESH								
1	Jogindra Central Co-Operative Bank Ltd.	293	691.00	293	691.00	120	302.00	3	7.00
2	The Himachal Pradesh State Co-Operative Bank Ltd.	2084	3026.68	1764	2567.65	1756	2557.64	8	10.01
3	The Kangra Central Co-Operative Bank Ltd.	988	2659.17	988	2659.17	722	1939.18	41	69.50
	Total	3365	6376.85	3045	5917.82	2598	4798.82	52	86.51
	JAMMU AND KASHMIR								
1	Baramulla Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
2	The Anantnag Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	The Jammu Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	The Jammu & Kashmir State Co-Operative Bank Ltd.	3	6.00	3	6.00	0	0.00	3	6.00
	Total	3	6.00	3	6.00	0	0.00	3	6.00
	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

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
	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 Fatehgarh Sahib Central Co-Operative Bank Ltd., Sirhind	18	30.00	18	30.00	0	0.00	0	0.00
5	The Fazilka Central Co-Operative Bank Ltd., Fazilka	0	0.00	0	0.00	0	0.00	0	0.00
6	The Ferozepur Central Co-Operative Bank Ltd., Ferozepur	0	0.00	0	0.00	0	0.00	0	0.00
7	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	0	0.00	0	0.00	0	0.00	0	0.00
8	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	19	19.00	19	19.00	0	0.00	0	0.00
9	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	3	5.00	3	5.00	0	0.00	0	0.00
10	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	2	2.00	2	2.00	0	0.00	0	0.00
11	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	8	7.50	8	7.50	0	0.00	0	0.00
12	The Mansa Central Co-Operative Bank Ltd., Mansa	0	0.00	0	0.00	0	0.00	0	0.00
13	The Moga Central Co-Operative Bank Ltd., Moga	0	0.00	0	0.00	0	0.00	0	0.00
14	The Muktsar Central Co-Operative Bank Ltd., Muktsar	4	3.76	4	3.76	4	3.76	0	0.00
15	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	19	12.00	19	12.00	0	0.00	0	0.00
16	The Patiala Central Co-Operative Bank Ltd., Patiala	174	179.88	174	179.88	173	176.88	0	0.00
17	The Punjab State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Ropar Central Co-Operative Bank Ltd., Ropar	2	2.00	2	2.00	2	2.00	0	0.00
19	The Sangrur Central Co-Operative Bank Ltd., Sangrur	2	2.00	2	2.00	2	2.00	0	0.00
20	The Sas Nagar Central Co-Op. Bank Ltd., Sas Nagar	32	32.00	32	32.00	32	32.00	0	0.00
21	The Tarn Taran Central Co-Operative Bank Ltd., Tarn Taran	3	1.20	3	1.20	0	0.00	0	0.00
	Total	286	296.34	286	296.34	213	216.64	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.	35	12.50	35	12.50	0	0.00	0	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	34	24.40	34	24.40	0	0.00	0	0.00
5	Hanumangarh Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
6	Jhunjhunu Kendriya Sahakari Bank Ltd.	202	310.11	202	310.11	0	0.00	0	0.00
7	Sawai Madhopur Kendriya Sahakari Bank Ltd.	52	50.85	49	43.85	52	50.85	0	0.00
8	The Alwar Central Co-Operative Bank Ltd.	66	152.00	66	152.00	53	122.50	0	0.00
9	The Banswara Central Co-Operative Bank Ltd.	14	19.38	14	19.38	14	19.38	0	0.00
10	The Barmer Central Co-Operative Bank Ltd.	43	21.50	43	21.50	43	21.50	0	0.00
11	The Bharatpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	The Bundi District Central Co-Operative Bank Ltd.	4	2.85	4	2.85	0	0.00	0	0.00
13	The Central Co-Operative Bank Ltd, Bhilwara	0	0.00	0	0.00	0	0.00	0	0.00
14	The Central Co-Operative Bank Ltd., Bikaner	2	1.10	2	1.10	0	0.00	0	0.00
15	The Central Co-Operative Bank Ltd.,Tonk	0	0.00	0	0.00	0	0.00	0	0.00
16	The Churu Central Co-Operative Bank Ltd.	7	30.59	5	20.77	0	0.00	0	0.00
17	The Dungarpur Central Co-Operative Bank Ltd.	10	9.50	10	9.50	0	0.00	0	0.00
18	The Ganganagar Kendriya Sahakari Bank Ltd.	11	23.14	11	11.57	0	0.00	0	0.00
19	The Jaipur Central Co-Operative Bank Ltd.	11	21.00	11	21.00	0	0.00	0	0.00
20	The Jaisalmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
21	The Jalore Central Co-Operative Bank Ltd.	4	6.00	4	6.00	4	6.00	0	0.00
22	The Jhalawar Kendriya Sahakari Bank Ltd.	4	8.85	4	8.85	0	0.00	0	0.00
23	The Jodhpur Central Co-Operative Bank Ltd.	11	19.00	11	19.00	11	19.00	0	0.00
24	The Kota Central Co-Operative Bank Ltd.	63	50.80	63	50.80	8	6.50	55	44.30
25	The Nagaur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
26	The Pali District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
27	The Rajasthan State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	The Sikar Kendriya Sahakari Bank Ltd.	78	166.18	78	166.18	0	0.00	0	0.00
29	The Sirohi Central Co-Operative Bank Ltd.	1	0.50	1	0.50	0	0.00	0	0.00
30	The Udaipur Central Co-Operative Bank Ltd.	147	100.20	147	100.20	147	100.20	0	0.00
	Total	799	1030.45	794	1002.06	332	345.93	55	44.30
	Total Northern Region	4801	7966.98	4476	7477.56	3301	5540.66	126	149.81

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.	949	5490.57	949	5490.57	0	0.00	0	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	1040	4562.70	1040	4562.70	312	1037.55	728	3525.15
3	The Chittoor District Co-Operative Central Bank Ltd.	1317	11649.53	1317	11649.53	0	0.00	0	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	309	2917.54	309	2917.54	0	0.00	0	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	329	1451.80	329	1451.80	329	1451.80	0	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	245	998.18	245	998.18	0	0.00	245	998.18
7	The District Co-Operative Central Bank Ltd., Srikakulam	726	2424.70	726	2424.70	726	2424.70	0	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	1111	4985.91	1111	4985.91	1111	4985.91	0	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	1041	4111.34	990	4002.52	772	3134.64	269	976.70
10	The Guntur District Co-Operative Central Bank	2145	10275.57	2140	10257.87	1537	7530.81	0	0.00
11	The Kadapa District Co Operative Central Bank Ltd.	370	3387.85	370	3387.85	67	664.60	303	2723.25
12	The Krishna District Co-Operative Central Bank Ltd.	2936	30915.54	2936	30915.54	0	0.00	0	0.00
13	The Nellore District Co-Operative Central Bank Ltd.	684	4128.07	680	4104.07	0	0.00	0	0.00
14	The Prakasam District Co-Operative Central Bank Ltd.	400	2710.30	400	2710.30	0	0.00	0	0.00
	Total	13602	90009.60	13542	89859.08	4854	21230.01	1545	8223.28
	KARNATAKA								
1	Bagalkot District Central Co-Operative Bank Ltd.	270	987.89	267	976.79	187	718.95	83	268.94
2	Mandya District Co-Operative Central Bank Ltd.	488	2425.08	384	1938.01	394	1960.94	94	464.14
3	The Belagavi District Central Co-Operative Bank Ltd.	1003	3476.48	848	2940.18	883	3061.28	120	415.20
4	The Bellary District Co-Operative Central Bank Ltd.	339	859.15	335	852.65	339	859.15	0	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd	918	3633.81	895	3542.71	644	2392.35	20	88.05
6	The Chikmagalur District Co-Operative Central Bank Ltd.	99	186.85	92	165.85	92	165.85	0	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	364	1014.90	360	1006.40	364	1014.90	0	0.00
8	The Dawangere District Central Co-Operative Bank Ltd.	59	158.60	59	158.60	0	0.00	0	0.00
9	The District Co-Operative Central Bank Ltd., Bidar	10774	60312.39	9834	57285.48	0	0.00	0	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	1416	1427.00	1416	1427.00	0	0.00	0	0.00
11	The Hassan District Co-Operative Central Bank Ltd.	2532	11075.72	2456	10738.22	2395	10484.72	47	184.00
12	The Kanara District Central Co- Operative Bank Ltd.	527	1926.88	488	1781.05	361	1275.06	127	505.99
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	757	2914.10	676	2585.80	88	314.10	62	226.60
14	The Kodagu District Co-Operative Central Bank Ltd.	1134	4668.68	888	4024.73	399	1556.65	0	0.00
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	12083	60899.34	12048	60724.34	0	0.00	0	0.00
16	The Mysore And Chamarajnagar District Cooperative Central Bank Ltd.	1046	6113.63	956	5610.33	0	0.00	0	0.00
17	The Raichur District Central Co-Operative Bank Ltd.	1001	3415.44	963	3276.59	906	3031.04	95	384.40
18	The Shimoga District Co-Operative Central Bank Ltd.	1595	6216.50	1427	5543.85	1283	4981.95	144	561.90
19	The South Canara District Central Co-Operative Bank Ltd.	11198	40186.18	9131	31995.59	11198	40186.18	0	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	58	148.29	56	138.29	30	137.03	0	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	634	1699.05	625	1662.05	0	0.00	0	0.00
	Total	48295	213745.96	44204	198374.51	19563	72140.15	792	3099.22
	KERALA								
1	The Kerala State Co-Operative Bank Ltd.	8890	28324.36	3968	24184.30	2829	16420.62	38	310.14
2	The Malappuram District Co-Operative Bank Ltd.	296	1022.16	296	1022.16	175	510.86	4	34.50
	Total	9186	29346.52	4264	25206.46	3004	16931.48	42	344.64
	TAMIL NADU								
1	Chennai Central Co-Operative Bank Ltd.	1925	6575.26	1925	6575.26	0	0.00	0	0.00
2	Dindigul Central Co-Operative Bank Ltd.	405	2915.50	405	2915.50	341	2653.46	64	262.04
3	The Coimbatore District Central Co-Operative Bank Ltd.	2054	9945.83	2038	9869.83	1280	6037.29	774	3908.54
4	The Cuddalore District Central Co-Operative Bank Ltd.	843	3023.70	835	3016.33	418	1680.33	425	1343.37
5	The Dharmapuri District Central Co-Operative Bank Ltd.	1467	11201.36	1465	11177.86	11	32.69	0	0.00
6	The Erode District Central Co-Operative Bank Ltd.	2239	7702.67	2239	7702.67	2060	6901.46	179	801.21
7	The Kancheepuram Central Co-Op.bank Ltd.	1088	4929.31	1088	4929.31	0	0.00	0	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	1037	8524.69	778	6393.49	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
9	The Kumbakonam Central Co-Op Bank Ltd.	1931	5205.28	1931	5205.28	87	178.20	0	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	1653	5978.48	1653	5978.48	966	3744.20	687	2234.28
11	The Nilgiris District Central Co-Operative Bank Ltd.	1606	11022.10	1597	10977.10	0	0.00	0	0.00
12	The Pondicherry State Co-Operative Bank Ltd.	157	1238.26	157	1238.26	13	111.90	0	0.00
13	The Pudukottai District Central Co-Operative Bank Ltd.	1214	3890.00	1214	3890.00	1059	3201.00	155	689.00
14	The Ramanathapuram District Central Co-Operative Bank Ltd.	472	3387.07	472	3387.07	272	2487.07	200	900.00
15	The Salem District Central Co-Operative Bank Ltd.	5652	19839.42	5370	18847.45	3391	11903.65	1696	5951.83
16	The Sivgangai District Central Co-Operative Bank Ltd.	727	2961.00	727	2961.00	727	2961.00	0	0.00
17	The Tamil Nadu State Apex Co-Operative Bank Ltd.	2	23.00	2	23.00	0	0.00	2	23.00
18	The Thanjavur Central Co-Operative Bank Ltd.	3062	9679.22	3062	9679.22	2748	8266.22	314	1413.00
19	The Tiruchirappalli District Central Co-Operative Bank Ltd.	5044	17034.57	5003	16838.01	4043	13666.97	1001	3367.60
20	The Tirunelveli District Central Co-Operative Bank Ltd.								
21	The Tiruvannamalai District Central Co-Operative Bank Ltd.	2255	10145.00	2246	10101.60	2255	10145.00	0	0.00
22	The Vellore District Central Cooperative Bank Ltd.	1445	7045.92	1445	7045.92	332	803.53	0	0.00
23	The Villupuram District Central Co-Operative Bank Ltd.	1366	4329.41	1366	4329.41	1366	4329.41	0	0.00
24	The Virudhunagar District Central Co-Operative Bank Ltd.	1264	3715.91	1264	3715.91	0	0.00	0	0.00
25	Thoothukudi District Central Co-Operative Bank Ltd.	1203	4695.77	1203	4695.77	626	2197.71	577	2498.06
	TOTAL	40111	165008.73	39485	161493.73	21995	81301.09	6074	23391.93
	TELANGANA								
1	The Adilabad District Co Operative Central Bank Ltd.	118	354.95	118	354.95	118	354.95	0	0.00
2	The District Co-Operative Central Bank Ltd., Khammam	390	1406.94	390	1406.94	390	1406.94	0	0.00
3	The District Co-Operative Central Bank Ltd., Medak								
4	The District Co-Operative Central Bank Ltd., Warangal	403	2405.65	403	2405.65	403	2405.65	0	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.	37	37.00	37	37.00	33	33.00	4	4.00
6	The Karimnagar District Co-Operative Central Bank Ltd.	1259	18003.34	1259	18003.34	0	0.00	0	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	6	6.00	6	6.00	6	6.00	0	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	43	317.21	43	317.21	0	0.00	0	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	960	5914.11	960	5914.11	0	0.00	0	0.00
10	The Telangana State Co-Operative Bank Ltd.	1869	6895.33	1855	6872.68	0	0.00	1869	6895.33
	Total	5085	35340.53	5071	35317.88	950	4206.54	1873	6899.33
	Total Southern Region	116279	533451.34	106566	510251.66	50366	195809.27	10326	41958.40
	WESTERN REGION								
	GOA								
1	The Goa State Co-Operative Bank Ltd.	66	400.38	66	400.38	0	0.00	0	0.00
	Total	66	400.38	66	400.38	0	0.00	0	0.00
	GUJARAT								
1	Banaskantha District Central Co-Operative Bank	0	0.00	0	0.00	0	0.00	0	0.00
2	Bhavnagar District Co-Operative Bank Ltd	4	29.44	3	17.44	0	0.00	0	0.00
3	Mehsana District Central Co-Operative Bank	130	280.00	130	280.00	0	0.00	0	0.00
4	Panchmahals District Co-Operative Bank Ltd.	219	194.00	219	194.00	0	0.00	0	0.00
5	Rajkot District Co-Operative Bank Ltd.	326	572.75	326	572.75	57	77.10	0	0.00
6	Sabarkantha District Central Co-Operative Bank	1064	2010.30	1060	2002.30	927	1795.30	0	0.00
7	Surat District Co-Operative Bank Ltd.	269	114.72	269	114.72	0	0.00	0	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	31	26.53	31	26.53	31	26.53	0	0.00
9	The Amreli Jill Madhyastha Sahakari Bank Ltd.	46	23.50	46	23.50	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.	10	57.60	6	31.60	0	0.00	0	0.00
12	The Daman And Diu State Co-Operative Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	The Gujarat State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Jamnagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The Junagadh Jill Sahakari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	The Kachchh District Central Co-Operative Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	The Kaira District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Kodinar Taluka Co-Operative Banking Union Ltd.	56	70.00	56	70.00	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
19	The Surendranagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
20	Valsad District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
	Total	2155	3378.84	2146	3332.84	1015	1898.93	0	0.00
	MAHARASHTRA								
1	Akola District Central Co-Operative Bank Ltd.	57	57.50	57	57.50	55	54.50	0	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	46	67.60	43	61.60	0	0.00	0	0.00
3	Aurangabad District Central Co-Operative Bank Ltd.	4	2.45	4	2.45	0	0.00	0	0.00
4	Beed District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	Bhandara District Central Co-Operative Bank Ltd.	1178	1286.48	1178	1286.48	1167	1229.30	0	0.00
6	Buldhana District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	Chandrapur District Central Co-Operative Bank Ltd.	6272	10180.69	6272	10180.69	2544	3983.49	0	0.00
8	Dhule & Nandurbar District Central Co-Operativebank Ltd.	343	705.70	289	608.50	0	0.00	0	0.00
9	Gadchiroli District Central Co-Operative Bank Ltd.	2118	2106.31	2112	2100.81	1510	1356.71	0	0.00
10	Jalna District Central Co-Operative Bank Ltd.	1	3.00	1	3.00	0	0.00	0	0.00
11	Kolhapur District Central Co-Operative Bank Ltd.	148	188.63	148	188.63	96	128.93	0	0.00
12	Latur District Central Co-Operative Bank Ltd.	7133	6049.37	7133	6049.37	1573	2042.47	0	0.00
13	Nagpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	Nasik District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	Osmanabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Parbhani District Central Co-Operative Bank Ltd.								
17	Pune District Central Co-Operative Bank Ltd.	1390	2255.99	1390	2255.99	96	204.50	0	0.00
18	Raigad District Central Co-Operative Bank Ltd.	1888	320.34	1432	227.48	983	0.00	0	0.00
19	Ratnagiri District Central Co-Operative Bank Ltd.	100	141.64	93	133.74	26	22.22	0	0.00
20	Sangli District Central Co-Operative Bank Ltd.	897	1405.14	807	1264.63	870	1368.55	0	0.00
21	Sindhudurg District Central Co-Operative Bank Ltd.	744	1245.42	744	1245.42	351	358.60	0	0.00
22	Solapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	The Ahmednagar District Central Co-Operative Bank Ltd.	141	185.77	141	185.77	99	122.25	0	0.00
24	The Gondia District Central Co-Operative Bank Ltd.	886	2244.88	886	2244.88	507	888.15	379	1356.73
25	The Jalgaon District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
26	The Maharashtra State Co-Operative Bank Ltd.								
27	The Mumbai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	The Nanded District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
29	The Satara District Central Co-Operative Bank Ltd.	53	35.77	53	35.77	0	0.00	0	0.00
30	The Thane District Central Co-Operative Bank Ltd.	775	6111.57	775	6111.57	1	4.00	0	0.00
31	Wardha District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
32	Yavatmal District Central Co-Operative Bank Ltd.	2	8.00	2	8.00	2	8.00	0	0.00
	Total	24176	34602.25	23560	34252.28	9880	11771.67	379	1356.73
	Total Western Region	26397	38381.47	25772	37985.50	10895	13670.60	379	1356.73
	Grand Total	253635	782162.99	241142	755049.95	107309	298189.78	14590	50867.64

STATEMENT - V - A (I)

Bank Loans outstanding against SHGs as on 31 March 2023 - 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	12496	17961.25	11957	17448.96	11454	17068.77	798	614.77
2	Bank of India	884	983.00	824	911.00	884	983.00	0	0.00
3	Bank of Maharashtra	1613	1808.52	1125	1187.01	1436	1645.80	144	131.53
4	Canara Bank	2509	3184.15	2484	3120.47	2509	3184.15	0	0.00
5	Central Bank of India								
6	Indian Bank	2577	3574.84	2500	3478.72	2488	3493.19	89	81.65
7	Indian Overseas Bank	1977	1837.68	1834	1756.56	1214	1306.86	163	125.93
8	Punjab National Bank	5612	6935.68	5612	6935.68	5262	6515.20	350	420.48
9	State Bank of India	14325	22350.00	14107	22248.00	13918	22001.00	79	51.00
10	UCO Bank	2845	2148.61	41	0.00	2761	2148.61	70	0.00
11	Union Bank of India	3820	3401.24	3699	3291.33	3369	3116.87	330	174.46
	Total	48658	64184.97	44183	60377.73	45295	61463.45	2023	1599.82
	MADHYA PRADESH								
1	Bank of Baroda	2298	4822.60	1986	4295.68	1823	4195.08	235	157.88
2	Bank of India	2988	5467.00	2600	4030.00	2988	5467.00	0	0.00
3	Bank Of Maharashtra	4671	4973.31	3124	3730.70	3674	4088.28	629	564.46
4	Canara Bank	1637	1973.47	1637	1973.47	1637	1973.47	0	0.00
5	Central Bank of India								
6	Indian Bank	4391	6863.85	4332	6752.84	4353	6814.08	38	49.77
7	Indian Overseas Bank	126	150.05	119	140.18	99	127.99	15	7.28
8	Punjab National Bank	5089	5397.61	5089	5397.61	4853	5220.08	236	177.53
9	State Bank of India	10308	15512.00	10202	15354.00	9479	14233.00	352	506.00
10	UCO Bank	2596	1834.91	94	0.00	2434	1834.91	149	0.00
11	Union Bank of India	5807	6073.28	5281	5625.46	5147	5539.12	134	86.34
	Total	39911	53068.08	34464	47299.94	36487	49493.01	1788	1549.26
	UTTARAKHAND								
1	Bank of Baroda	1007	668.63	972	627.17	952	617.59	31	11.47
2	Bank of India	103	391.00	91	50.00	103	391.00	0	0.00
3	Bank of Maharashtra	12	6.97	0	0.00	2	0.61	10	6.36
4	Canara Bank	532	501.69	527	496.67	532	501.69	0	0.00
5	Central Bank of India								
6	Indian Bank	171	163.28	169	162.43	163	158.65	8	4.63
7	Indian Overseas Bank	235	179.20	220	140.13	110	84.18	0	0.00
8	Punjab National Bank	983	793.11	983	793.11	881	701.67	102	91.44
9	State Bank of India	1907	1935.00	1907	1935.00	1872	1904.00	26	25.00
10	UCO Bank	354	242.71	4	0.00	341	242.71	12	0.00
11	Union Bank of India	937	604.06	797	535.39	772	502.50	25	32.89
	Total	6241	5485.65	5670	4739.90	5728	5104.60	214	171.79
	UTTAR PRADESH								
1	Bank of Baroda	13837	13121.88	11971	11167.88	11845	11116.37	214	98.81
2	Bank of India	2125	2643.00	1966	1667.00	2125	2643.00	0	0.00
3	Bank of Maharashtra	272	382.85	67	97.59	78	67.63	180	247.90
4	Canara Bank	4931	3841.60	4832	3726.35	4931	3841.60	0	0.00
5	Central Bank of India								
6	Indian Bank	14213	16919.69	13833	15654.27	14028	16791.23	183	127.15
7	Indian Overseas Bank	622	713.11	505	350.92	269	154.43	5	7.17
8	Punjab National Bank	6754	4414.72	6754	4414.72	6332	4188.16	422	226.56
9	State Bank of India	12893	14818.00	12893	14818.00	12564	14426.00	282	302.00
10	UCO Bank	1930	813.64	28	0.00	1836	813.64	66	0.00
11	Union Bank of India	11140	4665.83	9480	3920.53	9268	3797.77	212	122.76
	Total	68717	62334.32	62329	55817.26	63276	57839.83	1564	1132.35
	Total Central Region	163527	185073.02	146646	168234.83	150786	173900.89	5589	4453.22

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
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	Bank of Baroda	12	18.81	10	18.81	10	18.81	1	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	7	9.85	7	9.85	7	9.85	0	0.00
4	Central Bank of India								
5	Indian Bank								
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	7	7.91	7	7.91	0	0.00	6	7.91
8	State Bank of India	15	18.00	15	18.00	15	18.00	0	0.00
9	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Union Bank of India								
	Total	41	54.57	39	54.57	32	46.66	7	7.91
	BIHAR								
1	Bank of Baroda	38914	94482.52	38724	94315.88	38044	93557.08	803	852.94
2	Bank of India	8428	17045.00	7721	15594.00	8428	17045.00	0	0.00
3	Bank of Maharashtra	23	18.84	22	18.76	22	18.76	1	0.08
4	Canara Bank	18028	27243.59	17667	26153.85	18028	27243.59	0	0.00
5	Central Bank of India								
6	Indian Bank	18841	44347.69	18564	43692.42	18365	43800.23	476	547.46
7	Indian Overseas Bank	760	510.69	621	438.18	311	342.06	46	42.18
8	Punjab National Bank	43816	71709.99	43816	71709.99	41779	68793.66	2037	2916.33
9	State Bank of India	148582	283823.00	147382	282800.00	146389	280467.00	761	1484.00
10	UCO Bank	37124	49407.41	43	0.00	36997	49407.41	56	0.00
11	Union Bank of India	5593	8124.50	5260	7724.40	5101	7523.05	159	201.35
	Total	320109	596713.23	279820	542447.48	313464	588197.84	4339	6044.34
	JHARKHAND								
1	Bank of Baroda	4446	6279.41	4321	6148.80	4227	6068.93	163	160.77
2	Bank of India	15534	26925.00	13782	24801.00	15534	26925.00	0	0.00
3	Bank Of Maharashtra	43	55.33	33	36.66	35	38.28	8	17.05
4	Canara Bank	7542	19707.37	7240	19313.22	7542	19707.37	0	0.00
5	Central Bank of India								
6	Indian Bank	10082	15180.30	9989	15048.34	9800	14867.08	282	313.22
7	Indian Overseas Bank	743	682.80	721	662.97	508	552.24	7	4.27
8	Punjab National Bank	8943	8794.24	8943	8794.24	8670	8467.57	273	326.67
9	State Bank of India	31901	45840.00	31658	45489.00	30379	44103.00	72	96.00
10	UCO Bank	2915	2034.47	16	0.00	2856	2034.47	55	0.00
11	Union Bank of India	7794	10935.77	7422	10381.08	7346	10317.22	76	63.86
	Total	89943	136434.69	84125	130675.31	86897	133081.16	936	981.84
	ODISHA								
1	Bank of Baroda	11928	25164.62	11664	24844.14	11284	24036.12	514	973.32
2	Bank of India	14880	43031.00	14008	40868.00	14880	43031.00	0	0.00
3	Bank Of Maharashtra	63	88.32	27	41.66	28	41.89	28	31.42
4	Canara Bank	18289	37976.62	17923	36837.32	18289	37976.62	0	0.00
5	Central Bank of India								
6	Indian Bank	17409	35014.98	17218	34651.15	16602	33181.24	807	1833.74
7	Indian Overseas Bank	14256	18749.52	13690	17995.96	9607	14879.30	531	968.29
8	Punjab National Bank	21855	44684.86	21855	44684.86	20323	41372.40	1532	3312.46
9	State Bank of India	90335	205131.00	88627	201247.00	87647	199986.00	546	805.00
10	UCO Bank	41585	58441.46	457	0.00	41074	58441.46	399	0.00
11	Union Bank of India	20383	43363.03	18791	39861.73	17900	38183.06	891	1678.67
	Total	250983	511645.41	204260	441031.82	237634	491129.09	5248	9602.90
	WEST BENGAL								
1	Bank of Baroda	12249	20354.10	11607	19583.00	10108	18222.09	2099	2089.70
2	Bank of India	9548	19687.00	8732	17827.00	9548	19687.00	0	0.00
3	Bank of Maharashtra	10	122.19	5	5.37	6	6.40	2	13.49
4	Canara Bank	23277	44262.04	22811	43376.80	23277	44262.04	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
5	Central Bank of India								
6	Indian Bank	84800	185056.69	83791	182964.40	82588	181950.82	2212	3105.87
7	Indian Overseas Bank	5021	5706.18	4516	5496.07	2872	4282.00	711	534.32
8	Punjab National Bank	178874	304466.67	178874	304466.67	168258	290139.10	10616	14327.57
9	State Bank of India	118436	252267.00	117474	250214.00	115365	247159.00	982	1812.00
10	UCO Bank	39638	58231.10	94	0.00	39160	58231.10	207	0.00
11	Union Bank of India	12701	22977.79	12424	22612.71	11461	21448.34	963	1164.37
	Total	484554	913130.76	440328	846546.02	462643	885387.89	17792	23047.32
	Total Eastern Region	1145630	2157978.66	1008572	1960755.20	1100670	2097842.64	28322	39684.31
NORTH EASTERN REGION									
ARUNACHAL PRADESH									
1	Bank of Baroda	4	21.89	3	16.13	3	16.13	1	5.76
2	Bank of India	60	119.00	60	119.00	60	119.00	0	0.00
3	Bank of Maharashtra	1	3.41	1	3.41	0	0.00	0	0.00
4	Canara Bank	10	24.47	10	24.47	10	24.47	0	0.00
5	Central Bank of India								
6	Indian Bank								
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	61	62.42	61	62.42	61	62.42	0	0.00
9	State Bank of India	452	635.00	452	635.00	452	635.00	0	0.00
10	UCO Bank	9	5.09	0	0.00	9	5.09	0	0.00
11	Union Bank of India								
	Total	597	871.28	587	860.43	595	862.11	1	5.76
ASSAM									
1	Bank of Baroda	1085	1726.04	1027	1658.10	947	1588.60	113	107.36
2	Bank of India	1264	2850.00	1168	2631.00	1264	2850.00	0	0.00
3	Bank of Maharashtra	270	353.69	227	302.20	246	331.92	5	2.82
4	Canara Bank	2621	3692.17	2485	3500.18	2621	3692.17	0	0.00
5	Central Bank of India								
6	Indian Bank	9905	16008.59	9772	15830.22	9741	15800.45	164	208.14
7	Indian Overseas Bank	1186	1756.98	996	1475.44	641	914.40	12	10.99
8	Punjab National Bank	14659	16829.02	14659	16829.02	12859	15316.40	1800	1512.62
9	State Bank of India	24530	38249.00	24530	38249.00	24040	37458.00	274	591.00
10	UCO Bank	17251	18872.26	40	0.00	17187	18872.26	51	0.00
11	Union Bank of India	3197	4778.14	2820	4394.67	2753	4288.26	67	106.41
	Total	75968	105115.89	57724	84869.83	72299	101112.46	2486	2539.34
MANIPUR									
1	Bank of Baroda	96	104.80	79	81.83	79	81.83	0	0.00
2	Bank of India	84	120.00	82	116.00	84	120.00	0	0.00
3	Bank of Maharashtra								
4	Canara Bank	102	95.02	102	95.02	102	95.02	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	39	60.35	33	52.42	23	40.71	0	0.00
8	Punjab National Bank	238	93.26	238	93.26	203	86.29	35	6.97
9	State Bank of India	476	687.00	476	687.00	469	676.00	4	6.00
10	UCO Bank	156	147.80	0	0.00	154	147.80	0	0.00
11	Union Bank of India								
	Total	1191	1308.23	1010	1125.53	1114	1247.65	39	12.97
MEGHALAYA									
1	Bank of Baroda	10	10.51	10	10.51	10	10.51	0	0.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
3	Canara Bank	31	40.97	31	40.97	31	40.97	0	0.00
4	Central Bank of India								
5	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Overseas Bank	1	2.88	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	17	16.09	17	16.09	12	10.61	5	5.48

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	State Bank of India	1526	1625.00	1526	1625.00	1501	1584.00	17	23.00
9	UCO Bank	7	8.43	0	0.00	7	8.43	0	0.00
10	Union Bank of India	6	4.54	2	2.27	2	2.27	0	0.00
	Total	1598	1708.42	1586	1694.84	1563	1656.79	22	28.48
	MIZORAM								
1	Bank of Baroda	5	23.64	5	23.64	5	23.64	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	18	34.22	18	34.22	18	34.22	0	0.00
5	Central Bank of India								
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab National Bank	3	6.89	3	6.89	2	2.81	1	4.08
8	State Bank of India	130	222.00	130	222.00	100	182.00	21	32.00
9	UCO Bank	5	3.23	1	0.00	4	3.23	1	0.00
	Total	161	289.98	157	286.75	129	245.90	23	36.08
	NAGALAND								
1	Bank of Baroda	31	46.80	26	39.95	25	37.45	1	2.50
2	Bank of India	3	8.00	3	8.00	3	8.00	0	0.00
3	Bank of Maharashtra	1	3.91	0	0.00	0	0.00	1	3.91
4	Canara Bank	15	12.47	15	12.47	15	12.47	0	0.00
5	Central Bank of India								
6	Indian Bank	17	31.63	17	31.63	12	14.78	5	16.85
7	Indian Overseas Bank	4	19.85	2	14.00	0	0.00	0	0.00
8	Punjab National Bank	8	8.20	8	8.20	7	7.73	1	0.47
9	State Bank of India	968	1117.00	968	1117.00	950	1100.00	0	0.00
10	UCO Bank	30	11.59	1	0.00	23	11.59	7	0.00
11	Union Bank of India								
	Total	1077	1259.45	1040	1231.25	1035	1192.02	15	23.73
	SIKKIM								
1	Bank of Baroda								
2	Bank of India	3	11.00	2	10.00	3	11.00	0	0.00
3	Canara Bank	118	242.06	118	242.06	118	242.06	0	0.00
4	Central Bank of India								
5	Indian Bank								
6	Indian Overseas Bank	23	23.95	22	23.95	14	20.21	0	0.00
7	Punjab National Bank	2	2.92	2	2.92	1	0.29	1	2.63
8	State Bank of India	598	1369.00	598	1369.00	598	1369.00	0	0.00
9	UCO Bank	22	23.70	5	0.00	16	23.70	6	0.00
10	Union Bank of India	156	191.40	155	188.60	155	188.60	0	0.00
	Total	922	1864.03	902	1836.53	905	1854.86	7	2.63
	TRIPURA								
1	Bank of Baroda	7	7.74	6	7.43	6	7.43	0	0.00
2	Bank of India	291	357.00	277	324.00	291	357.00	0	0.00
3	Bank of Maharashtra	23	17.42	21	15.07	15	11.57	3	3.55
4	Canara Bank	346	373.63	346	373.63	346	373.63	0	0.00
5	Central Bank of India								
6	Indian Bank	28	33.78	28	33.78	28	33.78	0	0.00
7	Indian Overseas Bank	42	35.44	40	32.78	24	19.44	0	0.00
8	Punjab National Bank	3009	2694.89	3009	2694.89	2221	2138.68	788	556.21
9	State Bank of India	575	660.00	575	660.00	575	660.00	0	0.00
10	UCO Bank	681	561.11	8	0.00	649	561.11	32	0.00
11	Union Bank of India	70	95.70	66	94.93	66	94.93	0	0.00
	Total	5072	4836.71	4376	4236.51	4221	4257.57	823	559.76
	Total North Eastern Region	86586	117253.99	67382	96141.67	81861	112429.36	3416	3208.75

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
NORTHERN REGION									
	CHANDIGARH								
1	Bank of Baroda								
2	Bank of India	3	1.00	3	1.00	3	1.00	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								
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	21	11.76	21	11.76	1	0.00	20	11.76
9	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India								
	Total	24	12.76	24	12.76	4	1.00	20	11.76
	HARYANA								
1	Bank of Baroda	468	592.55	163	169.46	133	148.43	32	24.64
2	Bank of India	115	184.00	112	174.00	115	184.00	0	0.00
3	Bank of Maharashtra	71	198.67	37	39.37	40	149.10	30	48.66
4	Canara Bank	1324	1736.61	1311	1719.24	1324	1736.61	0	0.00
5	Central Bank of India								
6	Indian Bank	155	131.47	154	131.47	143	124.63	12	6.84
7	Indian Overseas Bank	91	63.26	84	51.74	50	47.75	2	1.18
8	Punjab National Bank	4427	4029.07	4427	4029.07	4018	3708.59	409	320.48
9	State Bank of India	1220	1821.00	1220	1821.00	1160	1754.00	55	59.00
10	UCO Bank	385	249.33	3	0.00	374	249.33	9	0.00
11	Union Bank of India	680	659.21	610	584.96	587	567.24	23	17.72
	Total	8936	9665.17	8121	8720.31	7944	8669.68	572	478.52
	HIMACHAL PRADESH								
1	Bank of Baroda	35	44.28	35	44.28	17	24.53	18	19.75
2	Bank of India	23	40.00	19	32.00	23	40.00	0	0.00
3	Bank of Maharashtra	14	14.90	9	10.98	4	4.14	3	2.80
4	Canara Bank	215	303.57	209	294.46	215	303.57	0	0.00
5	Central Bank of India								
6	Indian Bank	28	29.47	27	27.70	22	22.36	6	7.11
7	Indian Overseas Bank	56	50.28	55	47.91	30	29.16	0	0.00
8	Punjab National Bank	1680	2276.21	1680	2276.21	1409	1953.50	271	322.71
9	State Bank of India	606	1107.00	581	1006.00	520	953.00	1	1.00
10	UCO Bank	1166	1363.89	58	0.00	1129	1363.89	25	0.00
11	Union Bank of India	61	78.57	57	73.77	40	49.31	17	24.46
	Total	3884	5308.17	2730	3813.31	3409	4743.46	341	377.83
	JAMMU AND KASHMIR								
1	Bank of Baroda	14	18.20	14	18.20	6	5.78	8	12.42
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
4	Canara Bank	11	6.76	11	6.76	11	6.76	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 National Bank	698	834.89	698	834.89	678	806.55	20	28.34
9	State Bank of India	403	1763.00	377	1651.00	353	1603.00	0	0.00
10	UCO Bank	10	0.00	3	0.00	0	0.00	10	0.00
11	Union Bank of India	8	5.27	4	0.70	3	0.41	1	0.29
	Total	1147	2631.79	1107	2511.55	1051	2422.50	42	44.72
	NEW DELHI								
1	Bank of Baroda	7	868.81	5	868.77	5	868.77	2	0.04
2	Bank of India	0	0.00	0	0.00	0	0.00	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	5	43.79	0	0.00	1	0.90	4	42.89
4	Canara Bank	27	95.31	21	73.39	27	95.31	0	0.00
5	Central Bank of India								
6	Indian Bank	8	6.04	7	5.27	8	6.04	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	4	8.51	4	8.51	2	5.47	2	3.04
9	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
10	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
11	Union Bank of India	61	227.27	52	185.30	2	2.37	50	182.93
	Total	112	1249.73	89	1141.24	45	978.86	58	228.90
	PUNJAB								
1	Bank of Baroda	56	90.13	42	45.79	42	45.79	7	13.03
2	Bank of India	77	68.00	72	62.00	77	68.00	0	0.00
3	Bank of Maharashtra	23	2078.18	3	2.87	9	2063.70	14	14.48
4	Canara Bank	170	124.92	119	108.68	170	124.92	0	0.00
5	Central Bank of India								
6	Indian Bank	99	91.46	97	89.59	91	89.32	8	2.14
7	Indian Overseas Bank	24	79.42	14	17.32	0	0.00	0	0.00
8	Punjab National Bank	1355	575.24	1355	575.24	1298	525.87	57	49.37
9	State Bank of India	936	852.00	936	852.00	704	695.00	9	8.00
10	UCO Bank	204	118.17	3	0.00	194	118.17	6	0.00
11	Union Bank of India	142	67.95	137	63.41	137	63.41	0	0.00
	Total	3086	4145.47	2778	1816.90	2722	3794.18	101	87.02
	RAJASTHAN								
1	Bank of Baroda	15617	22322.39	15416	22080.95	15383	22067.68	44	20.94
2	Bank of India	362	568.00	351	545.00	362	568.00	0	0.00
3	Bank of Maharashtra	119	134.98	36	20.28	37	20.11	78	113.26
4	Canara Bank	858	936.75	789	861.81	858	936.75	0	0.00
5	Central Bank of India								
6	Indian Bank	1680	2985.14	1673	2969.72	1680	2985.14	0	0.00
7	Indian Overseas Bank	153	63.51	132	46.35	94	25.82	0	0.00
8	Punjab National Bank	4433	3547.72	4433	3547.72	4298	3425.11	135	122.61
9	State Bank of India	8605	10723.00	8476	10561.00	8273	10199.00	33	41.00
10	UCO Bank	1444	880.76	53	0.00	1348	880.76	88	0.00
11	Union Bank of India	725	625.14	710	610.67	698	603.93	12	6.74
	Total	33996	42787.39	32069	41243.50	33031	41712.30	390	304.55
	Total Northern Region	51185	65800.48	46918	59259.57	48206	62321.98	1524	1533.30
	SOUTHERN REGION								
	ANDHRA PRADESH								
1	Bank of Baroda	23987	166802.27	23870	166596.11	23812	166450.43	60	147.81
2	Bank of India	9899	82801.00	8370	70029.00	9899	82801.00	0	0.00
3	Bank of Maharashtra	1554	4084.85	1043	2579.17	1020	3236.40	111	274.25
4	Canara Bank	104302	589572.86	100130	560094.22	104302	589572.86	0	0.00
5	Central Bank of India								
6	Indian Bank	63680	445215.14	63005	442854.53	63650	445085.37	30	129.77
7	Indian Overseas Bank	27157	78458.25	24451	75778.89	16056	62382.42	99	657.95
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	1213	5863.82	1213	5863.82	472	2526.11	741	3337.71
10	State Bank of India	222332	1338712.00	217823	1311545.00	215316	1298618.00	2005	7041.00
11	UCO Bank	2252	9170.56	20	0.00	2123	9170.56	124	0.00
12	Union Bank of India	243919	1899273.99	230115	1812170.13	187487	1481934.90	42628	330235.23
	Total	700295	4619954.74	670040	4447510.87	624137	4141778.05	45798	341823.72
	KARNATAKA								
1	Bank of Baroda	112609	327973.97	110576	324260.83	10205	45052.68	208	633.75
2	Bank of India	1916	13760.00	1776	12723.00	1916	13760.00	0	0.00
3	Bank of Maharashtra	39984	51109.37	39814	50840.10	15358	50254.80	161	255.10
4	Canara Bank	32354	131773.86	31383	126502.91	32354	131773.86	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
5	Central Bank of India								
6	Indian Bank	784	3014.48	742	2890.71	602	2035.65	182	978.83
7	Indian Overseas Bank	2518	6173.29	2038	4508.45	935	2389.95	30	54.29
8	Punjab National Bank	97	216.56	97	216.56	38	100.40	59	116.16
9	State Bank of India	131042	410662.00	128424	402455.00	16916	66666.00	1365	4324.00
10	UCO Bank	356	512.97	18	0.00	302	512.97	41	0.00
11	Union Bank of India	298572	328760.15	258363	277277.95	249113	273805.89	9250	3472.06
	Total	620232	1273956.65	573231	1201675.51	327739	586352.20	11296	9834.19
KERALA									
1	Bank of Baroda	5746	22719.47	5493	22319.64	5348	21760.96	164	626.94
2	Bank of India	2032	14878.00	1497	11324.00	2032	14878.00	0	0.00
3	Bank of Maharashtra	70	132.73	44	78.98	63	111.78	4	12.67
4	Canara Bank	42830	184207.23	42402	180523.09	42830	184207.23	0	0.00
5	Central Bank of India								
6	Indian Bank	10145	43317.33	10080	43112.34	10099	43170.77	46	146.56
7	Indian Overseas Bank	10019	25145.75	8659	21046.45	2061	8236.15	672	2352.58
8	Punjab National Bank	2779	8057.93	2779	8057.93	1420	3738.72	1359	4319.21
9	State Bank of India	15802	87999.00	15502	86330.00	12515	73161.00	389	2163.00
10	UCO Bank	406	1216.80	19	0.00	367	1216.80	37	0.00
11	Union Bank of India	30346	111712.89	26702	99399.80	25004	87692.27	1698	11707.53
	Total	120175	499387.13	113177	472192.23	101739	438173.68	4369	21328.49
LAKSHADWEEP UT									
1	Bank of Baroda								
2	Bank of India								
3	Canara Bank	122	131.95	122	131.95	122	131.95	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	0	0.00	0	0.00	0	0.00	0	0.00
	Total	122	131.95	122	131.95	122	131.95	0	0.00
PUDUCHERRY									
1	Bank of Baroda	84	386.61	69	370.50	68	370.25	0	0.00
2	Bank of India	45	286.00	41	272.00	45	286.00	0	0.00
3	Canara Bank	520	1483.03	484	1379.22	520	1483.03	0	0.00
4	Central Bank of India								
5	Indian Bank	1628	3622.93	1564	3574.48	1593	3435.44	31	42.51
6	Indian Overseas Bank	357	783.06	351	773.48	184	541.03	10	26.83
7	Punjab National Bank	9	15.50	9	15.50	9	15.50	0	0.00
8	State Bank of India	117	395.00	117	395.00	76	215.00	16	55.00
9	UCO Bank	157	183.58	3	0.00	150	183.58	5	0.00
10	Union Bank of India	255	302.71	224	268.25	196	230.63	28	37.62
	Total	3172	7458.42	2862	7048.43	2841	6760.46	90	161.96
TAMIL NADU									
1	Bank of Baroda	4539	18819.34	4101	18191.54	4000	17937.95	192	555.54
2	Bank of India	2998	18578.00	2841	17589.00	2998	18578.00	0	0.00
3	Bank of Maharashtra	206	581.61	158	336.43	180	345.40	16	58.54
4	Canara Bank	43254	187255.83	42821	184446.99	43254	187255.83	0	0.00
5	Central Bank of India								
6	Indian Bank	98449	455689.19	96785	451494.65	94768	385986.62	2044	7171.67
7	Indian Overseas Bank	46402	132579.12	43816	126935.58	14128	40475.51	770	2138.95
8	Punjab National Bank	1544	3721.05	1544	3721.05	949	2001.10	595	1719.95
9	State Bank of India	10664	48199.00	10633	48061.00	3411	23529.00	366	1923.00
10	UCO Bank	1578	1954.71	32	0.00	1427	1954.71	81	0.00
11	Union Bank of India	11732	34311.90	9332	26912.37	7979	23308.66	1353	3603.71
	Total	221366	901689.75	212063	877688.61	173094	701372.78	5417	17171.36

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
	TELANGANA								
1	Bank of Baroda	6794	42984.28	6518	42390.51	6486	42317.74	129	391.63
2	Bank of India	243	1463.00	207	1253.00	243	1463.00	0	0.00
3	Bank of Maharashtra	942	1864.95	573	1111.47	778	1667.28	24	31.79
4	Canara Bank	29072	151468.06	28200	148438.70	29072	151468.06	0	0.00
5	Central Bank of India								
6	Indian Bank	15711	81091.73	15581	80674.15	15606	80520.87	105	570.86
7	Indian Overseas Bank	8729	15787.16	8258	15403.20	4840	12124.93	182	667.88
8	Punjab National Bank	2196	7644.67	2196	7644.67	1880	6841.86	316	802.81
9	State Bank of India	128985	608136.00	125144	590030.00	108597	506890.00	3533	14080.00
10	UCO Bank	1411	6176.08	13	0.00	1385	6176.08	10	0.00
11	Union Bank of India	86665	450412.49	82503	433580.33	68921	376555.05	13582	57025.28
	Total	280748	1367028.42	269193	1320526.03	237808	1186024.87	17881	73570.25
	Total Southern Region	1946110	8669607.06	1840688	8326773.63	1467480	7060593.99	84851	463889.97
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	103	75.71	103	75.71	103	75.71	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
8	Union Bank of India								
	Total	103	75.71	103	75.71	103	75.71	0	0.00
	GOA								
1	Bank of Baroda	92	205.29	84	190.82	82	183.80	4	15.49
2	Bank of India	30	119.00	22	92.00	30	119.00	0	0.00
3	Bank of Maharashtra	52	78.38	9	19.74	40	41.26	10	35.15
4	Canara Bank	127	294.45	124	288.56	127	294.45	0	0.00
5	Central Bank of India								
6	Indian Bank	1	1.79	1	1.79	1	1.79	0	0.00
7	Indian Overseas Bank	58	92.12	41	49.91	27	15.49	0	0.00
8	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	State Bank of India	233	838.00	233	838.00	225	815.00	0	0.00
10	UCO Bank	3	4.74	0	0.00	2	4.74	1	0.00
11	Union Bank of India	146	753.99	128	681.25	128	681.25	0	0.00
	Total	742	2387.76	642	2162.07	662	2156.78	15	50.64
	GUJARAT								
1	Bank of Baroda	23990	30090.33	21782	29401.78	21667	29263.92	150	169.09
2	Bank of India	514	544.00	464	485.00	514	544.00	0	0.00
3	Bank of Maharashtra	224	434.77	103	107.47	89	92.34	107	305.61
4	Canara Bank	143	112.13	143	112.13	143	112.13	0	0.00
5	Central Bank of India								
6	Indian Bank	348	344.73	335	344.33	344	335.44	4	9.29
7	Indian Overseas Bank	181	78.74	96	52.96	48	38.60	8	10.84

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	291	216.75	291	216.75	178	123.69	113	93.06
9	State Bank of India	2650	2935.00	2650	2935.00	2407	2524.00	22	24.00
10	UCO Bank	282	143.79	13	0.00	247	143.79	20	0.00
11	Union Bank of India	1665	934.47	1592	889.46	1567	876.58	25	12.88
	TOTAL	30288	35834.71	27469	34544.88	27204	34054.49	449	624.77
MAHARASHTRA									
1	Bank of Baroda	17915	28362.82	16549	25737.65	16018	25175.80	770	838.06
2	Bank of India	27334	72577.00	25021	66552.00	27334	72577.00	0	0.00
3	Bank of Maharashtra	60564	85135.70	44734	69020.90	51721	73038.30	5232	5943.20
4	Canara Bank	7490	12627.48	7265	12374.93	7490	12627.48	0	0.00
5	Central Bank of India								
6	Indian Bank	1822	2570.27	1790	2541.44	1764	2500.87	58	69.40
7	Indian Overseas Bank	737	639.38	731	622.56	481	404.20	18	15.23
8	Punjab National Bank	1143	915.01	1143	915.01	987	771.46	156	143.55
9	State Bank of India	31574	41817.00	30667	40616.00	29360	38034.00	736	847.00
10	UCO Bank	1290	1065.72	33	0.00	1186	1065.72	95	0.00
11	Union Bank of India	9382	11358.34	8635	10300.51	8186	9813.03	449	487.48
	Total	159251	257068.72	136568	228681.00	144527	236007.86	7514	8343.92
	Total Western Region	190384	295366.90	164782	265463.66	172496	272294.84	7978	9019.33
	Grand Total	3583422	11491080.11	3274988	10876628.56	3021499	9779383.70	131680	521788.88
ALL INDIA - PUBLIC SECTOR BANKS									
1	Bank of Baroda	310481	847171.69	299188	833050.45	194197	548416.65	6761	8544.41
2	Bank of India	101786	325504.00	92112	290089.00	101786	325504.00	0	0.00
3	Bank Of Maharashtra	110833	153731.31	91215	129606.19	74882	137276.65	6808	8164.64
4	Canara Bank	342832	1405346.19	333787	1356688.06	342832	1405346.19	0	0.00
5	Central Bank of India								
6	Indian Bank	356972	1361306.49	352054	1349012.37	348539	1283205.84	6790	15423.46
7	Indian Overseas Bank	121517	290422.02	112045	273914.36	54626	149434.83	3281	7626.16
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	311820	504853.17	311820	504853.17	289361	469567.00	22458	35286.17
10	State Bank of India	1013126	3442217.00	996303	3377783.00	846146	2893617.00	11946	36299.00
11	UCO Bank	158092	215828.62	1103	0.00	155742	215828.62	1663	0.00
12	Union Bank of India	755963	2944699.62	685361	2761631.96	613388	2351186.92	71973	410445.04
	Total All Public Sec. Comm. Banks	3583422	11491080.11	3274988	10876628.56	3021499	9779383.70	131680	521788.88

STATEMENT - V - A (II)

Bank Loans outstanding against SHGs as on 31 March 2023 - 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	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited	4853	398.92	0	0.00	0	0.00	0	0.00
3	HDFC Bank Ltd.	4815	5203.59	4815	5203.59	2685	2417.74	2117	2782.50
4	ICICI Bank Limited	32	43.50	32	43.50	32	43.50	0	0.00
5	IDBI Bank Limited	939	1126.25	826	1000.20	667	823.68	17	11.85
6	IDFC Bank Limited								
7	Karnataka Bank Ltd	1	3.00	1	3.00	0	0.00	0	0.00
8	Karur Vysya Bank Ltd								
9	South Indian Bank Ltd								
10	YES Bank Ltd.								
	Total	10640	6775.26	5674	6250.29	3384	3284.92	2134	2794.35
	MADHYA PRADESH								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Catholic Syrian Bank Ltd								
3	DCB Bank Limited	4413	357.41	0	0.00	0	0.00	0	0.00
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	23803	37314.47	23803	37314.47	20691	32518.12	3027	4661.74
6	ICICI Bank Limited	3432	4951.60	3432	4951.60	2650	2987.80	782	1963.80
7	IDBI Bank Limited	2442	2974.75	2397	2919.01	18	17.90	0	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	34090	45598.23	29632	45185.08	23359	35523.82	3809	6625.54
	UTTARAKHAND								
1	Bandhan Bank Limited								
2	ICICI Bank Limited								
3	IDBI Bank Limited	172	80.34	52	33.40	21	13.89	0	0.00
4	Karnataka Bank Ltd								
5	Nainital Bank Ltd	275	170.15	264	158.49	275	170.15	0	0.00
6	Tamilnad Mercantile Bank Ltd								
7	YES Bank Ltd.								
	Total	447	250.49	316	191.89	296	184.04	0	0.00
	UTTAR PRADESH								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	58	30.96	58	30.96	58	30.96	0	0.00
6	ICICI Bank Limited								
7	IDBI Bank Limited	2012	2458.53	1867	2214.59	3	1.61	4	13.56
8	Indusind Bank Ltd								
9	Karnataka Bank Ltd								
10	Nainital Bank Ltd	13	2.96	13	2.96	13	2.96	0	0.00
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	Total	2083	2492.45	1938	2248.51	74	35.53	4	13.56
	Total Central Region	47260	55116.43	37560	53875.77	27113	39028.31	5947	9433.45
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	HDFC Bank Ltd.	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
2	IDBI Bank Limited	15	92.64	13	80.93	0	0.00	0	0.00
	Total	15	92.64	13	80.93	0	0.00	0	0.00
	BIHAR								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	1508	1686.84	1508	1686.84	1505	1684.79	0	0.00
5	ICICI Bank Limited	3880	5514.10	3880	5514.10	3863	5456.28	17	57.82
6	IDBI Bank Limited	299	347.75	292	339.45	31	39.67	0	0.00
7	IDFC Bank Limited								
8	YES Bank Ltd.								
	Total	5687	7548.69	5680	7540.39	5399	7180.74	17	57.82
	JHARKHAND								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	36	30.68	36	30.68	36	30.68	0	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	684	471.58	595	421.42	213	146.50	5	1.91
7	IDFC Bank Limited								
8	Karnataka Bank Ltd								
9	YES Bank Ltd.								
	Total	720	502.26	631	452.10	249	177.18	5	1.91
	ODISHA								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	Catholic Syrian Bank Ltd								
4	Dcb Bank Limited	1287	38.46	0	0.00	0	0.00	0	0.00
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	15550	21141.14	15550	21141.14	12157	18534.03	3348	2559.83
7	ICICI Bank Limited	6282	13040.14	6282	13040.14	5708	11773.59	574	1266.55
8	IDBI Bank Limited	1041	1720.96	985	1628.74	205	428.70	43	73.26
9	IDFC Bank Limited								
10	Karnataka Bank Ltd								
11	YES Bank Ltd.								
	Total	24160	35940.70	22817	35810.02	18070	30736.32	3965	3899.64
	WEST BENGAL								
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	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	4	4.03	4	4.03	2	1.99	0	0.00
7	ICICI Bank Limited								
8	IDBI Bank Limited	898	989.90	786	880.70	212	282.62	42	58.33
9	IDFC Bank Limited								
10	Indusind Bank Ltd								
11	Karnataka Bank Ltd								
12	Karur Vysya Bank Ltd								
13	The Dhanalakshmi Bank Ltd								
14	YES Bank Ltd.								
	Total	902	993.93	790	884.73	214	284.61	42	58.33
	Total Eastern Region	31484	45078.22	29931	44768.17	23932	38378.85	4029	4017.70
	NORTH EASTERN REGION								
	ARUNACHAL PRADESH								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	HDFC Bank Ltd.	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	IDBI Bank Limited	2	8.81	2	8.81	0	0.00	0	0.00
	Total	2	8.81	2	8.81	0	0.00	0	0.00
ASSAM									
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	19431	25842.38	19431	25842.38	18308	24365.48	1012	1283.45
4	ICICI Bank Limited								
5	IDBI Bank Limited	740	987.55	647	844.43	383	567.84	62	85.27
6	Karnataka Bank Ltd								
7	South Indian Bank Ltd								
	Total	20171	26829.93	20078	26686.81	18691	24933.32	1074	1368.72
MANIPUR									
1	Bandhan Bank Limited								
2	IDBI Bank Limited	13	73.96	13	73.96	0	0.00	0	0.00
	Total	13	73.96	13	73.96	0	0.00	0	0.00
MEGHALAYA									
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	30	37.41	30	37.41	30	37.41	0	0.00
4	IDBI Bank Limited	2	8.64	2	8.64	0	0.00	0	0.00
	Total	32	46.05	32	46.05	30	37.41	0	0.00
MIZORAM									
1	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
NAGALAND									
1	Bandhan Bank Limited								
2	Federal Bank Ltd								
3	HDFC Bank Ltd.								
4	ICICI Bank Limited								
5	IDBI Bank Limited	23	38.19	23	38.19	15	18.52	0	0.00
	Total	23	38.19	23	38.19	15	18.52	0	0.00
SIKKIM									
1	IDBI Bank Limited	142	352.22	135	342.02	32	71.14	0	0.00
2	Karnataka Bank Ltd								
	Total	142	352.22	135	342.02	32	71.14	0	0.00
TRIPURA									
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	405	515.86	405	515.86	403	514.91	2	0.95
4	IDBI Bank Limited	78	68.27	23	23.54	22	24.30	0	0.00
	Total	483	584.13	428	539.40	425	539.21	2	0.95
	Total North Eastern Region	20866	27933.29	20711	27735.24	19193	25599.60	1076	1369.67
NORTHERN REGION									
CHANDIGARH									
1	Bandhan Bank Limited	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
HARYANA									
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Dcb Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	3724	6238.81	3724	6238.81	3673	6122.26	0	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	120	35.12	94	25.40	14	9.77	0	0.00
7	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
8	South Indian Bank Ltd	2	1.10	1	0.55	0	0.00	2	1.10
9	YES Bank Ltd.								
	Total	3846	6275.03	3819	6264.76	3687	6132.03	2	1.10

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
	HIMACHAL PRADESH								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	HDFC Bank Ltd.								
3	ICICI Bank Limited								
4	IDBI Bank Limited	26	55.11	17	27.61	12	30.55	0	0.00
5	YES Bank Ltd.								
	Total	26	55.11	17	27.61	12	30.55	0	0.00
	JAMMU AND KASHMIR								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	ICICI Bank Limited								
3	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	Catholic Syrian Bank Ltd								
4	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.								
7	ICICI Bank Limited								
8	IDBI Bank Limited	4	0.00	0	0.00	0	0.00	0	0.00
9	IDFC Bank Limited								
10	Indusind Bank Ltd								
11	Karnataka Bank Ltd								
12	Nainital Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	South Indian Bank Ltd								
14	The Dhanalakshmi Bank Ltd								
15	YES Bank Ltd.								
	Total	4	0.00	0	0.00	0	0.00	0	0.00
	PUNJAB								
1	Bandhan Bank Limited								
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	1133	1132.49	1133	1132.49	1123	1127.85	0	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	6	0.36	2	0.24	0	0.00	0	0.00
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	Total	1139	1132.85	1135	1132.73	1123	1127.85	0	0.00
	RAJASTHAN								
1	Bandhan Bank Limited								
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited								
4	Dcb Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	16797	20257.44	16797	20257.44	16354	19764.27	257	166.09
7	ICICI Bank Limited	26087	39634.09	26062	39595.32	25628	38609.49	459	1024.60
8	IDBI Bank Limited	306	263.50	292	253.65	46	92.48	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	43190	60155.03	43151	60106.41	42028	58466.24	716	1190.69
	Total Northern Region	48205	67618.02	48122	67531.51	46850	65756.67	718	1191.79
	SOUTHERN REGION								
	ANDHRA PRADESH								
1	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
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited	226	317.01	87	177.18	0	0.00	0	0.00
4	Dcb Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	3969	16360.45	3969	16360.45	634	2510.86	3285	13789.26
7	ICICI Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
8	IDBI Bank Limited	32	145.62	32	145.62	29	144.07	0	0.00
9	Karnataka Bank Ltd	114	398.21	107	377.51	0	0.00	0	0.00
10	Karur Vysya Bank Ltd								
11	South Indian Bank Ltd	7	14.49	7	14.49	0	0.00	0	0.00
12	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
	Total	4348	17235.78	4202	17075.25	663	2654.93	3285	13789.26
KARNATAKA									
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	1	1.62	1	1.62	0	0.00	1	1.62
4	City Union Bank Limited								
5	Dcb Bank Limited								
6	Federal Bank Ltd								
7	HDFC Bank Ltd.	30634	90759.30	30634	90759.30	0	0.00	0	0.00
8	ICICI Bank Limited	8951	14902.69	8951	14902.69	8219	11773.68	732	3129.01
9	IDBI Bank Limited	84780	228640.52	62286	163130.29	13228	58909.22	0	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd	857	2678.68	738	2369.78	0	0.00	24	31.32
12	Karur Vysya Bank Ltd	2	1.20	2	1.20	0	0.00	0	0.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
15	The Dhanalakshmi Bank Ltd	1	0.00	1	0.00	0	0.00	0	0.00
16	YES Bank Ltd.								
	Total	125226	336984.01	102613	271164.88	21447	70682.90	757	3161.95
KERALA									
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	25	14.42	25	14.42	10	2.35	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								
7	HDFC Bank Ltd.	36925	119565.86	36925	119565.86	0	0.00	0	0.00
8	ICICI Bank Limited	9238	25310.47	9238	25310.47	8479	21664.14	759	3646.33
9	IDBI Bank Limited	5743	10711.15	5459	10025.00	192	187.31	62	93.17
10	Karnataka Bank Ltd	14	62.85	11	61.03	0	0.00	0	0.00
11	Karur Vysya Bank Ltd								
12	South Indian Bank Ltd	180	229.12	156	205.78	0	0.00	0	0.00
13	Tamilnad Mercantile Bank Ltd	15	6.53	14	5.17	0	0.00	0	0.00
14	The Dhanalakshmi Bank Ltd	13784	69139.55	13716	68814.66	2192	4441.14	228	1722.26
15	YES Bank Ltd.								
	Total	65924	225039.95	65544	224002.39	10873	26294.94	1049	5461.76
LAKSHADWEEP UT									
1	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
PUDUCHERRY									
1	Catholic Syrian Bank Ltd								
2	City Union Bank Limited								
3	Federal Bank Ltd								

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	HDFC Bank Ltd.	535	1493.66	535	1493.66	112	506.68	26	48.83
5	IDBI Bank Limited	359	508.80	346	489.12	0	0.00	0	0.00
6	Karnataka Bank Ltd								
7	Karur Vysya Bank Ltd								
8	South Indian Bank Ltd								
9	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
	Total	894	2002.46	881	1982.78	112	506.68	26	48.83
	TAMIL NADU								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	Catholic Syrian Bank Ltd	117	28.50	117	28.50	0	0.00	1	0.27
4	City Union Bank Limited	239	304.67	128	139.83	34	15.67	2	6.81
5	DCB Bank Limited								
6	Federal Bank Ltd								
7	HDFC Bank Ltd.	61668	171190.20	61668	171190.20	17824	68181.29	12400	40319.03
8	ICICI Bank Limited	44387	130970.36	44386	130965.01	38104	111000.09	6283	19970.27
9	IDBI Bank Limited	5906	11159.50	5837	11015.46	12	67.60	17	21.11
10	IDFC Bank Limited								
11	Karnataka Bank Ltd								
12	Karur Vysya Bank Ltd	24	23.36	20	21.98	0	0.00	0	0.00
13	South Indian Bank Ltd	16	3.65	14	2.78	0	0.00	1	0.69
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd	236	26.98	236	26.98	0	0.00	0	0.00
16	Yes Bank Ltd.								
	Total	112593	313707.22	112406	313390.74	55974	179264.65	18704	60318.18
	TELANGANA								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	11805	46992.45	11805	46992.45	2739	11038.79	9006	35895.52
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	Karnataka Bank Ltd								
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd								
11	The Dhanalakshmi Bank Ltd	3	0.00	3	0.00	0	0.00	0	0.00
	Total	11810	46992.72	11810	46992.72	2740	11038.79	9006	35895.52
	Total Southern Region	320795	941962.14	297456	874608.76	91809	290442.89	32827	118675.50
	WESTERN REGION								
	DAMAN AND DIU UT								
1	DCB 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
	D AND N HAVELI UT								
1	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
	GOA								
1	Bandhan Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	825	3078.46	825	3078.46	234	1176.36	112	561.57
4	IDBI Bank Limited	1	4.52	1	4.52	0	0.00	0	0.00
5	Karnataka Bank Ltd								
	Total	826	3082.98	826	3082.98	234	1176.36	112	561.57

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
	GUJARAT								
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								
5	HDFC Bank Ltd.	722	1407.97	722	1407.97	104	168.89	247	325.68
6	ICICI Bank Limited	4420	7593.44	4420	7593.44	1379	1704.20	3041	5889.24
7	IDBI Bank Limited	8	22.37	6	18.58	0	0.00	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.								
	Total	5150	9023.78	5148	9019.99	1483	1873.09	3288	6214.92
	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								
7	HDFC Bank Ltd.	78230	148248.01	78230	148248.01	65448	119604.39	2827	6435.23
8	ICICI Bank Limited	59172	119983.84	59169	119980.76	43876	89711.20	15296	30272.64
9	IDBI Bank Limited	6723	15281.99	6268	14540.79	1196	1663.87	131	103.63
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd								
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
15	The Dhanalakshmi Bank Ltd								
16	YES Bank Ltd.								
	Total	144125	283513.84	143667	282769.56	110520	210979.46	18254	36811.50
	Total Western Region	150101	295620.60	149641	294872.53	112237	214028.91	21654	43587.99
	Grand Total	618711	1433328.70	583421	1363391.98	321134	673235.23	66251	178276.10
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	143	44.54	143	44.54	10	2.35	2	1.89
4	City Union Bank Limited	465	621.68	215	317.01	34	15.67	2	6.81
5	DCB Bank Limited	10553	794.79	0	0.00	0	0.00	0	0.00
6	Federal Bank Ltd								
7	HDFC Bank Ltd.	312607	718532.46	312607	718532.46	164120	310337.75	37666	108829.68
8	ICICI Bank Limited	165882	361944.23	165853	361897.03	137939	294723.97	27943	67220.26
9	IDBI Bank Limited	113517	278629.17	89299	210534.58	16551	63541.24	383	462.09
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	986	3142.74	857	2811.32	0	0.00	24	31.32
13	Karur Vysya Bank Ltd	26	24.56	22	23.18	0	0.00	0	0.00
14	Nainital Bank Ltd	288	173.11	277	161.45	288	173.11	0	0.00
15	South Indian Bank Ltd	205	248.36	178	223.60	0	0.00	3	1.79
16	Tamilnad Mercantile Bank Ltd	15	6.53	14	5.17	0	0.00	0	0.00
17	The Dhanalakshmi Bank Ltd	14024	69166.53	13956	68841.64	2192	4441.14	228	1722.26
18	YES Bank Ltd.								
	All India Private Sector Banks	618711	1433328.70	583421	1363391.98	321134	673235.23	66251	178276.10

STATEMENT - V - B

Bank Loans outstanding against SHGs as on 31 March 2023 - 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									
	CHHATTISGARH								
1	Chhattisgarh Rajya Gramin Bank	59031	58761.84	59031	58761.84	57162	57269.61	1324	1094.43
	Total	59031	58761.84	59031	58761.84	57162	57270.61	1324	1094.43
	MADHYA PRADESH								
1	Madhyanchal Gramin Bank	22815	31841.00	22131	31523.00	20919	30756.00	1187	671.00
2	Madhya Pradesh Gramin Bank	67896	96552.17	67130	96048.03	65198	94083.32	1096	1361.18
	Total	90711	128393.17	89261	127571.03	86117	124839.32	2283	2032.18
	UTTARAKHAND								
1	Uttarakhand Gramin Bank	8131	5603.07	7512	5326.04	6532	4863.29	507	206.51
	Total	8131	5603.07	7512	5326.04	6532	4863.29	507	206.51
	UTTAR PRADESH								
1	Aryavart Bank	22697	14286.63	10192	5390.26	17419	10904.02	0	0.00
2	Baroda U.P. Bank	66732	47701.71	62881	46212.86	60398	45684.85	43	19.78
3	Prathama U.P Gramin Bank	18147	4990.56	16514	4541.41	15425	4241.98	0	0.00
	Total	107576	66978.90	89587	56144.53	93242	60838.85	43	19.78
	Total Central Region	265449	259736.98	245391	247803.44	243053	247803.07	4157	3352.90
EASTERN REGION									
	BIHAR								
1	Dakshin Bihar Gramin Bank	272336	346183.67	272336	346183.67	272336	346183.67	0	0.00
2	Uttar Bihar Gramin Bank	246131	312168.00	240003	309670.66	246131	312168.00	0	0.00
	Total	518467	658351.67	512339	655854.33	518467	658352.67	0	0.00
	JHARKHAND								
1	Jharkhand Rajya Gramin Bank	75028	104581.61	74612	104065.13	74303	104074.64	575	374.83
	Total	75028	104581.61	74612	104065.13	74303	104074.64	575	374.83
	ODISHA								
1	Odisha Gramya Bank								
2	Utkal Grameen Bank	46723	54480.65	43452	48765.63	45789	41950.10	0	0.00
	Total	46723	54480.65	43452	48765.63	45789	41950.10	0	0.00
	WEST BENGAL								
1	Bangiya Gramin Vikash Bank	230547	400109.00	205761	357094.00	195965	340092.00	34582	60017.00
2	Paschim Banga Gramin Bank	84379	191625.59	81432	185632.65	83239	190045.44	999	1248.86
3	Uttar Banga Kshetriya Gramin Bank	55705	144425.25	55296	143762.00	53781	140102.00	1515	3660.00
	Total	370631	736159.84	342489	686488.65	332985	670239.44	37096	64925.86
	Total Eastern Region	1010849	1553573.77	972892	1495173.74	971544	1474615.85	37671	65300.69
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
1	Arunachal Pradesh Rural Bank	409	510.91	409	510.91	173	216.45	28	28.69
	Total	409	510.91	409	510.91	173	216.45	28	28.69
	ASSAM								
1	Assam Gramin Vikash Bank	112410	182029.76	110490	180293.54	87259	160970.66	2519	6091.42
	Total	112410	182029.76	110490	180293.54	87259	160970.66	2519	6091.42

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
	MANIPUR								
1	Manipur Rural Bank	2872	2834.60	2872	2834.60	1516	1736.66	305	121.65
	Total	2872	2834.60	2872	2834.60	1516	1736.66	305	121.65
	MEGHALAYA								
1	Meghalaya Rural Bank	8238	8576.44	8055	8428.69	8050	8435.16	0	0.00
	Total	8238	8576.44	8055	8428.69	8050	8435.16	0	0.00
	MIZORAM								
1	Mizoram Rural Bank	2889	5026.57	2621	4706.17	2471	4395.02	121	291.27
	Total	2889	5026.57	2621	4706.17	2471	4395.02	121	291.27
	NAGALAND								
1	Nagaland Rural Bank	488	945.94	487	940.52	330	390.08	14	20.97
	Total	488	945.94	487	940.52	330	390.08	14	20.97
	TRIPURA								
1	Tripura Gramin Bank	21555	34463.88	21555	34463.88	20495	33651.98	1060	811.90
	Total	21555	34463.88	21555	34463.88	20495	33651.98	1060	811.90
	Total North Eastern Region	148861	234388.10	146489	232178.31	120294	209796.01	4047	7365.90
NORTHERN REGION									
	HARYANA								
1	Sarva Haryana Gramin Bank	7090	10107.00	6176	8841.95	6168	8704.03	127	126.89
	Total	7090	10107.00	6176	8841.95	6168	8704.03	127	126.89
	HIMACHAL PRADESH								
1	Himachal Pradesh Gramin Bank	2729	3914.00	2729	3914.00	2729	3914.00	0	0.00
	Total	2729	3914.00	2729	3914.00	2729	3914.00	0	0.00
	JAMMU AND KASHMIR								
1	Ellaquai Dehati Bank	512	993.00	262	649.00	228	458.00	0	0.00
2	J & K Grameen Bank	4588	7332.85	4511	7237.55	4415	7195.67	5	2.32
	Total	5100	8325.85	4773	7886.55	4643	7653.67	5	2.32
	PUNJAB								
1	Punjab Gramin Bank	5020	3524.64	5020	3524.64	5020	3524.64	0	0.00
	Total	5020	3524.64	5020	3524.64	5020	3524.64	0	0.00
	RAJASTHAN								
1	Baroda Rajasthan Kshetriya Gramin Bank	27008	30203.07	27008	30203.07	25627	28689.66	1014	1113.73
2	Rajasthan Marudhara Gramin Bank	6620	3640.92	6485	3534.99	4015	2314.16	143	64.42
	Total	33628	33843.99	33493	33738.06	29642	31003.82	1157	1178.15
	Total Northern Region	53567	59715.48	52191	57905.20	48202	54800.16	1289	1307.36
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Andhra Pragathi Grameena Bank	129192	502196.34	129192	502196.34	111476	424160.08	0	0.00
2	Chaitanya Godavari Grameena Bank	42222	268057.51	42222	268057.51	35856	232901.86	0	0.00
3	Saptagiri Grameena Bank	55126	304310.00	50431	262494.00	40773	230475.00	8618	43415.00
	Total	226540	1074563.85	221845	1032747.85	188105	887536.94	8618	43415.00
	KARNATAKA								
1	Karnataka Gramin Bank	80337	221500.00	79101	218090.00	74151	204445.00	2249	6201.00
2	Karnataka Vikas Grameena Bank	13459	17415.77	13285	16102.98	12864	16646.62	595	769.15
	Total	93796	238915.77	92386	234192.98	87015	221091.62	2844	6970.15

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
	KERALA								
1	Kerala Gramin Bank	23160	91082.54	21953	87445.65	20551	85109.44	34	22.31
	Total	23160	91082.54	21953	87445.65	20551	85109.44	34	22.31
	PUDUCHERRY								
1	Puduvai Bharathiyar Grama Bank	1975	5454.80	1965	5439.25	1277	3934.78	181	478.25
	Total	1975	5454.80	1965	5439.25	1277	3934.78	181	478.25
	TAMIL NADU								
1	Tamil Nadu Grama Bank	31651	99994.26	31509	99672.21	6963	21999.00	117	370.00
	Total	31651	99994.26	31509	99672.21	6963	21999.00	117	370.00
	TELANGANA								
1	Andhra Pradesh Grameena Vikas Bank	204629	788878.16	204629	788878.16	165089	628134.58	34856	141923.67
2	Telangana Grameena Bank	78095	353393.19	78095	353393.19	60487	284774.90	17608	68618.29
	Total	282724	1142271.35	282724	1142271.35	225576	912909.48	52464	210541.96
	Total Southern Region	659846	2652282.57	652382	2601769.29	529487	2132581.26	64258	261797.67
	WESTERN REGION								
	GUJARAT								
1	Baroda Gujarat Gramin Bank	10239	8681.49	10141	8526.86	10239	8681.49	0	0.00
2	Saurashtra Gramin Bank	1103	812.76	1092	773.37	1031	731.98	0	0.00
	Total	11342	9494.25	11233	9300.23	11270	9413.47	0	0.00
	MAHARASHTRA								
1	Maharashtra Gramin Bank	18940	20959.62	18940	20959.62	17172	19457.56	0	0.00
2	Vidharbha Konkan Gramin Bank	24265	31443.15	24265	31443.15	21703	28194.25	448	584.36
	Total	43205	52402.77	43205	52402.77	38875	47651.81	448	584.36
	Total Western Region	54547	61897.02	54438	61703.00	50145	57065.28	448	584.36
	Grand Total	2193119	4821593.92	2123783	4696532.98	1962725	4176661.63	111870	339708.88

STATEMENT - V - C

Bank Loans outstanding against SHGs as on 31 March 2023 - 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	26	23.22	26	23.22	0	0.00	0	0.00
2	District Central Co-Operative Bank Ltd., Durg	452	379.62	438	368.23	452	379.62	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	780	596.19	780	596.19	315	266.78	106	81.79
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	411	5.20	411	5.20	0	0.00	0	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	1889	2156.48	1889	2156.48	1889	2156.48	0	0.00
7	The Chhattisgarh Rajiya Sahakari Bank Maryadit	0	0.00	0	0.00	0	0.00	0	0.00
	Total	3558	3160.71	3544	3149.32	2656	2803	106	81.79
	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	10	10.87	10	10.87	10	10.87	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, Dewas	0	0.00	0	0.00	0	0.00	0	0.00
5	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0.00	0	0.00	0	0.00	0	0.00
6	Jilla Sahakari Kendriya Bank Maryadit, Jhabua	139	170.41	0	0.00	0	0.00	0	0.00
7	Jilla Sahakari Kendriya Bank Maryadit, Khargone	58	19.20	58	19.20	29	9.60	0	0.00
8	Jilla Sahakari Kendriya Bank Maryadit, Mandla	154	0.20	154	0.20	154	0.20	0	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Morena	0	0.00	0	0.00	0	0.00	0	0.00
10	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	28	6.21	0	0.00	3	3.63	25	2.58
11	Jilla Sahakari Kendriya Bank Maryadit, Rewa	0	0.00	0	0.00	0	0.00	0	0.00
12	Jilla Sahakari Kendriya Bank Maryadit, Sehore	4	12.57	2	9.03	4	12.57	0	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Shahdol								
14	Jilla Sahakari Kendriya Bank Maryadit, Ujjain	7	1.89	7	1.89	0	0.00	0	0.00
15	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	3	0.73	0	0.00	0	0.00	0	0.00
	Total	418	223.15	246	42.26	200	37	25	2.58
	UTTARAKHAND								
1	Almora Zilla Sahakari Bank Ltd.	1195	588.76	1143	558.93	924	243.44	2	1.57
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	1731	809.96	1604	684.35	1489	393.87	0	0.00
3	District Cooperative Bank Ltd., Dehradun	911	2164.10	911	2164.10	128	137.22	0	0.00
4	Nainital District Co-Operative Bank Ltd., Haldwani	1610	1387.05	1610	1387.05	1610	1387.05	0	0.00
5	Pithoragarh Zila Sahakari Bank Ltd., Pithoragarh	1867	522.63	1010	327.57	1867	522.63	0	0.00
6	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	1553	572.49	1553	572.49	1187	185.97	5	4.97
7	The Uttarakhand State Co-Operative Bank Ltd.	281	244.34	281	244.34	0	0.00	0	0.00
8	The Uttarkashi Zila Sahkari Bank Ltd., Uttarkashi	1410	625.24	1151	512.33	677	220.92	0	0.00
9	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	1024	479.38	1024	479.38	1024	479.38	0	0.00
10	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	1752	600.37	1752	600.37	1442	269.26	0	0.00
11	Zila Sahkari Bank Ltd., Haridwar	442	170.28	422	152.00	442	170.28	0	0.00
	Total	13776	8164.60	12461	7682.91	10790	4010.02	7	6.54
	UTTAR PRADESH								
1	Agra District Central Co-Operative Bank Ltd.	4	0.82	0	0.00	0	0.00	0	0.00
2	Aligarh Jila Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
3	Allahabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
4	Bahrich District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
5	Banda District Co-Operative Bank Ltd.	52	11.23	40	8.16	52	11.23	0	0.00
6	Bijnor Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	Deoria Kasia Co-Operative Bank Ltd.								
8	District Co-Operative Bank Ltd., Saharanpur	59	27.74	34	22.80	0	0.00	0	0.00
9	District Co-Operative Bank Ltd., Varanasi	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
10	Etah District Co-Operative Bank Ltd.	16	1.47	16	1.47	16	1.47	0	0.00
11	Etawah Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	Faizabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
13	Farrukhabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	Fatehpur District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	Firozabad Jilla Sahkari Bank Ltd.	402	186.65	360	162.19	51	98.18	0	0.00
16	Ghaziabad Jilla Sahkari Bank Ltd.	9	0.97	0	0.00	0	0.00	9	0.97
17	Hamirpur District Co-Operative Bank Ltd.	23	17.00	5	6.00	23	17.00	0	0.00
18	Jalaun District Co-Operative Bank Ltd.	19	4.61	13	3.70	14	0.95	5	3.66
19	Jila Sahakari Bank Ltd., Mau	0	0.00	0	0.00	0	0.00	0	0.00
20	Jilla Sahakari Bank Ltd., Azamgarh	0	0.00	0	0.00	0	0.00	0	0.00
21	Jilla Sahakari Bank Ltd., Ghazipur	1	0.05	0	0.00	0	0.00	0	0.00
22	Jilla Sahkari Bank Ltd., Ballia	0	0.00	0	0.00	0	0.00	0	0.00
23	Jilla Sahkari Bank Ltd., Barabanki	302	5.36	0	0.00	0	0.00	302	5.36
24	Jilla Sahkari Bank Ltd., Bareilly	0	0.00	0	0.00	0	0.00	0	0.00
25	Jilla Sahkari Bank Ltd., Basti	0	0.00	0	0.00	0	0.00	0	0.00
26	Jilla Sahkari Bank Ltd., Jaunpur	134	2.21	114	1.93	134	2.21	0	0.00
27	Jilla Sahkari Bank Ltd., Jhansi	0	0.00	0	0.00	0	0.00	0	0.00
28	Jilla Sahkari Bank Ltd., Kanpur	3	1.51	3	1.51	3	1.51	0	0.00
29	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	736	283.38	481	157.46	255	86.52	444	192.68
30	Jilla Sahkari Bank Ltd., Lalitpur	0	0.00	0	0.00	0	0.00	0	0.00
31	Jilla Sahkari Bank Ltd., Meerut	26	9.64	9	2.29	0	0.00	0	0.00
32	Jilla Sahkari Bank Ltd., Mirzapur	128	46.06	86	30.86	128	46.06	0	0.00
33	Jilla Sahkari Bank Ltd., Muradabad	10	5.03	0	0.00	4	2.03	0	0.00
34	Jilla Sahkari Bank Ltd., Pratapgarh	54	11.64	54	11.64	27	5.82	0	0.00
35	Jilla Sahkari Bank Ltd., Raibareilly								
36	Jilla Sahkari Bank Ltd., Sidharthnagar	0	0.00	0	0.00	0	0.00	0	0.00
33	Jilla Sahkari Bank Ltd., Unnao	0	0.00	0	0.00	0	0.00	0	0.00
38	Mainpuri Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
39	Muzaffarnagar District Co-Operative Bank Ltd.	10	13.48	0	0.00	0	0.00	0	0.00
40	Pilibhit Jilla Sahkari Bank Ltd.	23	27.22	13	20.24	12	8.21	0	0.00
41	Rampur Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
42	Sultanpur Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
43	The Uttar Pradesh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total		2011	656.07	1228	430.25	719	281.19	760	202.67
Total Central Region		19763	12204.53	17479	11304.74	14365	7130.96	898	293.58
EASTERN REGION									
ANDAMAN & NICOBAR									
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	756	915.93	698	825.26	20	8.81	3	0.42
Total		756	915.93	698	825.26	20	8.81	3	0.42
BIHAR									
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 Bihar State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
7	The Gopalganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
8	The Katihar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
9	The Khagaria District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
10	The Magadh Central Co-Operative Bank Ltd., Gaya	0	0.00	0	0.00	0	0.00	0	0.00
11	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	The Motihari Central Co-Operative Bank Ltd.	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
13	The Muzaffarpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Nalanda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
15	The National Central Co-Operative Bank Ltd., Bettiah	0	0.00	0	0.00	0	0.00	0	0.00
16	The Nawadah Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	The Pataliputra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Purnea District Central Co-Operative Bank Ltd.								
19	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0.00	0	0.00	0	0.00	0	0.00
20	The Samastipur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
21	The Sitamarhi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	The Siwan Central Co-Operative Bank Ltd., Siwan	0	0.00	0	0.00	0	0.00	0	0.00
23	The Vaishali District Central 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	0	0.00
JHARKHAND									
1	The Dhanbad Central Co-Operative Bank Ltd.	84	47.32	84	47.32	43	28.52	35	17.48
2	The Jharkhand State Co-Operative Bank Ltd.	1088	674.60	1088	674.60	0	0.00	0	0.00
Total		1172	721.92	1172	721.92	43	28.52	35	17.48
ODISHA									
1	Cuttack Central Co-Operative Bank Ltd.	4021	4533.71	4021	4533.71	4021	4533.71	0	0.00
2	Keonjhar Central Co-Operative Bank Ltd.	1514	2294.47	1512	2290.67	1514	2294.47	0	0.00
3	The Angul United Central Co-Operative Bank Ltd.	4640	6034.38	4640	6034.38	4640	6034.38	0	0.00
4	The Aska Central Co-Operative Bank Ltd.	529	806.37	529	806.37	0	0.00	0	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	9199	15325.71	9199	15325.71	9199	15325.71	0	0.00
6	The Banki Central Co-Operative Bank Ltd.	394	754.72	394	754.72	394	754.72	0	0.00
7	The Berhampore Co-Operative Central Bank Ltd.	417	759.18	417	759.18	250	400.56	62	91.57
8	The Bolangir District Central Co-Operative Bank Ltd.	724	435.18	724	435.18	724	435.18	0	0.00
9	The Boudh Co-Operative Central Bank Ltd.	317	374.10	317	374.10	0	0.00	0	0.00
10	The Khurda Central Co-Operative Bank Ltd.	1815	1786.16	1815	1786.16	0	0.00	0	0.00
11	The Koraput Central Co-Operative Bank Ltd.	4279	3393.09	4279	3393.09	191	200.43	0	0.00
12	The Mayurbhanj District Central Co-Operative Bank Ltd.	370	318.43	370	318.43	370	318.43	0	0.00
13	The Sundargarh District Central Co-Operative Bank Ltd.	9373	9745.83	9373	9745.83	0	0.00	6298	7327.63
14	The United Puri-Nimapara Central Cooperative Bank Ltd.								
Total		37592	46561.33	37590	46557.53	21303	30297.59	6360	7419.20
WEST BENGAL									
1	Balageria Central Co-Operative Bank Ltd.	785	1614.01	785	1614.01	0	0.00	0	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	13242	8187.62	13119	8023.16	10947	5975.64	0	0.00
3	Birbhum District Central Co-Operative Bank Ltd.	566	372.98	566	372.98	0	0.00	0	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	288	341.95	222	326.42	124	203.82	52	53.78
5	Hooghly District Central Co-Operative Bank Ltd.	23139	26108.30	23139	26108.30	0	0.00	0	0.00
6	Howrah District Central Co-Operative Bank Ltd.	6949	10597.63	6859	10460.29	0	0.00	0	0.00
7	Malda District Central Co-Operative Bank Ltd.	5535	10906.33	5535	10906.33	5475	10894.42	60	11.91
8	Murshidabad District Central Co-Operative Bank Ltd.	17857	17721.95	17532	17580.94	15975	16192.02	0	0.00
9	Nadia District Central Co-Operative Bank Ltd.	36637	46564.70	34938	42574.11	0	0.00	0	0.00
10	Purulia District Central Co-Operative Bank Ltd.	855	354.61	855	354.61	711	298.94	144	55.67
11	Raiganj Central Co-Operative Bank Ltd.	2148	4724.01	2148	4724.01	40	41.40	85	85.25
12	Tamluk Ghatal Central Co-Operative Bank Ltd.	14406	23403.50	14406	23403.50	14406	23403.50	0	0.00
13	The Burdwan District Central Co-Operative Bank Ltd.	1923	1832.00	454	354.73	0	0.00	0	0.00
14	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	2445	2140.86	2445	2140.86	692	793.42	452	404.46
15	The Jalpaiguri Central Co-Operative Bank Ltd.	965	1134.77	876	1078.97	0	0.00	0	0.00
16	The Mugberia Central Co-Operative Bank Ltd.	8024	11473.08	7643	10910.10	0	0.00	0	0.00
17	The West Bengal State Co-Operative Bank Ltd.	15147	15449.60	14114	14189.41	0	0.00	0	0.00
18	Vidyasagar Central Co-Operative Bank Ltd.	4861	9286.94	4758	9071.40	0	0.00	0	0.00
Total		155772	192214.84	150394	184194.13	48370	57803	793	611.07
Total Eastern Region		195292	240414.02	189854	232298.84	69736	88138	7191	8048.17

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
NORTH EASTERN REGION									
	ASSAM								
1	The Assam Co-Operative Apex Bank Ltd.	5693	3229.87	3195	2790.99	5661	3193.32	32	36.55
	Total	5693	3229.87	3195	2790.99	5661	3193.32	32	36.55
	MANIPUR								
1	The Manipur State Co-Operative Bank Ltd.	733	687.25	733	687.25	0	0.00	0	0.00
	Total	733	687.25	733	687.25	0	0	0	0.00
	MEGHALAYA								
1	The Meghalaya Co-Operative Apex Bank Ltd.	2052	1069.40	1966	1029.54	1712	923.62	2	4.50
	Total	2052	1069.40	1966	1029.54	1712	924.62	2	4.50
	MIZORAM								
1	The Mizoram Co-Operative Apex Bank Ltd.	146	384.67	146	384.67	138	318.97	7	65.17
	Total	146	384.67	146	384.67	138	319.97	7	65.17
	NAGALAND								
1	The Nagaland State Co-Operative Bank Ltd.	2193	3354.46	2193	3354.46	400	358.04	10	22.49
	Total	2193	3354.46	2193	3354.46	400	358.04	10	22.49
	SIKKIM								
1	The Sikkim State Co-Operative Bank Ltd.	78	105.26	78	105.26	78	105.26	0	0.00
	Total	78	105.26	78	105.26	78	105.26	0	0.00
	TRIPURA								
1	The Tripura State Co-Operative Bank Ltd.	1385	2013.85	1385	2013.85	996	1448.44	389	565.41
	Total	1385	2013.85	1385	2013.85	996	1448.44	389	565.41
	Total North Eastern Region	12280	10844.76	9696	10366.02	8985	6347.65	440	694.12
NORTHERN REGION									
	CHANDIGARH								
1	The Chandigarh 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	0	0.00
	HARYANA								
1	The Ambala Central Co-Operative Bank Ltd.	144	57.14	144	57.14	72	28.57	0	0.00
2	The Bhiwani Central Co-Operative Bank Ltd.	523	0.00	0	0.00	523	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	102.48	38	70.26	55	102.48	0	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	7	10.71	7	10.71	0	0.00	7	10.71
6	The Hissar Central Co-Operative Bank Ltd.	310	213.49	261	144.18	0	0.00	0	0.00
7	The Jhajjar Central Co-Operative Bank Ltd.	10	10.00	10	10.00	0	0.00	10	10.00
8	The Jind Central Co-Operative Bank Ltd.	5	4.89	5	4.89	4	4.00	1	0.89
9	The Kaithal Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
10	The Karnal Central Co-Operative Bank Ltd.	282	72.72	282	72.72	141	36.36	0	0.00
11	The Kurukshetra Central Co-Operative Bank Ltd.	98	71.71	98	71.71	98	71.71	0	0.00
12	The Mahendragarh Central Co-Operative Bank Ltd.	31	14.47	31	14.47	0	0.00	31	14.47
13	The Panchakula Central Co-Operative Bank Ltd.	4	18.04	4	18.04	2	9.02	0	0.00
14	The Panipat Central Co-Operative Bank Ltd.	40	8.28	40	8.28	15	5.75	0	0.00
15	The Rewari Central Co-Operative Bank Ltd.	9	9.81	0	0.00	9	9.81	0	0.00
16	The Rohtak Central Co-Operative Bank Ltd.	9	24.65	7	19.87	9	24.65	0	0.00
17	The Sirsa Central Co-Operative Bank Ltd.	85	20.12	83	19.73	0	0.00	85	20.12
18	The Sonapat Central Co-Operative Bank Ltd.	9	14.07	9	14.07	9	14.07	0	0.00
19	The Yamunanagar Central Co-Operative Bank Ltd.	132	24.19	132	24.19	0	0.00	0	0.00
	Total	1753	676.77	1151	560.26	937	306.42	134	56.19
	HIMACHAL PRADESH								
1	Jogindra Central Co-Operative Bank Ltd.	293	681.23	293	681.23	120	298.59	3	6.46
2	The Himachal Pradesh State Co-Operative Bank Ltd.	3470	4137.88	2877	3428.82	2869	3419.10	8	9.72
3	The Kangra Central Co-Operative Bank Ltd.	2689	3819.69	2587	3651.63	1825	2720.37	101	98.43
	Total	6452	8638.80	5757	7761.68	4814	6438	112	114.61

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
JAMMU AND KASHMIR									
1	Baramulla Central Co-Operative Bank Ltd.	65	33.95	59	30.70	65	33.95	0	0.00
2	The Anantnag Central Co-Operative Bank Ltd.	8	0.62	5	0.29	0	0.00	0	0.00
3	The Jammu Central Co-Operative Bank Ltd.	262	2.23	262	2.23	262	2.23	0	0.00
4	The Jammu & Kashmir State Co-Operative Bank Ltd.	7	5.59	7	5.59	4	0.79	3	4.80
	Total	342	42.39	333	38.81	331	36.97	3	4.80
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	0	0.00
PUNJAB									
1	The Amritsar Central Co-Operative Bank Ltd., Amritsar	58	46.44	55	42.26	0	0.00	0	0.00
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	56	43.49	56	43.49	0	0.00	0	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	22	9.86	22	9.86	0	0.00	0	0.00
4	The Fatehgarh Sahib Central Co-Operative Bank Ltd., Sirhind	73	60.43	73	60.43	0	0.00	0	0.00
5	The Fazilka Central Co-Operative Bank Ltd., Fazilka	18	12.17	18	12.17	0	0.00	0	0.00
6	The Ferozepur Central Co-Operative Bank Ltd., Ferozepur	34	59.71	30	55.76	0	0.00	0	0.00
7	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	75	23.48	75	23.48	75	23.48	0	0.00
8	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	149	53.87	143	43.86	0	0.00	0	0.00
9	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	43	46.05	43	46.05	0	0.00	0	0.00
10	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	7	3.26	7	3.26	0	0.00	0	0.00
11	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	138	76.75	138	76.75	0	0.00	0	0.00
12	The Mansa Central Co-Operative Bank Ltd., Mansa	25	6.97	25	6.97	0	0.00	0	0.00
13	The Moga Central Co-Operative Bank Ltd., Moga	17	7.58	17	7.58	0	0.00	0	0.00
14	The Muktsar Central Co-Operative Bank Ltd., Muktsar	71	38.08	71	38.08	71	38.08	0	0.00
15	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	122	34.67	122	34.67	0	0.00	0	0.00
16	The Patiala Central Co-Operative Bank Ltd., Patiala	295	171.53	295	171.53	211	121.65	0	0.00
17	The Punjab State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Ropar Central Co-Operative Bank Ltd., Ropar	23	7.39	23	7.39	23	7.39	0	0.00
19	The Sangrur Central Co-Operative Bank Ltd., Sangrur	37	33.92	37	33.92	37	33.92	0	0.00
20	The Sas Nagar Central Co-Op. Bank Ltd., Sas Nagar	66	32.94	66	32.94	66	32.94	0	0.00
21	The Tarn Taran Central Co-Operative Bank Ltd., Tarn Taran	25	5.17	25	5.17	0	0.00	0	0.00
	Total	1354	773.76	1341	755.62	483	257.46	0	0.00
RAJASTHAN									
1	Ajmer Central Co-Operative Bank Ltd.	5	11.89	5	11.89	1	0.61	0	0.00
2	Baran Kendriya Sahakari Bank Ltd.	285	244.76	261	225.31	0	0.00	20	82.30
3	Chittorgarh Kendriya Sahakari Bank Ltd.	233	117.18	233	117.18	0	0.00	0	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	78	107.34	70	86.91	0	0.00	0	0.00
5	Hanumangarh Kendriya Sahakari Bank Ltd.	58	31.22	56	30.88	0	0.00	0	0.00
6	Jhunjhunu Kendriya Sahakari Bank Ltd.	323	344.83	323	344.83	0	0.00	0	0.00
7	Sawai Madhopur Kendriya Sahakari Bank Ltd.	159	77.88	156	70.88	52	50.85	0	0.00
8	The Alwar Central Co-Operative Bank Ltd.	383	240.96	383	240.96	102	99.62	0	0.00
9	The Banswara Central Co-Operative Bank Ltd.	237	157.42	223	157.42	237	157.42	0	0.00
10	The Barmer Central Co-Operative Bank Ltd.	568	411.51	568	411.51	389	283.97	0	0.00
11	The Bharatpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
12	The Bundi District Central Co-Operative Bank Ltd.	230	140.15	230	140.15	131	69.88	0	0.00
13	The Central Co-Operative Bank Ltd, Bhilwara	22	9.85	20	8.91	9	3.96	0	0.00
14	The Central Co-Operative Bank Ltd., Bikaner	453	348.31	453	348.31	13	27.81	0	0.00
15	The Central Co-Operative Bank Ltd.,Tonk	139	81.11	88	27.72	59	64.89	80	16.22
16	The Churu Central Co-Operative Bank Ltd.	197	153.21	164	108.62	12	25.86	0	0.00
17	The Dungarpur Central Co-Operative Bank Ltd.	77	80.05	77	80.05	26	55.01	0	0.00
18	The Ganganagar Kendriya Sahakari Bank Ltd.	112	65.56	112	65.56	0	0.00	2	3.94
19	The Jaipur Central Co-Operative Bank Ltd.	1334	1334.23	1334	1334.23	0	0.00	0	0.00
20	The Jaisalmer Central Co-Operative Bank Ltd.	586	550.63	586	550.63	529	491.26	57	59.37

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
21	The Jalore Central Co-Operative Bank Ltd.	107	80.74	98	72.48	107	80.74	0	0.00
22	The Jhalawar Kendriya Sahakari Bank Ltd.	455	283.67	281	199.26	62	31.12	0	0.00
23	The Jodhpur Central Co-Operative Bank Ltd.	147	157.77	137	152.88	84	73.88	53	79.00
24	The Kota Central Co-Operative Bank Ltd.	406	184.26	406	184.26	8	6.50	55	44.58
25	The Nagaur Central Co-Operative Bank Ltd.	256	145.58	256	145.58	256	145.58	0	0.00
26	The Pali District Central Co-Operative Bank Ltd.	208	345.65	208	345.65	0	0.00	0	0.00
27	The Rajasthan State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	The Sikar Kendriya Sahakari Bank Ltd.	382	400.34	382	400.34	0	0.00	0	0.00
29	The Sirohi Central Co-Operative Bank Ltd.	182	88.57	182	88.57	5	2.15	0	0.00
30	The Udaipur Central Co-Operative Bank Ltd.	491	289.89	477	278.84	491	289.89	0	0.00
Total		8113	6484.56	7769	6229.81	2573	1961	267	285.41
Total Northern Region		18014	16616.28	16351	15346.18	9138	9000	516	461.01
SOUTHERN REGION									
ANDHRA PRADESH									
1	The Anantpur District Co Operative Central Bank Ltd.	1929	8703.21	1929	8703.21	0	0.00	0	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	1198	4201.05	1198	4201.05	293	1264.92	905	2936.13
3	The Chittoor District Co-Operative Central Bank Ltd.	2108	11627.00	2108	11627.00	0	0.00	0	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	1141	4624.17	1141	4624.17	0	0.00	0	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	568	1981.78	568	1981.78	568	1981.78	0	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	556	1896.06	549	1892.52	0	0.00	556	1896.06
7	The District Co-Operative Central Bank Ltd., Srikakulam	1106	2946.91	1106	2946.91	1106	2946.91	0	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	1431	4149.34	1431	4149.34	1431	4149.34	0	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	2058	6558.43	1884	6345.50	1530	5104.95	528	1453.48
10	The Guntur District Co-Operative Central Bank	9129	47145.20	9111	47099.28	7661	40211.28	0	0.00
11	The Kadapa District Co Operative Central Bank Ltd.	2097	14581.47	2097	14581.47	67	649.77	2030	13931.70
12	The Krishna District Co-Operative Central Bank Ltd.	7194	40721.79	7194	40721.79	0	0.00	0	0.00
13	The Nellore District Co-Operative Central Bank Ltd.	1555	5692.31	1546	5673.30	0	0.00	0	0.00
14	The Prakasam District Co-Operative Central Bank Ltd.	2342	9132.72	2342	9132.72	0	0.00	0	0.00
Total		34412	163961.44	34204	163680.04	12656	56308.95	4019	20217.37
KARNATAKA									
1	Bagalkot District Central Co-Operative Bank Ltd.	379	874.06	376	864.06	226	483.24	153	390.82
2	Mandya District Co-Operative Central Bank Ltd.	6901	17372.95	6198	15432.95	6203	16410.95	698	982.00
3	The Belagavi District Central Co-Operative Bank Ltd.	1762	3549.48	1616	3256.02	1628	3280.14	134	269.34
4	The Bellary District Co-Operative Central Bank Ltd.	351	622.44	345	616.98	345	604.04	0	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd.	1390	3829.04	1364	3768.95	867	2293.91	27	80.69
6	The Chikmagalur District Co-Operative Central Bank Ltd.	1075	894.82	932	854.92	665	601.85	0	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	628	771.39	624	767.77	422	617.32	16	20.58
8	The Dawangere District Central Co-Operative Bank Ltd.	113	134.30	113	134.30	0	0.00	0	0.00
9	The District Co-Operative Central Bank Ltd., Bidar	18832	73570.50	17792	70649.34	0	0.00	0	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	1923	1507.00	1923	1507.00	0	0.00	0	0.00
11	The Hassan District Co-Operative Central Bank Ltd.	4215	11693.27	4043	11266.03	3737	10847.50	75	184.29
12	The Kanara District Central Co-Operative Bank Ltd.	1139	2268.87	1051	2082.73	777	1498.70	274	584.03
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	1097	2610.12	973	2306.97	129	292.19	89	208.99
14	The Kodagu District Co-Operative Central Bank Ltd.	1486	3994.46	1139	3073.33	522	1153.19	0	0.00
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	24733	77984.56	24631	77628.83	0	0.00	0	0.00
16	The Mysore And Chamaraajnagar District Cooperative Central Bank Ltd.	1779	5662.09	1684	5198.40	26	32.29	0	0.00
17	The Raichur District Central Co-Operative Bank Ltd.	1176	2726.66	1141	2620.66	1092	2448.66	84	278.00
18	The Shimoga District Co-Operative Central Bank Ltd.	3029	6739.53	2581	5856.78	2366	5314.57	215	542.21
19	The South Canara District Central Co-Operative Bank Ltd.	19254	45887.20	13942	28910.37	19254	45887.20	0	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	195	611.77	167	533.42	100	336.75	0	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	1499	1903.93	1469	1846.81	0	0.00	0	0.00
Total		92956	265208.44	84104	239176.62	38359	92103	1765	3520.95

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.	47683	71717.31	43400	63892.22	11778	40111.10	304	653.21
2	The Malappuram District Co-Operative Bank Ltd.	789	1336.63	789	1336.63	422	686.45	10	40.41
	Total	48472	73053.94	44189	65228.85	12200	40797.55	314	693.62
	TAMIL NADU								
1	Chennai Central Co-Operative Bank Ltd.	1874	3890.06	1874	3890.06	0	0.00	0	0.00
2	Dindigul Central Co-Operative Bank Ltd.	1004	2197.60	1004	2197.60	853	1996.56	151	201.04
3	The Coimbatore District Central Co-Operative Bank Ltd.	3729	9870.31	3646	9738.51	2676	6108.37	1053	3761.94
4	The Cuddalore District Central Co-Operative Bank Ltd.	3095	3289.57	3027	3262.38	2053	2182.29	1042	1107.28
5	The Dharmapuri District Central Co-Operative Bank Ltd.	3439	12957.64	3377	12817.79	39	96.47	0	0.00
6	The Erode District Central Co-Operative Bank Ltd.	3439	7862.28	3439	7862.28	3158	7246.78	281	615.50
7	The Kancheepuram Central Co-Op.bank Ltd.	2712	11875.30	2712	11875.30	0	0.00	0	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	4569	16060.20	3427	12045.20	0	0.00	0	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	3348	4531.42	3348	4531.42	118	155.23	0	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	2018	6033.53	2018	6033.53	853	4182.96	1165	1850.57
11	The Nilgiris District Central Co-Operative Bank Ltd.	2256	10092.22	2245	9983.92	0	0.00	0	0.00
12	The Pondicherry State Co-Operative Bank Ltd.	551	1731.42	551	1731.42	13	108.51	0	0.00
13	The Pudukottai District Central Co-Operative Bank Ltd.	1713	3458.05	1713	3458.05	1713	3458.05	0	0.00
14	The Ramanathapuram District Central Co-Operative Bank Ltd.	3012	3387.70	3012	3387.70	2400	2101.14	612	1286.56
15	The Salem District Central Co-Operative Bank Ltd.	15361	24625.76	14593	23394.46	9217	14775.46	4608	7387.73
16	The Sivangai District Central Co-Operative Bank Ltd.	3540	4250.10	3540	4250.10	3540	4250.10	0	0.00
17	The Tamil Nadu State Apex Co-Operative Bank Ltd.	2	20.37	2	20.37	0	0.00	2	20.37
18	The Thanjavur Central Co-Operative Bank Ltd.	4707	9778.02	4707	9778.02	4304	8770.91	403	1007.11
19	The Tiruchirapalli District Central Co-Operative Bank Ltd.	12068	20938.11	11881	20519.24	9653	16750.48	2415	4187.63
20	The Tirunelveli District Central Co-Operative Bank Ltd.								
21	The Tiruvannamalai District Central Co-Operative Bank Ltd.	5430	9949.49	5408	9887.22	5430	9949.49	0	0.00
22	The Vellore District Central Cooperative Bank Ltd.	6457	13589.76	6457	13589.76	5343	10507.38	0	0.00
23	The Villupuram District Central Co-Operative Bank Ltd.	4677	4736.39	4677	4736.39	4677	4736.39	0	0.00
24	The Virudhunagar District Central Co-Operative Bank Ltd.	2163	3713.07	2163	3713.07	0	0.00	0	0.00
25	Thoothukudi District Central Co-Operative Bank Ltd.	2415	7278.75	2415	7278.75	1574	4277.29	841	3001.46
	Total	93579	196117.12	91236	189982.54	57614	101653.86	12573	24427.19
	TELANGANA								
1	The Adilabad District Co Operative Central Bank Ltd.	402	633.42	402	633.42	402	633.42	0	0.00
2	The District Co-Operative Central Bank Ltd., Khammam	633	1500.08	633	1500.08	633	1500.08	0	0.00
3	The District Co-Operative Central Bank Ltd., Medak								
4	The District Co-Operative Central Bank Ltd., Warangal	1464	7865.54	1464	7865.54	1464	7865.54	0	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.	26	16.98	26	16.98	25	16.97	1	0.01
6	The Karimnagar District Co-Operative Central Bank Ltd.	4341	23086.78	4341	23086.78	0	0.00	0	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	12	7.36	12	7.36	12	7.36	0	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	304	421.16	304	421.16	0	0.00	0	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	2852	8146.34	2852	8146.34	0	0.00	0	0.00
10	The Telangana State Co-Operative Bank Ltd.	2792	6812.28	2771	6791.19	0	0.00	2792	6812.28
	Total	12826	48489.94	12805	48468.85	2536	10023	2793	6812.29
	Total Southern Region	282245	746830.88	266538	706536.90	123365	300886.23	21464	55671.42
WESTERN REGION									
	GOA								
1	The Goa State Co-Operative Bank Ltd.	228	626.22	227	625.87	0	0.00	0	0.00
	Total	228	626.22	227	625.87	0	0	0	0.00
	GUJARAT								
1	Banaskantha District Central Co-Operative Bank	58	16.32	58	16.32	58	16.32	0	0.00
2	Bhavnagar District Co-Operative Bank Ltd	3	22.77	1	0.44	0	0.00	0	0.00
3	Mehsana District Central Co-Operative Bank	254	284.00	223	245.00	0	0.00	0	0.00
4	Panchmahals District Co-Operative Bank Ltd.	224	141.52	221	140.05	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.	533	596.73	532	594.18	85	93.17	0	0.00
6	Sabarkantha District Central Co-Operative Bank	1123	1453.24	1118	1446.44	932	1282.69	0	0.00
7	Surat District Co-Operative Bank Ltd.	332	138.23	332	138.23	0	0.00	0	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	41	30.81	41	30.81	41	30.81	0	0.00
9	The Amreli Jili Madhyastha Sahakari Bank Ltd.	55	19.34	55	19.34	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.	41	266.21	17	119.43	0	0.00	0	0.00
12	The Daman And Diu State Co-Operative Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
13	The Gujarat State Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	The Jamnagar District Co-Operative Bank Ltd.	34	16.06	34	16.06	0	0.00	0	0.00
15	The Junagadh Jili Sahakari Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	The Kachchh District Central Co-Operative Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	The Kaira District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	The Kodinar Taluka Co-Operative Banking Union Ltd.	211	142.60	211	142.60	0	0.00	0	0.00
19	The Surendranagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
20	Valsad District Central Co-Operative Bank Ltd	2	4.78	2	4.78	0	0.00	0	0.00
Total		2911	3132.61	2845	2913.68	1116	1422.99	0	0.00
MAHARASHTRA									
1	Akola District Central Co-Operative Bank Ltd.	155	63.84	155	63.84	81	38.69	0	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	325	129.93	275	106.33	0	0.00	0	0.00
3	Aurangabad District Central Co-Operative Bank Ltd.	2218	980.25	2218	980.25	0	0.00	0	0.00
4	Beed District Central Co-Operative Bank Ltd.	222	181.72	222	181.72	122	101.48	0	0.00
5	Bhandara District Central Co-Operative Bank Ltd.	1365	994.23	1355	987.07	1237	874.93	0	0.00
6	Buldhana District Central Co-Operative Bank Ltd.	26	53.00	13	24.83	0	0.00	26	53.00
7	Chandrapur District Central Co-Operative Bank Ltd.	5132	6625.17	5132	6625.17	2024	2511.68	185	39.66
8	Dhule & Nandurbar District Central Co-Operativebank Ltd.	489	638.04	423	549.11	0	0.00	0	0.00
9	Gadchiroli District Central Co-Operative Bank Ltd.	2835	1514.55	2826	1509.05	1985	980.20	0	0.00
10	Jalna District Central Co-Operative Bank Ltd.	39	36.56	38	35.01	0	0.00	0	0.00
11	Kolhapur District Central Co-Operative Bank Ltd.	402	276.19	402	276.19	245	149.72	0	0.00
12	Latur District Central Co-Operative Bank Ltd.	552	641.03	552	641.03	332	363.11	0	0.00
13	Nagpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
14	Nasik District Central Co-Operative Bank Ltd.	27	24.14	27	24.14	27	24.14	0	0.00
15	Osmanabad District Central Co-Operative Bank Ltd.	75	38.67	60	38.00	75	38.67	0	0.00
16	Parbhani District Central Co-Operative Bank Ltd.								
17	Pune District Central Co-Operative Bank Ltd.	1867	2295.52	1863	2291.80	61	45.08	0	0.00
18	Raigad District Central Co-Operative Bank Ltd.	2998	14.59	2137	11.63	1678	12.19	0	0.00
19	Ratnagiri District Central Co-Operative Bank Ltd.	132	146.04	125	138.78	8	2.85	0	0.00
20	Sangli District Central Co-Operative Bank Ltd.	1124	1067.75	1012	960.97	1074	1018.10	0	0.00
21	Sindhudurg District Central Co-Operative Bank Ltd.	960	1308.67	960	1308.67	380	449.38	0	0.00
22	Solapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	The Ahmednagar District Central Co-Operative Bank Ltd.	583	410.75	583	410.75	252	209.84	0	0.00
24	The Gondia District Central Co-Operative Bank Ltd.	2051	3461.18	2039	3448.64	813	778.46	1238	2682.72
25	The Jalgaon District Central Co-Operative Bank Ltd.	211	161.07	211	161.07	0	0.00	0	0.00
26	The Maharashtra State Co-Operative Bank Ltd.								
27	The Mumbai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	The Nanded District Central Co-Operative Bank Ltd.	3	0.39	3	0.39	0	0.00	0	0.00
29	The Satara District Central Co-Operative Bank Ltd.	98	51.18	98	51.18	0	0.00	0	0.00
30	The Thane District Central Co-Operative Bank Ltd.	4587	9138.92	4587	9138.92	12	5.98	0	0.00
31	Wardha District Central Co-Operative Bank Ltd.	325	154.69	280	132.04	89	60.14	0	0.00
32	Yavatmal District Central Co-Operative Bank Ltd.	2265	799.67	2265	799.67	2265	799.67	0	0.00
Total		31066	31207.74	29861	30896.25	12760	8464	1449	2775.38
Total Western Region		34205	34966.57	32933	34435.80	13876	9887	1449	2775.38
Grand Total		561799	1061877.04	532851	1010288.48	239465	421390.13	31958	67943.68

STATEMENT - VI - A (I)

NPAs against Bank loans to SHGs of Public Sector Com. Banks as on 31 March 2023

(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	789.94	4.40	628.40	3.60	551.70	3.23	99.03	16.11
2	Bank of India	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0.00
3	Bank of Maharashtra	49.02	2.71	9.95	0.84	13.46	0.82	34.39	26.15
4	Canara Bank	49.14	1.54	46.68	1.50	49.14	1.54	0.00	0.00
5	Central Bank of India								
6	Indian Bank	122.47	3.43	121.65	3.50	91.51	2.62	30.96	37.92
7	Indian Overseas Bank	136.37	7.42	105.99	6.03	0.00	0.00	6.75	5.36
8	Punjab National Bank	751.50	10.84	751.50	10.84	653.92	10.04	97.58	23.21
9	State Bank of India	413.00	1.85	378.00	1.70	364.00	1.65	5.00	9.80
10	UCO Bank	320.81	14.93	0.00	0.00	320.81	14.93	0.00	0.00
11	Union Bank of India	206.10	6.06	164.03	4.98	125.83	4.04	38.20	21.90
	Total	2838.36	4.42	2206.21	3.65	2170.38	3.53	311.91	19.50
	MADHYA PRADESH								
1	Bank of Baroda	277.23	5.75	151.67	3.53	114.56	2.73	38.65	24.48
2	Bank of India	1.85	0.03	1.85	0.05	1.85	0.03	0.00	0.00
3	Bank of Maharashtra	342.03	6.88	123.76	3.32	163.01	3.99	111.59	19.77
4	Canara Bank	265.18	13.44	265.18	13.44	265.18	13.44	0.00	0.00
5	Central Bank of India								
6	Indian Bank	763.06	11.12	720.30	10.67	750.73	11.02	12.33	24.77
7	Indian Overseas Bank	3.92	2.61	1.09	0.78	1.09	0.85	2.32	31.87
8	Punjab National Bank	1892.03	35.05	1892.03	35.05	1811.71	34.71	80.32	45.24
9	State Bank of India	738.00	4.76	729.00	4.75	695.00	4.88	25.00	4.94
10	UCO Bank	760.11	41.42	0.00	0.00	760.11	41.42	0.00	0.00
11	Union Bank of India	821.77	13.53	543.10	9.65	538.43	9.72	4.67	5.41
	Total	5865.18	11.05	4427.98	9.36	5101.67	10.31	274.88	17.74
	UTTARAKHAND								
1	Bank of Baroda	35.49	5.31	16.22	2.59	16.22	2.63	0.74	6.45
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	50.57	10.08	50.57	10.18	50.57	10.08	0.00	0.00
5	Central Bank of India								
6	Indian Bank	75.92	46.50	75.57	46.52	75.92	47.85	0.00	0.00
7	Indian Overseas Bank	21.44	11.96	21.44	15.30	0.00	0.00	0.00	0.00
8	Punjab National Bank	149.35	18.83	149.35	18.83	144.85	20.64	4.50	4.92
9	State Bank of India	63.00	3.26	63.00	3.26	62.00	3.26	1.00	4.00

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
10	UCO Bank	7.12	2.93	0.00	0.00	7.12	2.93	0.00	0.00
11	Union Bank of India	11.64	1.93	8.30	1.55	4.63	0.92	3.67	11.16
	Total	417.62	7.61	384.45	8.11	361.82	7.09	12.49	7.27
UTTAR PRADESH									
1	Bank of Baroda	2449.55	18.67	758.75	6.79	736.12	6.62	42.71	43.22
2	Bank of India	4.25	0.16	4.25	0.25	4.25	0.16	0.00	0.00
3	Bank of Maharashtra	80.49	21.02	3.58	3.67	6.55	9.69	72.07	29.07
4	Canara Bank	642.21	16.72	622.94	16.72	642.21	16.72	0.00	0.00
5	Central Bank of India								
6	Indian Bank	13995.48	82.72	12760.04	81.51	13883.22	82.68	110.95	87.26
7	Indian Overseas Bank	207.08	29.04	108.69	30.97	1.54	1.00	0.00	0.00
8	Punjab National Bank	2911.46	65.95	2911.46	65.95	2810.87	67.11	100.59	44.40
9	State Bank of India	697.00	4.70	697.00	4.70	676.00	4.69	15.00	4.97
10	UCO Bank	499.15	61.35	0.00	0.00	499.15	61.35	0.00	0.00
11	Union Bank of India	1126.26	24.14	682.87	17.42	623.70	16.42	59.17	48.20
	Total	22612.93	36.28	18549.58	33.23	19883.61	34.38	400.49	35.37
	Total Central Region	31734.09	17.15	25568.22	15.20	27517.48	15.82	999.77	22.45
EASTERN REGION									
ANDAMAN & NICOBAR									
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								
5	Indian Bank								
6	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Punjab National Bank	2.51	31.73	2.51	31.73	0.00	0.00	2.51	31.73
8	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Union Bank of India								
	Total	2.51	4.60	2.51	4.60	0.00	0.00	2.51	31.73
BIHAR									
1	Bank of Baroda	199.48	0.21	165.28	0.18	165.28	0.18	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	596.00	2.19	548.32	2.10	596.00	2.19	0.00	0.00
5	Central Bank of India								
6	Indian Bank	1016.77	2.29	984.21	2.25	983.56	2.25	33.21	6.07
7	Indian Overseas Bank	17.66	3.46	12.66	2.89	0.00	0.00	0.00	0.00
8	Punjab National Bank	4895.37	6.83	4895.37	6.83	4710.92	6.85	184.45	6.32

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	State Bank of India	3801.00	1.34	3775.00	1.33	3702.00	1.32	35.00	2.36
10	UCO Bank	3068.44	6.21	0.00	0.00	3068.44	6.21	0.00	0.00
11	Union Bank of India	57.97	0.71	50.00	0.65	49.25	0.65	0.75	0.37
	Total	13652.69	2.29	10430.84	1.92	13275.45	2.26	253.41	4.19
JHARKHAND									
1	Bank of Baroda	45.63	0.73	25.84	0.42	20.80	0.34	5.15	3.20
2	Bank of India	31.43	0.12	28.93	0.12	31.43	0.12	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	63.31	0.32	62.04	0.32	63.31	0.32	0.00	0.00
5	Central Bank of India								
6	Indian Bank	1046.20	6.89	1032.24	6.86	1031.14	6.94	15.06	4.81
7	Indian Overseas Bank	16.33	2.39	6.54	0.99	5.28	0.96	0.00	0.00
8	Punjab National Bank	1038.83	11.81	1038.83	11.81	862.57	10.19	176.26	53.96
9	State Bank of India	511.00	1.11	507.00	1.11	496.00	1.12	1.00	1.04
10	UCO Bank	446.15	21.93	0.00	0.00	446.15	21.93	0.00	0.00
11	Union Bank of India	81.64	0.75	60.22	0.58	56.48	0.55	3.74	5.86
	Total	3280.52	2.40	2761.64	2.11	3013.16	2.26	201.21	20.49
ODISHA									
1	Bank of Baroda	312.03	1.24	251.80	1.01	161.62	0.67	31.94	3.28
2	Bank of India	27.05	0.06	24.67	0.06	27.05	0.06	0.00	0.00
3	Bank of Maharashtra	9.60	10.87	0.60	1.44	0.60	1.43	9.00	28.64
4	Canara Bank	232.15	0.61	225.19	0.61	232.15	0.61	0.00	0.00
5	Central Bank of India								
6	Indian Bank	670.81	1.92	661.03	1.91	646.16	1.95	24.65	1.34
7	Indian Overseas Bank	404.95	2.16	359.66	2.00	230.29	1.55	4.23	0.44
8	Punjab National Bank	761.11	1.70	761.11	1.70	634.31	1.53	126.80	3.83
9	State Bank of India	2836.00	1.38	2783.00	1.38	2625.00	1.31	70.00	8.70
10	UCO Bank	6088.33	10.42	0.00	0.00	6088.33	10.42	0.00	0.00
11	Union Bank of India	1078.71	2.49	1004.28	2.52	703.03	1.84	301.25	17.95
	Total	12420.74	2.43	6071.34	1.38	11348.54	2.31	567.87	5.91
WEST BENGAL									
1	Bank of Baroda	83.31	0.41	79.59	0.41	79.59	0.44	2.54	0.12
2	Bank of India	6.83	0.03	1.93	0.01	6.83	0.03	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	186.05	0.42	182.33	0.42	186.05	0.42	0.00	0.00
5	Central Bank of India								
6	Indian Bank	636.03	0.34	618.67	0.34	630.59	0.35	5.44	0.18
7	Indian Overseas Bank	44.17	0.77	37.12	0.68	4.39	0.10	0.14	0.03
8	Punjab National Bank	12074.31	3.97	12074.31	3.97	10658.13	3.67	1416.18	9.88

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	State Bank of India	2928.00	1.16	2904.00	1.16	2855.00	1.16	46.00	2.54
10	UCO Bank	1763.78	3.03	0.00	0.00	1763.78	3.03	0.00	0.00
11	Union Bank of India	116.15	0.51	104.55	0.46	102.17	0.48	2.38	0.20
	Total	17838.63	1.95	16002.50	1.89	16286.53	1.84	1472.68	6.39
	Total Eastern Region	47195.09	2.19	35268.83	1.80	43923.68	2.09	2497.68	6.29
NORTH EASTERN REGION									
ARUNACHAL PRADESH									
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	17.06	69.72	17.06	69.72	17.06	69.72	0.00	0.00
5	Central Bank of India								
6	Indian Bank								
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab National Bank	55.73	89.28	55.73	89.28	55.73	89.28	0.00	0.00
9	State Bank of India	37.00	5.83	37.00	5.83	37.00	5.83	0.00	0.00
10	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Union Bank of India								
	Total	113.20	12.99	113.20	13.16	109.79	12.74	0.00	0.00
ASSAM									
1	Bank of Baroda	43.91	2.54	24.45	1.47	20.31	1.28	5.98	5.57
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	0.80	1.79	0.59	2.84	0.86	0.00	0.00
4	Canara Bank	65.50	1.77	65.50	1.87	65.50	1.77	0.00	0.00
5	Central Bank of India								
6	Indian Bank	396.41	2.48	384.86	2.43	322.83	2.04	73.58	35.35
7	Indian Overseas Bank	75.44	4.29	43.75	2.97	10.47	1.15	0.00	0.00
8	Punjab National Bank	1957.88	11.63	1957.88	11.63	1157.51	7.56	800.37	52.91
9	State Bank of India	580.00	1.52	580.00	1.52	530.00	1.41	9.00	1.52
10	UCO Bank	2452.24	12.99	0.00	0.00	2452.24	12.99	0.00	0.00
11	Union Bank of India	152.70	3.20	71.48	1.63	68.71	1.60	2.77	2.60
	Total	5726.92	5.45	3129.71	3.69	4630.41	4.58	891.70	35.12
MANIPUR									
1	Bank of Baroda	4.80	4.58	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Central Bank of India								
6	Indian 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
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab National Bank	27.74	29.74	27.74	29.74	24.77	28.71	2.97	42.61
9	State Bank of India	4.00	0.58	4.00	0.58	4.00	0.59	0.00	0.00
10	UCO Bank	3.65	2.47	0.00	0.00	3.65	2.47	0.00	0.00
11	Union Bank of India								
	Total	40.19	3.07	31.74	2.82	32.42	2.60	2.97	22.90
MEGHALAYA									
1	Bank of Baroda	3.00	28.54	3.00	28.54	3.00	28.54	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								
5	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Punjab National Bank	9.49	58.98	9.49	58.98	4.01	37.79	5.48	100.00
8	State Bank of India	89.00	5.48	89.00	5.48	89.00	5.62	0.00	0.00
9	UCO Bank	7.01	83.16	0.00	0.00	7.01	83.16	0.00	0.00
10	Union Bank of India	3.09	68.06	1.28	56.39	1.28	56.39	0.00	0.00
	Total	111.59	6.53	102.77	6.06	104.30	6.30	5.48	19.24
MIZORAM									
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Central Bank of India								
6	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Punjab National Bank	4.08	59.22	4.08	59.22	0.00	0.00	4.08	100.00
8	State Bank of India	17.00	7.66	17.00	7.66	15.00	8.24	2.00	6.25
9	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	21.08	7.27	21.08	7.35	15.00	6.10	6.08	16.85
NAGALAND									
1	Bank of Baroda	4.46	9.53	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								
6	Indian Bank	0.13	0.41	0.13	0.41	0.13	0.88	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 National Bank	2.84	34.63	2.84	34.63	2.37	30.66	0.47	100.00

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
9	State Bank of India	47.00	4.21	47.00	4.21	47.00	4.27	0.00	0.00
10	UCO Bank	7.57	65.31	0.00	0.00	7.57	65.31	0.00	0.00
11	Union Bank of India								
	Total	62.00	4.92	49.97	4.06	57.07	4.79	0.47	1.98
	SIKKIM								
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								
5	Indian Bank								
6	Indian Overseas Bank	0.00	0.00	0.00	0.00	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	6.00	0.44	6.00	0.44	6.00	0.44	0.00	0.00
9	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Union Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	6.00	0.32	6.00	0.33	6.00	0.32	0.00	0.00
	TRIPURA								
1	Bank of Baroda	0.25	3.23	0.25	3.36	0.25	3.36	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	19.33	5.17	19.33	5.17	19.33	5.17	0.00	0.00
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 National Bank	877.12	32.55	877.12	32.55	370.55	17.33	506.57	91.08
9	State Bank of India	75.00	11.36	75.00	11.36	75.00	11.36	0.00	0.00
10	UCO Bank	74.53	13.28	0.00	0.00	74.53	13.28	0.00	0.00
11	Union Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	1046.64	21.64	972.11	22.95	540.07	12.68	506.57	90.50
	Total North Eastern Region	7127.62	6.08	4426.58	4.60	5495.06	4.89	1413.27	44.04
	NORTHERN REGION								
	CHANDIGARH								
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	Bank of Maharashtra								
4	Canara Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Central Bank of India								
6	Indian Bank								
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Punjab National Bank	1.57	13.35	1.57	13.35	0.00	0.00	1.57	13.35

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	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Union Bank of India								
	Total	1.57	12.30	1.57	12.30	0.00	0.00	1.57	13.35
	HARYANA								
1	Bank of Baroda	4.76	0.80	2.90	1.71	0.74	0.50	2.16	8.77
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	4.76	2.40	1.59	4.04	1.59	1.07	3.17	6.51
4	Canara Bank	69.35	3.99	63.80	3.71	69.35	3.99	0.00	0.00
5	Central Bank of India								
6	Indian Bank	18.44	14.03	18.44	14.03	17.91	14.37	0.53	7.75
7	Indian Overseas Bank	3.30	5.22	1.39	2.69	0.00	0.00	0.00	0.00
8	Punjab National Bank	633.57	15.72	633.57	15.72	585.41	15.79	48.16	15.03
9	State Bank of India	163.00	8.95	163.00	8.95	156.00	8.89	5.00	8.47
10	UCO Bank	19.69	7.90	0.00	0.00	19.69	7.90	0.00	0.00
11	Union Bank of India	43.66	6.62	26.58	4.54	24.83	4.38	1.75	9.88
	Total	960.53	9.94	911.27	10.45	875.52	10.10	60.77	12.70
	HIMACHAL PRADESH								
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	14.79	4.87	14.79	5.02	14.79	4.87	0.00	0.00
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 National Bank	162.71	7.15	162.71	7.15	126.55	6.48	36.16	11.21
9	State Bank of India	52.00	4.70	47.00	4.67	44.00	4.62	0.00	0.00
10	UCO Bank	85.86	6.30	0.00	0.00	85.86	6.30	0.00	0.00
11	Union Bank of India	1.00	1.27	0.00	0.00	0.00	0.00	0.00	0.00
	Total	316.36	5.96	224.50	5.89	271.20	5.72	36.16	9.57
	JAMMU AND KASHMIR								
1	Bank of Baroda	11.75	64.56	11.75	64.56	0.00	0.00	11.75	94.61
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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 National Bank	46.23	5.54	46.23	5.54	46.23	5.73	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
9	State Bank of India	12.00	0.68	11.00	0.67	10.00	0.62	0.00	0.00
10	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Union Bank of India	0.28	5.31	0.00	0.00	0.00	0.00	0.00	0.00
	Total	72.27	2.75	68.98	2.75	56.23	2.32	13.76	30.77
NEW DELHI									
1	Bank of Baroda	863.38	99.38	863.38	99.38	863.38	99.38	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	95.31	100.00	73.39	100.00	95.31	100.00	0.00	0.00
5	Central Bank of India								
6	Indian Bank	4.31	71.36	3.54	67.17	4.31	71.36	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 National Bank	0.24	2.82	0.24	2.82	0.24	4.39	0.00	0.00
9	State Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Union Bank of India	219.11	96.41	178.62	96.40	0.00	0.00	178.62	97.64
	Total	1182.35	94.61	1119.17	98.07	963.24	98.40	178.62	78.03
PUNJAB									
1	Bank of Baroda	12.53	13.90	0.33	0.72	0.33	0.72	3.00	23.02
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	41.77	33.44	34.67	31.90	41.77	33.44	0.00	0.00
5	Central Bank of India								
6	Indian Bank	45.40	49.64	44.32	49.47	44.96	50.34	0.44	20.56
7	Indian Overseas Bank	19.04	23.97	2.95	17.03	0.00	0.00	0.00	0.00
8	Punjab National Bank	242.03	42.07	242.03	42.07	222.37	42.29	19.66	39.82
9	State Bank of India	139.00	16.31	139.00	16.31	120.00	17.27	1.00	12.50
10	UCO Bank	51.72	43.77	0.00	0.00	51.72	43.77	0.00	0.00
11	Union Bank of India	17.30	25.46	13.92	21.95	13.92	21.95	0.00	0.00
	Total	569.83	13.75	477.22	26.27	495.07	13.05	25.14	28.89
RAJASTHAN									
1	Bank of Baroda	541.45	2.43	342.96	1.55	336.16	1.52	7.40	35.34
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	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	4.39	0.47	4.39	0.51	4.39	0.47	0.00	0.00
5	Central Bank of India								
6	Indian Bank	23.20	0.78	23.20	0.78	23.20	0.78	0.00	0.00
7	Indian Overseas Bank	35.57	56.01	26.28	56.70	23.90	92.56	0.00	0.00
8	Punjab National Bank	1094.06	30.84	1094.06	30.84	1058.12	30.89	35.94	29.31

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	State Bank of India	1010.00	9.42	1010.00	9.56	990.00	9.71	3.00	7.32
10	UCO Bank	178.04	20.21	0.00	0.00	178.04	20.21	0.00	0.00
11	Union Bank of India	41.24	6.60	40.79	6.68	40.37	6.68	0.42	6.23
	Total	2944.66	6.88	2543.73	6.17	2657.81	6.37	59.84	19.65
	Total Northern Region	6047.57	9.19	5346.44	9.02	5319.07	8.53	375.86	24.51
SOUTHERN REGION									
	ANDHRA PRADESH								
1	Bank of Baroda	552.68	0.33	446.21	0.27	443.34	0.27	3.12	2.11
2	Bank of India	6.56	0.01	0.00	0.00	6.56	0.01	0.00	0.00
3	Bank of Maharashtra	4.07	0.10	3.34	0.13	2.48	0.08	0.68	0.25
4	Canara Bank	2266.66	0.38	1881.33	0.34	2266.66	0.38	0.00	0.00
5	Central Bank of India								
6	Indian Bank	1646.74	0.37	1530.06	0.35	1638.00	0.37	8.74	6.73
7	Indian Overseas Bank	4886.63	6.23	4123.75	5.44	1910.72	3.06	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	43.92	0.75	43.92	0.75	23.09	0.91	20.83	0.62
10	State Bank of India	2688.00	0.20	2536.00	0.19	2233.00	0.17	239.00	3.39
11	UCO Bank	135.79	1.48	0.00	0.00	135.79	1.48	0.00	0.00
12	Union Bank of India	6701.42	0.35	5818.41	0.32	3561.95	0.24	2256.46	0.68
	Total	18932.47	0.41	16383.02	0.37	12221.59	0.30	2528.83	0.74
	KARNATAKA								
1	Bank of Baroda	3228.94	0.98	1015.26	0.31	950.01	2.11	41.90	6.61
2	Bank of India	15.52	0.11	15.52	0.12	15.52	0.11	0.00	0.00
3	Bank of Maharashtra	89.20	0.17	19.02	0.04	33.02	0.07	53.80	21.09
4	Canara Bank	13405.64	10.17	12199.13	9.64	13405.64	10.17	0.00	0.00
5	Central Bank of India								
6	Indian Bank	412.06	13.67	375.66	13.00	405.62	19.93	6.44	0.66
7	Indian Overseas Bank	2132.21	34.54	1553.90	34.47	770.72	32.25	0.00	0.00
8	Punjab National Bank	86.42	39.91	86.42	39.91	70.39	70.11	16.03	13.80
9	State Bank of India	6414.00	1.56	6286.00	1.56	6058.00	9.09	63.00	1.46
10	UCO Bank	76.92	15.00	0.00	0.00	76.92	15.00	0.00	0.00
11	Union Bank of India	3670.67	1.12	2620.00	0.94	2146.32	0.78	473.68	13.64
	Total	29531.58	2.32	24170.91	2.01	23932.16	4.08	654.85	6.66
	KERALA								
1	Bank of Baroda	622.54	2.74	422.39	1.89	404.69	1.86	17.70	2.82
2	Bank of India	44.47	0.30	25.10	0.22	44.47	0.30	0.00	0.00
3	Bank of Maharashtra	38.38	28.92	25.42	32.19	34.43	30.80	0.00	0.00
4	Canara Bank	3940.28	2.14	3506.85	1.94	3940.28	2.14	0.00	0.00
5	Central Bank of India								

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	1336.04	3.08	1321.51	3.07	1330.22	3.08	5.82	3.97
7	Indian Overseas Bank	5653.39	22.48	4097.78	19.47	86.46	1.05	18.50	0.79
8	Punjab National Bank	472.01	5.86	472.01	5.86	146.92	3.93	325.09	7.53
9	State Bank of India	810.00	0.92	795.00	0.92	733.00	1.00	18.00	0.83
10	UCO Bank	29.65	2.44	0.00	0.00	29.65	2.44	0.00	0.00
11	Union Bank of India	11194.65	10.02	8235.44	8.29	8082.40	9.22	153.04	1.31
	Total	24141.41	4.83	18901.50	4.00	14832.52	3.39	538.15	2.52
LAKSHADWEEP UT									
1	Bank of Baroda								
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	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
PUDUCHERRY									
1	Bank of Baroda	17.22	4.45	1.15	0.31	1.15	0.31	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	Canara Bank	362.45	24.44	333.45	24.18	362.45	24.44	0.00	0.00
4	Central Bank of India								
5	Indian Bank	562.90	15.54	525.91	14.71	553.95	16.12	8.95	21.05
6	Indian Overseas Bank	323.75	41.34	323.75	41.86	215.03	39.74	0.00	0.00
7	Punjab National Bank	3.31	21.35	3.31	21.35	3.31	21.35	0.00	0.00
8	State Bank of India	16.00	4.05	16.00	4.05	13.00	6.05	3.00	5.45
9	UCO Bank	22.83	12.44	0.00	0.00	22.83	12.44	0.00	0.00
10	Union Bank of India	221.26	73.09	200.64	74.80	184.43	79.97	16.21	43.09
	Total	1529.72	20.51	1404.21	19.92	1356.15	20.06	28.16	17.39
TAMIL NADU									
1	Bank of Baroda	530.13	2.82	262.70	1.44	238.67	1.33	39.00	7.02
2	Bank of India	4.43	0.02	4.43	0.03	4.43	0.02	0.00	0.00
3	Bank of Maharashtra	136.94	23.54	122.62	36.45	132.03	38.23	3.02	5.16
4	Canara Bank	19662.04	10.50	18875.56	10.23	19662.04	10.50	0.00	0.00
5	Central Bank of India								
6	Indian Bank	12854.13	2.82	12410.60	2.75	12773.66	3.31	66.36	0.93
7	Indian Overseas Bank	62584.97	47.21	60106.15	47.35	14696.55	36.31	158.47	7.41
8	Punjab National Bank	376.33	10.11	376.33	10.11	217.17	10.85	159.16	9.25
9	State Bank of India	1539.00	3.19	1534.00	3.19	1102.00	4.68	237.00	12.32

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
10	Uco Bank	718.44	36.75	0.00	0.00	718.44	36.75	0.00	0.00
11	Union Bank of India	3665.81	10.68	2710.43	10.07	2223.11	9.54	487.32	13.52
	Total	102072.22	11.32	96402.82	10.98	51768.10	7.38	1150.33	6.70
TELANGANA									
1	Bank of Baroda	209.43	0.49	128.71	0.30	104.79	0.25	58.90	15.04
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	35.74	1.92	12.16	1.09	26.35	1.58	5.56	17.49
4	Canara Bank	4558.28	3.01	4467.11	3.01	4558.28	3.01	0.00	0.00
5	Central Bank of India								
6	Indian Bank	2055.70	2.54	2040.80	2.53	2037.61	2.53	18.09	3.17
7	Indian Overseas Bank	2119.98	13.43	2076.07	13.48	1673.40	13.80	0.37	0.06
8	Punjab National Bank	532.43	6.96	532.43	6.96	326.00	4.76	206.43	25.71
9	State Bank of India	12169.00	2.00	11807.00	2.00	11031.00	2.18	311.00	2.21
10	UCO Bank	90.43	1.46	0.00	0.00	90.43	1.46	0.00	0.00
11	Union Bank of India	12417.16	2.76	12042.09	2.78	8205.12	2.18	3836.97	6.73
	Total	34188.15	2.50	33106.37	2.51	28052.98	2.37	4437.32	6.03
	Total Southern Region	210395.55	2.43	190368.83	2.29	132163.50	1.87	9337.64	2.01
WESTERN REGION									
DAMAN AND DIU UT									
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								
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
D AND N HAVELI UT									
1	Bank of Baroda	3.45	4.56	3.45	4.56	3.45	4.56	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
8	Union Bank of India								
	Total	3.45	4.56	3.45	4.56	3.45	4.56	0.00	0.00
GOA									
1	Bank of Baroda	2.47	1.20	2.47	1.29	1.45	0.79	1.02	6.58
2	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Maharashtra	9.28	11.84	0.01	0.05	6.37	15.44	2.91	8.28

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	39.16	13.30	39.16	13.57	39.16	13.30	0.00	0.00
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	0.34	0.37	0.34	0.68	0.34	2.19	0.00	0.00
8	Punjab National Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	State Bank of India	17.00	2.03	17.00	2.03	17.00	2.09	0.00	0.00
10	UCO Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Union Bank of India	7.20	0.95	7.20	1.06	7.20	1.06	0.00	0.00
	Total	75.45	3.16	66.18	3.06	71.52	3.32	3.93	7.76
	GUJARAT								
1	Bank of Baroda	1416.29	4.71	1161.33	3.95	1156.00	3.95	11.26	6.66
2	Bank of India	0.40	0.07	0.40	0.08	0.40	0.07	0.00	0.00
3	Bank of Maharashtra	24.69	5.68	3.37	3.14	5.28	5.72	15.58	5.10
4	Canara Bank	19.54	17.43	19.54	17.43	19.54	17.43	0.00	0.00
5	Central Bank of India								
6	Indian Bank	25.68	7.45	25.28	7.34	25.68	7.66	0.00	0.00
7	Indian Overseas Bank	7.94	10.08	0.43	0.81	0.00	0.00	0.00	0.00
8	Punjab National Bank	31.41	14.49	31.41	14.49	30.19	24.41	1.22	1.31
9	State Bank of India	157.00	5.35	157.00	5.35	149.00	5.90	1.00	4.17
10	UCO Bank	11.22	7.80	0.00	0.00	11.22	7.80	0.00	0.00
11	Union Bank of India	139.00	14.87	128.55	14.45	128.55	14.66	0.00	0.00
	Total	1833.17	5.12	1527.31	4.42	1525.86	4.48	29.06	4.65
	MAHARASHTRA								
1	Bank of Baroda	1221.88	4.31	695.25	2.70	581.47	2.31	137.40	16.40
2	Bank of India	123.23	0.17	101.51	0.15	123.23	0.17	0.00	0.00
3	Bank of Maharashtra	5147.40	6.05	2069.53	3.00	3594.30	4.92	1000.06	16.83
4	Canara Bank	441.47	3.50	410.57	3.32	441.47	3.50	0.00	0.00
5	Central Bank of India								
6	Indian Bank	887.57	34.53	882.82	34.74	878.60	35.13	8.97	12.93
7	Indian Overseas Bank	40.58	6.35	33.56	5.39	8.17	2.02	1.18	7.75
8	Punjab National Bank	218.02	23.83	218.02	23.83	161.92	20.99	56.10	39.08
9	State Bank of India	6251.00	14.95	6071.00	14.95	5647.00	14.85	362.00	42.74
10	UCO Bank	93.26	8.75	0.00	0.00	93.26	8.75	0.00	0.00
11	Union Bank of India	1363.97	12.01	1172.19	11.38	1098.16	11.19	74.03	15.19
	Total	15788.38	6.14	11654.45	5.10	12627.58	5.35	1639.74	19.65
	Total Western Region	17700.45	5.99	13251.39	4.99	14228.41	5.23	1672.73	18.55
	Grand Total	320200.37	2.79	274230.29	2.52	228647.20	2.34	16296.95	3.12

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	13487.98	1.59	7465.49	0.90	6955.08	1.27	561.35	6.57
2	Bank of India	266.03	0.08	208.60	0.07	266.03	0.08	0.00	0.00
3	Bank of Maharashtra	6001.11	3.90	2402.61	1.85	4026.86	2.93	1330.54	16.30
4	Canara Bank	47107.63	3.35	44028.88	3.25	47107.63	3.35	0.00	0.00
5	Central Bank of India								
6	Indian Bank	38595.45	2.84	36560.84	2.71	38149.51	2.97	430.52	2.79
7	Indian Overseas Bank	78735.06	27.11	73043.29	26.67	19638.35	13.14	191.96	2.52
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	31355.61	6.21	31355.61	6.21	26920.13	5.73	4435.48	12.57
10	State Bank of India	44279.00	1.29	43280.00	1.28	40581.00	1.40	1452.00	4.00
11	UCO Bank	17012.74	7.88	0.00	0.00	17012.74	7.88	0.00	0.00
12	Union Bank of India	43359.76	1.47	35884.97	1.30	27989.87	1.19	7895.10	1.92
	Total All Public Sec. Comm. Banks	320200.37	2.79	274230.29	2.52	228647.20	2.34	16296.95	3.12

STATEMENT - VI - A (II)

Progress under Microfinance - NPAs against Bank loans to SHGs of Private Sector Com.
Banks as on 31 March 2023

(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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	HDFC Bank Ltd.	8.97	0.17	8.97	0.17	3.42	0.14	3.53	0.13
4	ICICI Bank Limited	0.09	0.21	0.09	0.21	0.09	0.21	0.00	0.00
5	IDBI Bank Limited	25.55	2.27	25.22	2.52	15.86	1.93	2.28	19.24
6	IDFC Bank Limited								
7	Karnataka Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Karur Vysya Bank Ltd								
9	South Indian Bank Ltd								
10	Yes Bank Ltd.								
	Total	34.61	0.51	34.28	0.55	19.37	0.59	5.81	0.21
	MADHYA PRADESH								
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	DCB Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	141.69	0.38	141.69	0.38	108.58	0.33	30.67	0.66
6	ICICI Bank Limited	208.52	4.21	208.52	4.21	185.83	6.22	22.69	1.16
7	IDBI Bank Limited	179.02	6.02	178.22	6.11	1.38	7.71	0.00	0.00
8	IDFC Bank Limited								
9	Karnataka Bank Ltd								
10	South Indian Bank Ltd								
11	YES Bank Ltd.								
	Total	529.23	1.16	528.43	1.17	295.79	0.83	53.36	0.81
	UTTARAKHAND								
1	Bandhan Bank Limited								
2	ICICI Bank Limited								
3	IDBI Bank Limited	62.77	78.13	25.46	76.23	0.00	0.00	0.00	0.00
4	Karnataka Bank Ltd								
5	Nainital Bank Ltd	7.94	4.67	6.81	4.30	7.94	4.67	0.00	0.00
6	Tamilnad Mercantile Bank Ltd								
7	YES Bank Ltd.								
	Total	70.71	28.23	32.27	16.82	7.94	4.31	0.00	0.00
	UTTAR PRADESH								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	DCB 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
4	Federal Bank Ltd								
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	2454.98	99.86	2211.04	99.84	0.00	0.00	13.56	100.00
8	Indusind Bank Ltd								
9	Karnataka Bank Ltd								
10	Nainital Bank Ltd	0.63	21.28	0.63	21.28	0.63	21.28	0.00	0.00
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	Total	2455.61	98.52	2211.67	98.36	0.63	1.77	13.56	100.00
	Total Central Region	3090.16	5.61	2806.65	5.21	323.73	0.83	72.73	0.77
EASTERN REGION									
	ANDAMAN & NICOBAR								
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	BIHAR								
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								
4	HDFC Bank Ltd.	1.06	0.06	1.06	0.06	1.06	0.06	0.00	0.00
5	ICICI Bank Limited	210.83	3.82	210.83	3.82	210.83	3.86	0.00	0.00
6	IDBI Bank Limited	0.86	0.25	0.86	0.25	0.86	2.17	0.00	0.00
7	IDFC Bank Limited								
8	YES Bank Ltd.								
	Total	212.75	2.82	212.75	2.82	212.75	2.96	0.00	0.00
	JHARKHAND								
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								
4	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	321.36	68.15	290.69	68.98	22.34	15.25	0.00	0.00
7	IDFC Bank Limited								
8	Karnataka Bank Ltd								
9	YES Bank Ltd.								
	Total	321.36	63.98	290.69	64.30	22.34	12.61	0.00	0.00
	ODISHA								
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	Catholic Syrian Bank Ltd								
4	DCB Bank Limited	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	Federal Bank Ltd								
6	HDFC Bank Ltd.	35.67	0.17	35.67	0.17	25.30	0.14	8.98	0.35
7	ICICI Bank Limited	80.36	0.62	80.36	0.62	57.23	0.49	23.13	1.83
8	IDBI Bank Limited	706.83	41.07	683.39	41.96	1.66	0.39	1.17	1.60
9	IDFC Bank Limited								
10	Karnataka Bank Ltd								
11	YES Bank Ltd.								
	Total	822.86	2.29	799.42	2.23	84.19	0.27	33.28	0.85
	WEST BENGAL								
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	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	ICICI Bank Limited								
8	IDBI Bank Limited	424.67	42.90	358.52	40.71	3.41	1.21	0.00	0.00
9	Idfc Bank Limited								
10	Indusind Bank Ltd								
11	Karnataka Bank Ltd								
12	Karur Vysya Bank Ltd								
13	The Dhanalakshmi Bank Ltd								
14	YES Bank Ltd.								
	Total	424.67	42.73	358.52	40.52	3.41	1.20	0.00	0.00
	Total Eastern Region	1781.64	3.95	1661.38	3.71	322.69	0.84	33.28	0.83
NORTH EASTERN REGION									
	ARUNACHAL PRADESH								
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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ASSAM								
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	79.85	0.31	79.85	0.31	76.42	0.31	3.24	0.25
4	ICICI Bank Limited								
5	IDBI Bank Limited	216.69	21.94	194.94	23.09	44.38	7.82	2.99	3.51
6	Karnataka Bank Ltd								
7	South Indian Bank Ltd								
	Total	296.54	1.11	274.79	1.03	120.80	0.48	6.23	0.46

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
MANIPUR									
1	Bandhan 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
MEGHALAYA									
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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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								
3	HDFC Bank Ltd.								
4	ICICI Bank Limited								
5	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
SIKKIM									
1	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Karnataka Bank Ltd								
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TRIPURA									
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	0.14	0.03	0.14	0.03	0.14	0.03	0.00	0.00
4	IDBI Bank Limited	1.07	1.57	1.07	4.55	0.19	0.78	0.00	0.00
	Total	1.21	0.21	1.21	0.22	0.33	0.06	0.00	0.00
	Total North Eastern Region	297.75	1.07	276.00	1.00	121.13	0.47	6.23	0.45
NORTHERN REGION									
CHANDIGARH									
1	Bandhan Bank Limited	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
	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	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	2.40	0.04	2.40	0.04	2.40	0.04	0.00	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	19.26	54.84	10.35	40.75	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/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
7	Nainital Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	South Indian Bank Ltd	0.55	50.00	0.55	100.00	0.00	0.00	0.55	50.00
9	YES Bank Ltd.								
	Total	22.21	0.35	13.30	0.21	2.40	0.04	0.55	50.00
HIMACHAL PRADESH									
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	HDFC Bank Ltd.								
3	ICICI Bank Limited								
4	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	YES Bank Ltd.								
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
JAMMU AND KASHMIR									
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	ICICI Bank Limited								
3	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								
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	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.								
7	ICICI Bank Limited								
8	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	IDFC Bank Limited								
10	Indusind Bank Ltd								
11	Karnataka Bank Ltd								
12	Nainital Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	South Indian Bank Ltd								
14	The Dhanalakshmi Bank Ltd								
15	YES Bank Ltd.								
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PUNJAB									
1	Bandhan Bank Limited								
2	DCB Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	1.46	0.13	1.46	0.13	1.46	0.13	0.00	0.00
5	ICICI Bank Limited								
6	IDBI Bank Limited	0.15	41.67	0.03	12.50	0.00	0.00	0.00	0.00
7	Karnataka Bank Ltd								
8	YES Bank Ltd.								
	Total	1.61	0.14	1.49	0.13	1.46	0.13	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
	RAJASTHAN								
1	Bandhan Bank Limited								
2	Catholic Syrian Bank Ltd								
3	City Union Bank Limited								
4	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	28.84	0.14	28.84	0.14	28.00	0.14	0.71	0.43
7	ICICI Bank Limited	713.65	1.80	682.85	1.72	707.14	1.83	6.51	0.64
8	IDBI Bank Limited	67.47	25.61	66.69	26.29	0.01	0.01	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.								
	Total	809.96	1.35	778.38	1.30	735.15	1.26	7.22	0.61
	Total Northern Region	833.78	1.23	793.17	1.17	739.01	1.12	7.77	0.65
SOUTHERN REGION									
	ANDHRA PRADESH								
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	2.45	0.77	0.00	0.00	0.00	0.00	0.00	0.00
4	DCB Bank Limited								
5	Federal Bank Ltd								
6	HDFC Bank Ltd.	37.50	0.23	37.50	0.23	0.18	0.01	36.09	0.26
7	ICICI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Karnataka Bank Ltd	3.18	0.80	0.00	0.00	0.00	0.00	0.00	0.00
10	Karur Vysya Bank Ltd								
11	South Indian Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Tamilnad Mercantile Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	43.13	0.25	37.50	0.22	0.18	0.01	36.09	0.26
	KARNATAKA								
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	1.62	100.00	1.62	100.00	0.00	0.00	1.62	100.00
4	City Union Bank Limited								
5	DCB Bank Limited								
6	Federal 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
7	HDFC Bank Ltd.	619.46	0.68	619.46	0.68	0.00	0.00	0.00	0.00
8	ICICI Bank Limited	1790.51	12.01	1790.51	12.01	1782.98	15.14	7.53	0.24
9	IDBI Bank Limited	67.20	0.03	63.42	0.04	14.93	0.03	0.00	0.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd	21.51	0.80	21.46	0.91	0.00	0.00	0.00	0.00
12	Karur Vysya Bank Ltd	0.63	52.50	0.63	52.50	0.00	0.00	0.00	0.00
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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.								
	Total	2500.93	0.74	2497.10	0.92	1797.91	2.54	9.15	0.29
KERALA									
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	11.71	81.21	11.71	81.21	1.29	54.89	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								
7	HDFC Bank Ltd.	154.89	0.13	154.89	0.13	0.00	0.00	0.00	0.00
8	ICICI Bank Limited	261.54	1.03	261.54	1.03	240.71	1.11	20.83	0.57
9	IDBI Bank Limited	611.74	5.71	586.70	5.85	16.97	9.06	6.02	6.46
10	Karnataka Bank Ltd	4.59	7.30	4.59	7.52	0.00	0.00	0.00	0.00
11	Karur Vysya Bank Ltd								
12	South Indian Bank Ltd	8.58	3.74	6.31	3.07	0.00	0.00	0.00	0.00
13	Tamilnad Mercantile Bank Ltd	4.18	64.01	2.82	54.55	0.00	0.00	0.00	0.00
14	The Dhanalakshmi Bank Ltd	785.81	1.14	762.23	1.11	7.33	0.17	0.00	0.00
15	YES Bank Ltd.								
	Total	1843.04	0.82	1790.79	0.80	266.30	1.01	26.85	0.49
LAKSHADWEEP UT									
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
PUDUCHERRY									
1	Catholic Syrian Bank Ltd								
2	City Union Bank Limited								
3	Federal Bank Ltd								
4	HDFC Bank Ltd.	16.67	1.12	16.67	1.12	0.37	0.07	0.00	0.00
5	IDBI Bank Limited	20.81	4.09	20.81	4.25	0.00	0.00	0.00	0.00
6	Karnataka 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
7	Karur Vysya Bank Ltd								
8	South Indian Bank Ltd								
9	Tamilnad Mercantile Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	37.48	1.87	37.48	1.89	0.37	0.07	0.00	0.00
TAMIL NADU									
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	Catholic Syrian Bank Ltd	8.22	28.84	8.22	28.84	0.00	0.00	0.27	100.00
4	City Union Bank Limited	125.63	41.23	63.63	45.51	9.69	61.84	0.00	0.00
5	DCB Bank Limited								
6	Federal Bank Ltd								
7	HDFC Bank Ltd.	1193.48	0.70	1193.48	0.70	16.45	0.02	27.73	0.07
8	ICICI Bank Limited	3346.52	2.56	3345.68	2.55	3081.84	2.78	264.68	1.33
9	IDBI Bank Limited	202.19	1.81	182.15	1.65	14.48	21.42	21.11	100.00
10	IDFC Bank Limited								
11	Karnataka Bank Ltd								
12	Karur Vysya Bank Ltd	9.58	41.01	8.80	40.04	0.00	0.00	0.00	0.00
13	South Indian Bank Ltd	2.46	67.40	1.59	57.19	0.00	0.00	0.69	100.00
14	Tamilnad Mercantile Bank Ltd								
15	The Dhanalakshmi Bank Ltd	21.68	80.36	21.68	80.36	0.00	0.00	0.00	0.00
16	YES Bank Ltd.								
	Total	4909.76	1.57	4825.23	1.54	3122.46	1.74	314.48	0.52
TELANGANA									
1	Axis Bank Limited								
2	Bandhan Bank Limited								
3	DCB Bank Limited								
4	Federal Bank Ltd								
5	HDFC Bank Ltd.	197.07	0.42	197.07	0.42	21.76	0.20	129.05	0.36
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	Karnataka Bank Ltd								
9	Karur Vysya Bank Ltd								
10	South Indian Bank Ltd								
11	The Dhanalakshmi Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	197.34	0.42	197.34	0.42	21.76	0.20	129.05	0.36
	Total Southern Region	9531.68	1.01	9385.44	1.07	5208.98	1.79	515.62	0.43

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
WESTERN REGION									
	DAMAN AND DIU UT								
1	DCB Bank Limited	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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	D AND N HAVELI UT								
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
	GOA								
1	Bandhan Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Federal Bank Ltd								
3	HDFC Bank Ltd.	3.15	0.10	3.15	0.10	0.83	0.07	0.00	0.00
4	IDBI Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Karnataka Bank Ltd								
	Total	3.15	0.10	3.15	0.10	0.83	0.07	0.00	0.00
	GUJARAT								
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								
5	HDFC Bank Ltd.	34.59	2.46	34.59	2.46	0.00	0.00	0.11	0.03
6	ICICI Bank Limited	111.46	1.47	111.46	1.47	101.03	5.93	10.43	0.18
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								
11	The Dhanalakshmi Bank Ltd								
12	YES Bank Ltd.								
	Total	146.05	1.62	146.05	1.62	101.03	5.39	10.54	0.17
	MAHARASHTRA								
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								
7	HDFC Bank Ltd.	390.40	0.26	390.40	0.26	18.70	0.02	1.65	0.03
8	ICICI Bank Limited	620.46	0.52	617.76	0.51	528.09	0.59	92.37	0.31
9	IDBI Bank Limited	3325.37	21.76	3102.98	21.34	127.45	7.66	52.89	51.04
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka 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
13	South Indian Bank Ltd								
14	Tamilnad Mercantile Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	The Dhanalakshmi Bank Ltd								
16	YES Bank Ltd.								
	Total	4336.23	1.53	4111.14	1.45	674.24	0.32	146.91	0.40
	Total Western Region	4485.43	1.52	4260.34	1.44	776.10	0.36	157.45	0.36
	Grand Total	20020.44	1.40	19182.98	1.41	7491.64	1.11	793.08	0.44
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	21.55	48.38	21.55	48.38	1.29	54.89	1.89	100.00
4	City Union Bank Limited	128.08	20.60	63.63	20.07	9.69	61.84	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								
7	HDFC Bank Ltd.	2947.29	0.41	2947.29	0.41	305.07	0.10	241.76	0.22
8	ICICI Bank Limited	7343.94	2.03	7309.60	2.02	6895.77	2.34	448.17	0.67
9	IDBI Bank Limited	8708.26	3.13	8002.81	3.80	263.92	0.42	100.02	21.65
10	IDFC Bank Limited								
11	Indusind Bank Ltd								
12	Karnataka Bank Ltd	29.28	0.93	26.05	0.93	0.00	0.00	0.00	0.00
13	Karur Vysya Bank Ltd	10.21	41.57	9.43	40.68	0.00	0.00	0.00	0.00
14	Nainital Bank Ltd	8.57	4.95	7.44	4.61	8.57	4.95	0.00	0.00
15	South Indian Bank Ltd	11.59	4.67	8.45	3.78	0.00	0.00	1.24	69.27
16	Tamilnad Mercantile Bank Ltd	4.18	64.01	2.82	54.55	0.00	0.00	0.00	0.00
17	The Dhanalakshmi Bank Ltd	807.49	1.17	783.91	1.14	7.33	0.17	0.00	0.00
18	YES Bank Ltd.								
	Total All Private Sec. Comm. Banks	20020.44	1.40	19182.98	1.41	7491.64	1.11	793.08	0.44

STATEMENT - VI - B

NPAs against Bank loans to SHGs of Regional Rural Banks as on 31 March 2023

(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	Chhattisgarh Rajya Gramin Bank	926.87	1.58	926.87	1.58	809.31	1.41	29.51	2.70
	Total	926.87	1.58	926.87	1.58	809.31	1.41	29.51	2.70
	MADHYA PRADESH								
1	Madhyanchal Gramin Bank	465.00	1.46	288.00	0.91	233.00	0.76	47.00	7.00
2	Madhya Pradesh Gramin Bank	944.21	0.98	882.33	0.92	807.66	0.86	7.76	0.57
	Total	1409.21	1.10	1170.33	0.92	1040.66	0.83	54.76	2.69
	UTTARAKHAND								
1	Uttarakhand Gramin Bank	215.41	3.84	125.99	2.37	131.68	2.71	23.18	11.22
	Total	215.41	3.84	125.99	2.37	131.68	2.71	23.18	11.22
	UTTAR PRADESH								
1	Aryavart Bank	7916.64	55.41	2842.07	52.73	6188.40	56.75	0.00	0.00
2	Baroda U.p. Bank	517.54	1.08	300.30	0.65	294.48	0.64	4.09	20.68
3	Prathama U,p Gramin Bank	2378.32	47.66	2164.27	47.66	2021.57	47.66	0.00	0.00
	Total	10812.50	16.14	5306.64	9.45	8504.45	13.98	4.09	20.68
	Total Central Region	13363.99	5.15	7529.83	3.04	10486.10	4.23	111.54	3.33
EASTERN REGION									
	BIHAR								
1	Dakshin Bihar Gramin Bank	2191.62	0.63	2191.62	0.63	2191.62	0.63	0.00	0.00
2	Uttar Bihar Gramin Bank	6626.61	2.12	6153.48	1.99	6626.61	2.12	0.00	0.00
	Total	8818.23	1.34	8345.10	1.27	8818.23	1.34	0.00	0.00
	JHARKHAND								
1	Jharkhand Rajya Gramin Bank	352.24	0.34	352.24	0.34	343.24	0.33	9.00	2.40
	Total	352.24	0.34	352.24	0.34	343.24	0.33	9.00	2.40
	ODISHA								
1	Odisha Gramya Bank								
2	Utkal Grameen Bank	7682.27	14.10	6798.81	13.94	6760.40	16.12	0.00	0.00
	Total	7682.27	14.10	6798.81	13.94	6760.40	16.12	0.00	0.00
	WEST BENGAL								
1	Bangiya Gramin Vikash Bank	8899.00	2.22	7943.00	2.22	7564.00	2.22	1335.00	2.22
2	Paschim Banga Gramin Bank	7387.38	3.86	4980.15	2.68	7135.38	3.75	133.61	10.70
3	Uttar Banga Kshetriya Gramin Bank	788.67	0.55	674.67	0.47	558.67	0.40	116.00	3.17
	Total	17075.05	2.32	13597.82	1.98	15258.05	2.28	1584.61	2.44
	Total Eastern Region	33927.79	2.18	29093.97	1.95	31179.92	2.11	1593.61	2.44

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									
	ARUNACHAL PRADESH								
1	Arunachal Pradesh Rural Bank	5.09	1.00	5.09	1.00	0.00	0.00	0.00	0.00
	Total	5.09	1.00	5.09	1.00	0.00	0.00	0.00	0.00
	ASSAM								
1	Assam Gramin Vikash Bank	11285.77	6.20	10432.83	5.79	1756.12	1.09	53.69	0.88
	Total	11285.77	6.20	10432.83	5.79	1756.12	1.09	53.69	0.88
	MANIPUR								
1	Manipur Rural Bank	227.43	8.02	227.43	8.02	86.24	4.97	5.77	4.74
	Total	227.43	8.02	227.43	8.02	86.24	4.97	5.77	4.74
	MEGHALAYA								
1	Meghalaya Rural Bank	41.90	0.49	11.14	0.13	17.20	0.20	0.00	0.00
	Total	41.90	0.49	11.14	0.13	17.20	0.20	0.00	0.00
	MIZORAM								
1	Mizoram Rural Bank	362.96	7.22	289.77	6.16	232.70	5.29	49.37	16.95
	Total	362.96	7.22	289.77	6.16	232.70	5.29	49.37	16.95
	NAGALAND								
1	Nagaland Rural Bank	5.21	0.55	5.21	0.55	0.00	0.00	0.00	0.00
	Total	5.21	0.55	5.21	0.55	0.00	0.00	0.00	0.00
	TRIPURA								
1	Tripura Gramin Bank	1675.01	4.86	1675.01	4.86	1675.01	4.98	0.00	0.00
	Total	1675.01	4.86	1675.01	4.86	1675.01	4.98	0.00	0.00
	Total North Eastern Region	13603.37	5.80	12646.48	5.45	3767.27	1.80	108.83	1.48
NORTHERN REGION									
	HARYANA								
1	Sarva Haryana Gramin Bank	2131.24	21.09	1920.87	21.72	1633.59	18.77	20.84	16.42
	Total	2131.24	21.09	1920.87	21.72	1633.59	18.77	20.84	16.42
	HIMACHAL PRADESH								
1	Himachal Pradesh Gramin Bank	231.30	5.91	231.30	5.91	231.30	5.91	0.00	0.00
	Total	231.30	5.91	231.30	5.91	231.30	5.91	0.00	0.00
	JAMMU AND KASHMIR								
1	Ellaquai Dehati Bank	14.00	1.41	9.00	1.39	0.00	0.00	0.00	0.00
2	J & K Grameen Bank	50.88	0.69	45.50	0.63	21.57	0.30	0.00	0.00
	Total	64.88	0.78	54.50	0.69	21.57	0.28	0.00	0.00
	PUNJAB								
1	Punjab Gramin Bank	290.06	8.23	290.06	8.23	290.06	8.23	0.00	0.00
	Total	290.06	8.23	290.06	8.23	290.06	8.23	0.00	0.00
	RAJASTHAN								
1	Baroda Rajasthan Kshetriya Gramin Bank	328.02	1.09	328.02	1.09	327.42	1.14	0.60	0.05
2	Rajasthan Marudhara Gramin Bank	120.12	3.30	99.41	2.81	17.59	0.76	0.96	1.49
	Total	448.14	1.32	427.43	1.27	345.01	1.11	1.56	0.13
	Total Northern Region	3165.62	5.30	2924.16	5.05	2521.53	4.60	22.40	1.71

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	2648.87	0.53	2648.87	0.53	2118.86	0.50	0.00	0.00
2	Chaitanya Godavari Grameena Bank	189.05	0.07	189.05	0.07	116.82	0.05	0.00	0.00
3	Saptagiri Grameena Bank	771.00	0.25	750.00	0.29	572.00	0.25	100.00	0.23
	Total	3608.92	0.34	3587.92	0.35	2807.68	0.32	100.00	0.23
	KARNATAKA								
1	Karnataka Gramin Bank	14941.00	6.75	14710.74	6.75	13790.00	6.75	418.00	6.74
2	Karnataka Vikas Grameena Bank	1555.01	8.93	1513.39	9.40	1520.62	9.13	34.39	4.47
	Total	16496.01	6.90	16224.13	6.93	15310.62	6.93	452.39	6.49
	KERALA								
1	Kerala Gramin Bank	1000.87	1.10	740.76	0.85	306.85	0.36	8.45	37.88
	Total	1000.87	1.10	740.76	0.85	306.85	0.36	8.45	37.88
	PUDUCHERRY								
1	Puduvai Bharathiyar Grama Bank	490.01	8.98	486.96	8.95	24.47	0.62	67.75	14.17
	Total	490.01	8.98	486.96	8.95	24.47	0.62	67.75	14.17
	TAMIL NADU								
1	Tamil Nadu Grama Bank	4639.51	4.64	4506.82	4.52	1020.69	4.64	0.00	0.00
	Total	4639.51	4.64	4506.82	4.52	1020.69	4.64	0.00	0.00
	TELANGANA								
1	Andhra Pradesh Grameena Vikas Bank	15637.28	1.98	15637.28	1.98	10576.75	1.68	5012.86	3.53
2	Telangana Grameena Bank	5034.92	1.42	5034.92	1.42	3608.80	1.27	1426.12	2.08
	Total	20672.20	1.81	20672.20	1.81	14185.55	1.55	6438.98	3.06
	Total Southern Region	46907.52	1.77	46218.79	1.78	33655.86	1.58	7067.57	2.70
WESTERN REGION									
	GUJARAT								
1	Baroda Gujarat Gramin Bank	110.27	1.27	80.92	0.95	110.27	1.27	0.00	0.00
2	Saurashtra Gramin Bank	41.02	5.05	37.33	4.83	36.59	5.00	0.00	0.00
	Total	151.29	1.59	118.25	1.27	146.86	1.56	0.00	0.00
	MAHARASHTRA								
1	Maharashtra Gramin Bank	7153.58	34.13	7153.58	34.13	6376.55	32.77	0.00	0.00
2	Vidharbha Konkan Gramin Bank	1098.48	3.49	1098.48	3.49	499.57	1.77	5.43	0.93
	Total	8252.06	15.75	8252.06	15.75	6876.12	14.43	5.43	0.93
	Total Western Region	8403.35	13.58	8370.31	13.57	7022.98	12.31	5.43	0.93
	Grand Total	119371.64	2.48	106783.54	2.27	88633.66	2.12	8909.38	2.62

STATEMENT - VI - C

NPAs against Bank loans to SHGs of Co-operative Banks as on 31 March 2023

(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	23.22	20.65	88.93	23.22	20.65	88.93	0.00	0.00	0.00	0.00	0.00	0.00
2	District Central Co-Operative Bank Ltd., Durg	379.62	0.00	0.00	368.23	0.00	0.00	379.62	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	596.19	89.68	15.04	596.19	89.68	15.04	266.78	45.48	17.05	81.79	12.15	14.86
5	Jila Sahakari Kendriya Bank Maryadit, Raipur	5.20	0.00	0.00	5.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon	2156.48	20.34	0.94	2156.48	20.34	0.94	2156.48	20.34	0.94	0.00	0.00	0.00
7	The Chhattisgarh Rajia Sahakari Bank Maryadit	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	3160.71	130.67	4.13	3149.32	130.67	4.15	2802.88	65.82	2.35	81.79	12.15	14.86
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	10.87	10.87	100.00	10.87	10.87	100.00	10.87	10.87	100.00	0.00	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, 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
5	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
6	Jilla Sahakari Kendriya Bank Maryadit, Jhabua	170.41	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, 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
8	Jilla Sahakari Kendriya Bank Maryadit, Mandla	0.20	0.20	100.00	0.20	0.20	100.00	0.20	0.20	100.00	0.00	0.00	0.00
9	Jilla Sahakari Kendriya Bank Maryadit, Morena	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	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
11	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
12	Jilla Sahakari Kendriya Bank Maryadit, Sehare	12.57	12.57	100.00	9.03	9.03	100.00	12.57	12.57	100.00	0.00	0.00	0.00
13	Jilla Sahakari Kendriya Bank Maryadit, Shahdol												
14	Jilla Sahakari Kendriya Bank Maryadit, Ujjain	1.89	0.44	23.28	1.89	0.44	23.28	0.00	0.00	0.00	0.00	0.00	0.00
15	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	223.15	29.51	13.22	42.26	21.61	51.14	36.87	27.27	73.96	2.58	0.00	0.00
UTTARAKHAND													
1	Almora Zilla Sahakari Bank Ltd.	588.76	5.03	0.85	558.93	5.03	0.90	243.44	0.00	0.00	1.57	0.00	0.00
2	Chamoli Zilla Sahakari Bank Ltd., Chamoli	809.96	152.82	18.87	684.35	85.68	12.52	393.87	74.78	18.99	0.00	0.00	0.00
3	District Cooperative Bank Ltd., Dehradun	2164.10	8.76	0.40	2164.10	8.76	0.40	137.22	8.76	6.38	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
4	Nainital District Co-Operative Bank Ltd., Haldwani	1387.05	17.16	1.24	1387.05	17.16	1.24	1387.05	17.16	1.24	0.00	0.00	0.00
5	Pithoragarh Zila Sahakari Bank Ltd., Pithoragarh	522.63	99.09	18.96	327.57	61.19	18.68	522.63	99.09	18.96	0.00	0.00	0.00
6	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	572.49	50.79	8.87	572.49	50.79	8.87	185.97	7.84	4.22	4.97	0.00	0.00
7	The Uttarakhand State Co-Operative Bank Ltd.	244.34	0.00	0.00	244.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	The Uttarkashi Zila Sahkari Bank Ltd., Uttarkashi	625.24	299.83	47.95	512.33	247.59	48.33	220.92	42.31	19.15	0.00	0.00	0.00
9	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	479.38	14.07	2.94	479.38	14.07	2.94	479.38	14.07	2.94	0.00	0.00	0.00
10	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	600.37	19.94	3.32	600.37	19.94	3.32	269.26	5.81	2.16	0.00	0.00	0.00
11	Zila Sahkari Bank Ltd., Haridwar	170.28	78.10	45.87	152.00	60.10	39.54	170.28	78.10	45.87	0.00	0.00	0.00
	Total	8164.60	745.59	9.13	7682.91	570.31	7.42	4010.02	347.92	8.68	6.54	0.00	0.00
	UTTAR PRADESH												
1	Agra District Central Co-Operative Bank Ltd.	0.82	0.71	86.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Aligarh Jila 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
3	Allahabad 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	Bahrich 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	Banda District Co-Operative Bank Ltd.	11.23	6.78	60.37	8.16	6.25	76.59	11.23	6.78	60.37	0.00	0.00	0.00
6	Bijnor 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
7	Deoria Kasia Co-Operative Bank Ltd.												
8	District Co-Operative Bank Ltd., Saharanpur	27.74	27.74	100.00	22.80	22.80	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	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
10	Etah District Co-Operative Bank Ltd.	1.47	0.00	0.00	1.47	0.00	0.00	1.47	0.00	0.00	0.00	0.00	0.00
11	Etawah 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
12	Faizabad 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
13	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
14	Fatehpur 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
15	Firozabad Jilla Sahkari Bank Ltd.	186.65	186.65	100.00	162.19	162.19	100.00	98.18	98.18	100.00	0.00	0.00	0.00
16	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
17	Hamirpur District Co-Operative Bank Ltd.	17.00	17.00	100.00	6.00	6.00	100.00	17.00	17.00	100.00	0.00	0.00	0.00
18	Jalaun District Co-Operative Bank Ltd.	4.61	4.61	100.00	3.70	3.70	100.00	0.95	0.95	100.00	3.66	3.66	100.00
19	Jila Sahakari Bank Ltd., Mau	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	Jilla Sahakari Bank Ltd., Azamgarh	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	Jilla Sahakari Bank Ltd., Ghazipur	0.05	0.05	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	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
23	Jilla Sahkari Bank Ltd., Barabanki	5.36	3.55	66.23	0.00	0.00	0.00	0.00	0.00	0.00	5.36	3.55	66.23
24	Jilla Sahkari Bank Ltd., Bareilly	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	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
26	Jilla Sahkari Bank Ltd., Jaunpur	2.21	2.21	100.00	1.93	1.93	100.00	2.21	2.21	100.00	0.00	0.00	0.00
27	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
28	Jilla Sahkari Bank Ltd., Kanpur	1.51	1.51	100.00	1.51	1.51	100.00	1.51	1.51	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
29	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	283.38	283.06	99.89	157.46	157.14	99.80	86.52	86.25	99.69	192.68	192.63	99.97
30	Jilla Sahkari Bank Ltd., Lalitpur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Jilla Sahkari Bank Ltd., Meerut	9.64	7.02	72.82	2.29	2.28	99.56	0.00	0.00	0.00	0.00	0.00	0.00
32	Jilla Sahkari Bank Ltd., Mirzapur	46.06	46.06	100.00	30.86	30.86	100.00	46.06	46.06	100.00	0.00	0.00	0.00
33	Jilla Sahkari Bank Ltd., Muradabad	5.03	5.03	100.00	0.00	0.00	0.00	2.03	2.03	100.00	0.00	0.00	0.00
34	Jilla Sahkari Bank Ltd., Pratapgarh	11.64	11.64	100.00	11.64	11.64	100.00	5.82	5.82	100.00	0.00	0.00	0.00
35	Jilla Sahkari Bank Ltd., Raibareilly												
36	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
37	Jilla Sahkari Bank Ltd., Unnao	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	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
39	Muzaffarnagar District Co-Operative Bank Ltd.	13.48	13.48	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	Pilibhit Jilla Sahkari Bank Ltd.	27.22	27.22	100.00	20.24	20.24	100.00	8.21	8.21	100.00	0.00	0.00	0.00
41	Rampur 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
42	Sultanpur 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
43	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
Total		656.07	645.29	98.36	430.25	426.54	99.14	281.19	275.00	97.80	202.67	200.81	99.08
Total Central Region		12204.53	1551.06	12.71	11304.74	1149.13	10.17	7130.96	716.01	10.04	293.58	212.96	72.54
EASTERN REGION													
ANDAMAN & NICOBAR													
1	The Andaman & Nicobar State Co-Operative Bank Ltd.	915.93	165.25	18.04	825.26	143.70	17.41	8.81	0.36	4.09	0.42	0.00	0.00
Total		915.93	165.25	18.04	825.26	143.70	17.41	8.81	0.36	4.09	0.42	0.00	0.00
BIHAR													
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
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 Bihar 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
7	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
8	The Katihar 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 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
10	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
11	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
12	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
13	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
14	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
15	The National Central Co-Operative Bank Ltd., Bettiah	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/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
16	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
17	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
18	The Purnea District Central Co-Operative Bank Ltd.												
19	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
20	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
21	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
22	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
23	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
	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
JHARKHAND													
1	The Dhanbad Central Co-Operative Bank Ltd.	47.32	2.29	4.84	47.32	2.29	4.84	28.52	1.34	4.70	17.48	0.00	0.00
2	The Jharkhand State Co-Operative Bank Ltd.	674.60	168.64	25.00	674.60	168.64	25.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	721.92	170.93	23.68	721.92	170.93	23.68	28.52	1.34	4.70	17.48	0.00	0.00
ODISHA													
1	Cuttack Central Co-Operative Bank Ltd.	4533.71	388.30	8.56	4533.71	388.30	8.56	4533.71	388.30	8.56	0.00	0.00	0.00
2	Keonjhar Central Co-Operative Bank Ltd.	2294.47	218.26	9.51	2290.67	214.46	9.36	2294.47	218.26	9.51	0.00	0.00	0.00
3	The Angul United Central Co-Operative Bank Ltd.	6034.38	0.00	0.00	6034.38	0.00	0.00	6034.38	0.00	0.00	0.00	0.00	0.00
4	The Aska Central Co-Operative Bank Ltd.	806.37	1.42	0.18	806.37	1.42	0.18	0.00	0.00	0.00	0.00	0.00	0.00
5	The Balasore Bhadrak Central Co-Operative Bank Ltd.	15325.71	632.78	4.13	15325.71	632.78	4.13	15325.71	632.78	4.13	0.00	0.00	0.00
6	The Banki Central Co-Operative Bank Ltd.	754.72	44.96	5.96	754.72	44.96	5.96	754.72	44.96	5.96	0.00	0.00	0.00
7	The Berhampore Co-Operative Central Bank Ltd.	759.18	62.64	8.25	759.18	62.64	8.25	400.56	31.32	7.82	91.57	31.32	34.20
8	The Bolangir District Central Co-Operative Bank Ltd.	435.18	104.20	23.94	435.18	104.20	23.94	435.18	104.20	23.94	0.00	0.00	0.00
9	The Boudh Co-Operative Central Bank Ltd.	374.10	102.03	27.27	374.10	102.03	27.27	0.00	0.00	0.00	0.00	0.00	0.00
10	The Khurda Central Co-Operative Bank Ltd.	1786.16	363.70	20.36	1786.16	363.70	20.36	0.00	0.00	0.00	0.00	0.00	0.00
11	The Koraput Central Co-Operative Bank Ltd.	3393.09	570.59	16.82	3393.09	570.59	16.82	200.43	200.43	100.00	0.00	0.00	0.00
12	The Mayurbhanj District Central Co-Operative Bank Ltd.	318.43	75.08	23.58	318.43	75.08	23.58	318.43	75.08	23.58	0.00	0.00	0.00
13	The Sundargarh District Central Co-Operative Bank Ltd.	9745.83	44.08	0.45	9745.83	44.08	0.45	0.00	0.00	0.00	7327.63	26.19	0.36
14	The United Puri-Nimapara Central Cooperative Bank Ltd.												
	Total	46561.33	2608.04	5.60	46557.53	2604.24	5.59	30297.59	1695.33	5.60	7419.20	57.51	0.78
WEST BENGAL													
1	Balageria Central Co-Operative Bank Ltd.	1614.01	0.00	0.00	1614.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Bankura Dist Central Co-Operative Bank Ltd.	8187.62	1804.62	22.04	8023.16	1749.90	21.81	5975.64	1264.65	21.16	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
3	Birbhum District Central Co-Operative Bank Ltd.	372.98	32.59	8.74	372.98	32.59	8.74	0.00	0.00	0.00	0.00	0.00	0.00
4	Darjeeling District Central Co-Operative Bank Ltd.	341.95	23.78	6.95	326.42	22.06	6.76	203.82	9.90	4.86	53.78	0.00	0.00
5	Hooghly District Central Co-Operative Bank Ltd.	26108.30	1978.65	7.58	26108.30	1978.65	7.58	0.00	0.00	0.00	0.00	0.00	0.00
6	Howrah District Central Co-Operative Bank Ltd.	10597.63	105.03	0.99	10460.29	100.08	0.96	0.00	0.00	0.00	0.00	0.00	0.00
7	Malda District Central Co-Operative Bank Ltd.	10906.33	749.33	6.87	10906.33	749.33	6.87	10894.42	749.33	6.88	11.91	0.00	0.00
8	Murshidabad District Central Co-Operative Bank Ltd.	17721.95	1786.52	10.08	17580.94	1645.51	9.36	16192.02	962.24	5.94	0.00	0.00	0.00
9	Nadia District Central Co-Operative Bank Ltd.	46564.70	1507.68	3.24	42574.11	1353.44	3.18	0.00	0.00	0.00	0.00	0.00	0.00
10	Purulia District Central Co-Operative Bank Ltd.	354.61	18.77	5.29	354.61	18.77	5.29	298.94	8.13	2.72	55.67	10.64	19.11
11	Raiganj Central Co-Operative Bank Ltd.	4724.01	1052.50	22.28	4724.01	1052.50	22.28	41.40	0.00	0.00	85.25	0.00	0.00
12	Tamluk Ghatal Central Co-Operative Bank Ltd.	23403.50	492.60	2.10	23403.50	492.60	2.10	23403.50	492.60	2.10	0.00	0.00	0.00
13	The Burdwan District Central Co-Operative Bank Ltd.	1832.00	179.21	9.78	354.73	88.21	24.87	0.00	0.00	0.00	0.00	0.00	0.00
14	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	2140.86	148.99	6.96	2140.86	148.99	6.96	793.42	13.40	1.69	404.46	4.48	1.11
15	The Jalpaiguri Central Co-Operative Bank Ltd.	1134.77	71.36	6.29	1078.97	59.02	5.47	0.00	0.00	0.00	0.00	0.00	0.00
16	The Mugheria Central Co-Operative Bank Ltd.	11473.08	309.75	2.70	10910.10	281.29	2.58	0.00	0.00	0.00	0.00	0.00	0.00
17	The West Bengal State Co-Operative Bank Ltd.	15449.60	3627.90	23.48	14189.41	2677.19	18.87	0.00	0.00	0.00	0.00	0.00	0.00
18	Vidyasagar Central Co-Operative Bank Ltd.	9286.94	272.25	2.93	9071.40	253.77	2.80	0.00	0.00	0.00	0.00	0.00	0.00
Total		192214.84	14161.53	7.37	184194.13	12703.90	6.90	57803.16	3500.25	6.06	611.07	15.12	2.47
Total Eastern Region		240414.02	17105.75	7.12	232298.84	15622.77	6.73	88138.08	5197.28	5.90	8048.17	72.63	0.90
NORTH EASTERN REGION													
ASSAM													
1	The Assam Co-Operative Apex Bank Ltd.	3229.87	503.38	15.59	2790.99	64.50	2.31	3193.32	503.38	15.76	36.55	0.00	0.00
Total		3229.87	503.38	15.59	2790.99	64.50	2.31	3193.32	503.38	15.76	36.55	0.00	0.00
MANIPUR													
1	The Manipur State Co-Operative Bank Ltd.	687.25	145.84	21.22	687.25	145.84	21.22	0.00	0.00	0.00	0.00	0.00	0.00
Total		687.25	145.84	21.22	687.25	145.84	21.22	0.00	0.00	0.00	0.00	0.00	0.00
MEGHALAYA													
1	The Meghalaya Co-Operative Apex Bank Ltd.	1069.40	71.77	6.71	1029.54	56.49	5.49	923.62	29.08	3.15	4.50	4.50	100.00
Total		1069.40	71.77	6.71	1029.54	56.49	5.49	923.62	29.08	3.15	4.50	4.50	100.00
MIZORAM													
1	The Mizoram Co-Operative Apex Bank Ltd.	384.67	9.99	2.60	384.67	9.99	2.60	318.97	8.60	2.70	65.17	0.86	1.32
Total		384.67	9.99	2.60	384.67	9.99	2.60	318.97	8.60	2.70	65.17	0.86	1.32
NAGALAND													
1	The Nagaland State Co-Operative Bank Ltd.	3354.46	697.07	20.78	3354.46	697.07	20.78	358.04	41.59	11.62	22.49	0.00	0.00
Total		3354.46	697.07	20.78	3354.46	697.07	20.78	358.04	41.59	11.62	22.49	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
	SIKKIM												
1	The Sikkim State Co-Operative Bank Ltd.	105.26	10.23	9.72	105.26	10.23	9.72	105.26	10.23	9.72	0.00	0.00	0.00
	Total	105.26	10.23	9.72	105.26	10.23	9.72	105.26	10.23	9.72	0.00	0.00	0.00
	TRIPURA												
1	The Tripura State Co-Operative Bank Ltd.	2013.85	19.46	0.97	2013.85	19.46	0.97	1448.44	11.88	0.82	565.41	7.58	1.34
	Total	2013.85	19.46	0.97	2013.85	19.46	0.97	1448.44	11.88	0.82	565.41	7.58	1.34
	Total North Eastern Region	10844.76	1457.74	13.44	10366.02	1003.58	9.68	6347.65	604.76	9.53	694.12	12.94	1.86
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.	57.14	1.12	1.96	57.14	1.12	1.96	28.57	0.56	1.96	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.	102.48	98.01	95.64	70.26	66.26	94.31	102.48	98.01	95.64	0.00	0.00	0.00
5	The Gurgaon Central Co-Operative Bank Ltd.	10.71	5.28	49.30	10.71	5.28	49.30	0.00	0.00	0.00	10.71	5.28	49.30
6	The Hissar Central Co-Operative Bank Ltd.	213.49	213.49	100.00	144.18	144.18	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	The Jhajjar Central Co-Operative Bank Ltd.	10.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00
8	The Jind Central Co-Operative Bank Ltd.	4.89	0.00	0.00	4.89	0.00	0.00	4.00	0.00	0.00	0.89	0.00	0.00
9	The Kaithal 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 Karnal Central Co-Operative Bank Ltd.	72.72	0.00	0.00	72.72	0.00	0.00	36.36	0.00	0.00	0.00	0.00	0.00
11	The Kurukshetra Central Co-Operative Bank Ltd.	71.71	0.00	0.00	71.71	0.00	0.00	71.71	0.00	0.00	0.00	0.00	0.00
12	The Mahendragarh Central Co-Operative Bank Ltd.	14.47	2.97	20.53	14.47	2.97	20.53	0.00	0.00	0.00	14.47	2.97	20.53
13	The Panchakula Central Co-Operative Bank Ltd.	18.04	18.04	100.00	18.04	18.04	100.00	9.02	9.02	100.00	0.00	0.00	0.00
14	The Panipat Central Co-Operative Bank Ltd.	8.28	0.94	11.35	8.28	0.94	11.35	5.75	0.00	0.00	0.00	0.00	0.00
15	The Rewari Central Co-Operative Bank Ltd.	9.81	9.81	100.00	0.00	0.00	0.00	9.81	9.81	100.00	0.00	0.00	0.00
16	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
17	The Sirsa Central Co-Operative Bank Ltd.	20.12	19.24	95.63	19.73	18.85	95.54	0.00	0.00	0.00	20.12	19.24	95.63
18	The Sonapat Central Co-Operative Bank Ltd.	14.07	7.80	55.44	14.07	7.80	55.44	14.07	7.80	55.44	0.00	0.00	0.00
19	The Yamunanagar Central Co-Operative Bank Ltd.	24.19	4.10	16.95	24.19	4.10	16.95	0.00	0.00	0.00	0.00	0.00	0.00
	Total	676.77	404.45	59.76	560.26	288.41	51.48	306.42	148.85	48.58	56.19	27.49	48.92
	HIMACHAL PRADESH												
1	Jogindra Central Co-Operative Bank Ltd.	681.23	15.46	2.27	681.23	15.46	2.27	298.59	5.48	1.84	6.46	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
2	The Himachal Pradesh State Co-Operative Bank Ltd.	4137.88	214.79	5.19	3428.82	93.62	2.73	3419.10	93.62	2.74	9.72	0.00	0.00
3	The Kangra Central Co-Operative Bank Ltd.	3819.69	300.96	7.88	3651.63	282.68	7.74	2720.37	107.27	3.94	98.43	9.13	9.28
	Total	8638.80	531.21	6.15	7761.68	391.76	5.05	6438.06	206.37	3.21	114.61	9.13	7.97
JAMMU AND KASHMIR													
1	Baramulla Central Co-Operative Bank Ltd.	33.95	33.95	100.00	30.70	30.70	100.00	33.95	33.95	100.00	0.00	0.00	0.00
2	The Anantnag Central Co-Operative Bank Ltd.	0.62	0.62	100.00	0.29	0.29	100.00	0.00	0.00	0.00	0.00	0.00	0.00
3	The Jammu Central Co-Operative Bank Ltd.	2.23	2.23	100.00	2.23	2.23	100.00	2.23	2.23	100.00	0.00	0.00	0.00
4	The Jammu & Kashmir State Co-Operative Bank Ltd.	5.59	0.79	14.13	5.59	0.79	14.13	0.79	0.79	100.00	4.80	0.00	0.00
	Total	42.39	37.59	88.68	38.81	34.01	87.63	36.97	36.97	100.00	4.80	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	46.44	46.44	100.00	42.26	42.26	100.00	0.00	0.00	0.00	0.00	0.00	0.00
2	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	43.49	19.19	44.13	43.49	19.19	44.13	0.00	0.00	0.00	0.00	0.00	0.00
3	The Faridkot Central Co-Operative Bank Ltd., Faridkot	9.86	7.48	75.86	9.86	7.48	75.86	0.00	0.00	0.00	0.00	0.00	0.00
4	The Fatehgarh Sahib Central Co-Operative Bank Ltd., Sirhind	60.43	14.72	24.36	60.43	14.72	24.36	0.00	0.00	0.00	0.00	0.00	0.00
5	The Fazilka Central Co-Operative Bank Ltd., Fazilka	12.17	12.17	100.00	12.17	12.17	100.00	0.00	0.00	0.00	0.00	0.00	0.00
6	The Ferozepur Central Co-Operative Bank Ltd., Ferozepur	59.71	24.99	41.85	55.76	21.04	37.73	0.00	0.00	0.00	0.00	0.00	0.00
7	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur	23.48	23.09	98.34	23.48	23.09	98.34	23.48	23.09	98.34	0.00	0.00	0.00
8	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	53.87	13.25	24.60	43.86	1.77	4.04	0.00	0.00	0.00	0.00	0.00	0.00
9	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	46.05	25.65	55.70	46.05	25.65	55.70	0.00	0.00	0.00	0.00	0.00	0.00
10	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	3.26	0.00	0.00	3.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	76.75	43.56	56.76	76.75	43.56	56.76	0.00	0.00	0.00	0.00	0.00	0.00
12	The Mansa Central Co-Operative Bank Ltd., Mansa	6.97	3.17	45.48	6.97	3.17	45.48	0.00	0.00	0.00	0.00	0.00	0.00
13	The Moga Central Co-Operative Bank Ltd., Moga	7.58	7.58	100.00	7.58	7.58	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	The Muktsar Central Co-Operative Bank Ltd., Muktsar	38.08	36.12	94.85	38.08	36.12	94.85	38.08	36.12	94.85	0.00	0.00	0.00
15	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	34.67	2.31	6.66	34.67	2.31	6.66	0.00	0.00	0.00	0.00	0.00	0.00
16	The Patiala Central Co-Operative Bank Ltd., Patiala	171.53	36.47	21.26	171.53	36.47	21.26	121.65	2.08	1.71	0.00	0.00	0.00
17	The Punjab 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
18	The Ropar Central Co-Operative Bank Ltd., Ropar	7.39	3.54	47.90	7.39	3.54	47.90	7.39	3.54	47.90	0.00	0.00	0.00
19	The Sangrur Central Co-Operative Bank Ltd., Sangrur	33.92	20.99	61.88	33.92	20.99	61.88	33.92	20.99	61.88	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 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
20	The Sas Nagar Central Co-Op. Bank Ltd., Sas Nagar	32.94	0.00	0.00	32.94	0.00	0.00	32.94	0.00	0.00	0.00	0.00	0.00
21	The Tarn Taran Central Co-Operative Bank Ltd., Tarn Taran	5.17	2.01	38.88	5.17	2.01	38.88	0.00	0.00	0.00	0.00	0.00	0.00
	Total	773.76	342.73	44.29	755.62	323.12	42.76	257.46	85.82	33.33	0.00	0.00	0.00
	RAJASTHAN												
1	Ajmer Central Co-Operative Bank Ltd.	11.89	0.00	0.00	11.89	0.00	0.00	0.61	0.00	0.00	0.00	0.00	0.00
2	Baran Kendriya Sahakari Bank Ltd.	244.76	244.56	99.92	225.31	225.18	99.94	0.00	0.00	0.00	82.30	82.25	99.94
3	Chittorgarh Kendriya Sahakari Bank Ltd.	117.18	79.05	67.46	117.18	79.05	67.46	0.00	0.00	0.00	0.00	0.00	0.00
4	Dausa Kendriya Sahakari Bank Ltd.	107.34	81.72	76.13	86.91	61.29	70.52	0.00	0.00	0.00	0.00	0.00	0.00
5	Hanumangarh Kendriya Sahakari Bank Ltd.	31.22	21.79	69.80	30.88	21.79	70.56	0.00	0.00	0.00	0.00	0.00	0.00
6	Jhunjhunu Kendriya Sahakari Bank Ltd.	344.83	59.34	17.21	344.83	59.34	17.21	0.00	0.00	0.00	0.00	0.00	0.00
7	Sawai Madhopur Kendriya Sahakari Bank Ltd.	77.88	21.80	27.99	70.88	21.80	30.76	50.85	0.00	0.00	0.00	0.00	0.00
8	The Alwar Central Co-Operative Bank Ltd.	240.96	62.85	26.08	240.96	62.85	26.08	99.62	6.37	6.39	0.00	0.00	0.00
9	The Banswara Central Co-Operative Bank Ltd.	157.42	90.70	57.62	157.42	90.70	57.62	157.42	90.70	57.62	0.00	0.00	0.00
10	The Barmer Central Co-Operative Bank Ltd.	411.51	360.58	87.62	411.51	360.58	87.62	283.97	283.97	100.00	0.00	0.00	0.00
11	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
12	The Bundi District Central Co-Operative Bank Ltd.	140.15	138.66	98.94	140.15	138.66	98.94	69.88	68.80	98.45	0.00	0.00	0.00
13	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
14	The Central Co-Operative Bank Ltd., Bikaner	348.31	324.83	93.26	348.31	324.83	93.26	27.81	27.81	100.00	0.00	0.00	0.00
15	The Central Co-Operative Bank Ltd., Tonk	81.11	81.11	100.00	27.72	27.72	100.00	64.89	64.89	100.00	16.22	16.22	100.00
16	The Churu Central Co-Operative Bank Ltd.	153.21	111.26	72.62	108.62	78.61	72.37	25.86	25.86	100.00	0.00	0.00	0.00
17	The Dungarpur Central Co-Operative Bank Ltd.	80.05	17.66	22.06	80.05	17.66	22.06	55.01	0.00	0.00	0.00	0.00	0.00
18	The Ganganagar Kendriya Sahakari Bank Ltd.	65.56	49.15	74.97	65.56	49.15	74.97	0.00	0.00	0.00	3.94	3.94	100.00
19	The Jaipur Central Co-Operative Bank Ltd.	1334.23	1146.43	85.92	1334.23	1146.43	85.92	0.00	0.00	0.00	0.00	0.00	0.00
20	The Jaisalmer Central Co-Operative Bank Ltd.	550.63	147.08	26.71	550.63	147.08	26.71	491.26	99.14	20.18	59.37	47.94	80.75
21	The Jalore Central Co-Operative Bank Ltd.	80.74	70.90	87.81	72.48	62.64	86.42	80.74	70.90	87.81	0.00	0.00	0.00
22	The Jhalawar Kendriya Sahakari Bank Ltd.	283.67	194.44	68.54	199.26	163.32	81.96	31.12	31.12	100.00	0.00	0.00	0.00
23	The Jodhpur Central Co-Operative Bank Ltd.	157.77	136.63	86.60	152.88	131.74	86.17	73.88	52.74	71.39	79.00	79.00	100.00
24	The Kota Central Co-Operative Bank Ltd.	184.26	66.83	36.27	184.26	66.83	36.27	6.50	0.00	0.00	44.58	3.00	6.73
25	The Nagaur Central Co-Operative Bank Ltd.	145.58	104.45	71.75	145.58	104.45	71.75	145.58	104.45	71.75	0.00	0.00	0.00
26	The Pali District Central Co-Operative Bank Ltd	345.65	344.51	99.67	345.65	344.51	99.67	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 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
27	The Rajasthan 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
28	The Sikar Kendriya Sahakari Bank Ltd.	400.34	169.99	42.46	400.34	169.99	42.46	0.00	0.00	0.00	0.00	0.00	0.00
29	The Sirohi Central Co-Operative Bank Ltd.	88.57	52.06	58.78	88.57	52.06	58.78	2.15	2.15	100.00	0.00	0.00	0.00
30	The Udaipur Central Co-Operative Bank Ltd.	289.89	142.60	49.19	278.84	131.55	47.18	289.89	142.60	49.19	0.00	0.00	0.00
	Total	6484.56	4330.83	66.79	6229.81	4148.72	66.59	1961.00	1075.46	54.84	285.41	232.35	81.41
	Total Northern Region	16616.28	5646.81	33.98	15346.18	5186.02	33.79	8999.91	1553.47	17.26	461.01	268.97	58.34
SOUTHERN REGION													
ANDHRA PRADESH													
1	The Anantpur District Co Operative Central Bank Ltd.	8703.21	13.54	0.16	8703.21	13.54	0.16	0.00	0.00	0.00	0.00	0.00	0.00
2	The Andhra Pradesh State Co-Operative Bank Ltd.	4201.05	1.18	0.03	4201.05	1.18	0.03	1264.92	0.00	0.00	2936.13	1.18	0.04
3	The Chittoor District Co-Operative Central Bank Ltd.	11627.00	55.84	0.48	11627.00	55.84	0.48	0.00	0.00	0.00	0.00	0.00	0.00
4	The District Co-Operative Central Bank Ltd., Eluru	4624.17	80.18	1.73	4624.17	80.18	1.73	0.00	0.00	0.00	0.00	0.00	0.00
5	The District Cooperative Central Bank Ltd., Kakinada	1981.78	0.00	0.00	1981.78	0.00	0.00	1981.78	0.00	0.00	0.00	0.00	0.00
6	The District Cooperative Central Bank Ltd., Kurnool	1896.06	0.77	0.04	1892.52	0.00	0.00	0.00	0.00	0.00	1896.06	0.77	0.04
7	The District Co-Operative Central Bank Ltd., Srikakulam	2946.91	0.00	0.00	2946.91	0.00	0.00	2946.91	0.00	0.00	0.00	0.00	0.00
8	The District Co-Operative Central Bank Ltd., Visakhapatnam	4149.34	25.68	0.62	4149.34	25.68	0.62	4149.34	25.68	0.62	0.00	0.00	0.00
9	The District Co-Operative Central Bank Ltd., Vizianagaram	6558.43	0.00	0.00	6345.50	0.00	0.00	5104.95	0.00	0.00	1453.48	0.00	0.00
10	The Guntur District Co-Operative Central Bank	47145.20	807.91	1.71	47099.28	807.91	1.72	40211.28	618.12	1.54	0.00	0.00	0.00
11	The Kadapa District Co Operative Central Bank Ltd.	14581.47	0.00	0.00	14581.47	0.00	0.00	649.77	0.00	0.00	13931.70	0.00	0.00
12	The Krishna District Co-Operative Central Bank Ltd.	40721.79	625.04	1.53	40721.79	625.04	1.53	0.00	0.00	0.00	0.00	0.00	0.00
13	The Nellore District Co-Operative Central Bank Ltd.	5692.31	0.96	0.02	5673.30	0.96	0.02	0.00	0.00	0.00	0.00	0.00	0.00
14	The Prakasam District Co-Operative Central Bank Ltd.	9132.72	462.11	5.06	9132.72	462.11	5.06	0.00	0.00	0.00	0.00	0.00	0.00
	Total	163961.44	2073.21	1.26	163680.04	2072.44	1.27	56308.95	643.80	1.14	20217.37	1.95	0.01
KARNATAKA													
1	Bagalkot District Central Co-Operative Bank Ltd.	874.06	4.68	0.54	864.06	4.68	0.54	483.24	3.17	0.66	390.82	1.51	0.39
2	Mandya District Co-Operative Central Bank Ltd.	17372.95	143.64	0.83	15432.95	133.54	0.87	16410.95	134.67	0.82	962.00	8.97	0.93
3	The Belagavi District Central Co-Operative Bank Ltd.	3549.48	45.31	1.28	3256.02	24.31	0.75	3280.14	30.05	0.92	269.34	15.26	5.67
4	The Bellary District Co-Operative Central Bank Ltd.	622.44	22.63	3.64	616.98	22.63	3.67	604.04	4.23	0.70	0.00	0.00	0.00
5	The Bengaluru District Central Co-Operative Bank Ltd	3829.04	221.17	5.78	3768.95	221.17	5.87	2293.91	0.00	0.00	80.69	0.00	0.00
6	The Chikmagalur District Co-Operative Central Bank Ltd.	894.82	288.56	32.25	854.92	246.55	28.84	601.85	0.00	0.00	0.00	0.00	0.00
7	The Chitradurga District Co-Operative Central Bank Ltd.	771.39	191.88	24.87	767.77	191.88	24.99	617.32	45.16	7.32	20.58	20.58	100.00
8	The Dawangere District Central Co-Operative Bank Ltd.	134.30	8.95	6.66	134.30	8.95	6.66	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 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
9	The District Co-Operative Central Bank Ltd., Bidar	73570.50	539.22	0.73	70649.34	532.75	0.75	0.00	0.00	0.00	0.00	0.00	0.00
10	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	1507.00	0.00	0.00	1507.00	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.	11693.27	279.55	2.39	11266.03	276.04	2.45	10847.50	107.31	0.99	184.29	10.16	5.51
12	The Kanara District Central Co-Operative Bank Ltd.	2268.87	59.61	2.63	2082.73	52.73	2.53	1498.70	37.63	2.51	584.03	15.10	2.59
13	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	2610.12	12.90	0.49	2306.97	7.92	0.34	292.19	2.66	0.91	208.99	1.77	0.85
14	The Kodagu District Co-Operative Central Bank Ltd.	3994.46	16.62	0.42	3073.33	13.42	0.44	1153.19	7.62	0.66	0.00	0.00	0.00
15	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.	77984.56	34.65	0.04	77628.83	34.65	0.04	0.00	0.00	0.00	0.00	0.00	0.00
16	The Mysore And Chamaraajnagar District Cooperative Central Bank Ltd.	5662.09	307.12	5.42	5198.40	293.65	5.65	32.29	32.29	100.00	0.00	0.00	0.00
17	The Raichur District Central Co-Operative Bank Ltd.	2726.66	27.49	1.01	2620.66	27.49	1.05	2448.66	27.49	1.12	278.00	0.00	0.00
18	The Shimoga District Co-Operative Central Bank Ltd.	6739.53	75.95	1.13	5856.78	38.08	0.65	5314.57	34.71	0.65	542.21	3.37	0.62
19	The South Canara District Central Co-Operative Bank Ltd.	45887.20	425.00	0.93	28910.37	116.96	0.40	45887.20	425.00	0.93	0.00	0.00	0.00
20	The Tumkur District Central Co-Operative Bank Ltd.	611.77	327.25	53.49	533.42	259.27	48.61	336.75	189.00	56.12	0.00	0.00	0.00
21	The Vijayapura District Central Co-Operative Bank Ltd.	1903.93	2.85	0.15	1846.81	2.85	0.15	0.00	0.00	0.00	0.00	0.00	0.00
	Total	265208.44	3035.03	1.14	239176.62	2509.52	1.05	92102.50	1080.99	1.17	3520.95	76.72	2.18
KERALA													
1	The Kerala State Co-Operative Bank Ltd.	71717.31	5647.09	7.87	63892.22	4876.09	7.63	40111.10	2272.09	5.66	653.21	22.00	3.37
2	The Malappuram District Co-Operative Bank Ltd.	1336.63	18.75	1.40	1336.63	18.75	1.40	686.45	3.11	0.45	40.41	0.00	0.00
	Total	73053.94	5665.84	7.76	65228.85	4894.84	7.50	40797.55	2275.20	5.58	693.62	22.00	3.17
TAMIL NADU													
1	Chennai Central Co-Operative Bank Ltd.	3890.06	392.58	10.09	3890.06	392.58	10.09	0.00	0.00	0.00	0.00	0.00	0.00
2	Dindigul Central Co-Operative Bank Ltd.	2197.60	227.72	10.36	2197.60	227.72	10.36	1996.56	227.72	11.41	201.04	0.00	0.00
3	The Coimbatore District Central Co-Operative Bank Ltd.	9870.31	315.83	3.20	9738.51	260.57	2.68	6108.37	228.04	3.73	3761.94	87.79	2.33
4	The Cuddalore District Central Co-Operative Bank Ltd.	3289.57	394.69	12.00	3262.38	372.76	11.43	2182.29	329.62	15.10	1107.28	65.07	5.88
5	The Dharmapuri District Central Co-Operative Bank Ltd.	12957.64	1312.62	10.13	12817.79	1214.31	9.47	96.47	26.18	27.14	0.00	0.00	0.00
6	The Erode District Central Co-Operative Bank Ltd.	7862.28	993.83	12.64	7862.28	993.83	12.64	7246.78	836.02	11.54	615.50	157.81	25.64
7	The Kancheepuram Central Co-Op. bank Ltd.	11875.30	194.28	1.64	11875.30	194.28	1.64	0.00	0.00	0.00	0.00	0.00	0.00
8	The Kanyakumari District Central Co-Operative Bank Ltd.	16060.20	1123.82	7.00	12045.20	842.90	7.00	0.00	0.00	0.00	0.00	0.00	0.00
9	The Kumbakonam Central Co-Op Bank Ltd.	4531.42	1202.89	26.55	4531.42	1202.89	26.55	155.23	33.31	21.46	0.00	0.00	0.00
10	The Madurai District Central Co-Operative Bank Ltd.	6033.53	700.90	11.62	6033.53	700.90	11.62	4182.96	451.74	10.80	1850.57	249.16	13.46
11	The Nilgiris District Central Co-Operative Bank Ltd.	10092.22	1072.43	10.63	9983.92	1071.93	10.74	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 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
12	The Pondicherry State Co-Operative Bank Ltd.	1731.42	482.36	27.86	1731.42	482.36	27.86	108.51	0.00	0.00	0.00	0.00	0.00
13	The Pudukottai District Central Co-Operative Bank Ltd.	3458.05	105.28	3.04	3458.05	105.28	3.04	3458.05	105.28	3.04	0.00	0.00	0.00
14	The Ramanathapuram District Central Co-Operative Bank Ltd.	3387.70	921.26	27.19	3387.70	921.26	27.19	2101.14	525.23	25.00	1286.56	396.03	30.78
15	The Salem District Central Co-Operative Bank Ltd.	24625.76	2131.54	8.66	23394.46	2024.96	8.66	14775.46	1278.92	8.66	7387.73	639.46	8.66
16	The Sivganga District Central Co-Operative Bank Ltd.	4250.10	1282.08	30.17	4250.10	1282.08	30.17	4250.10	1282.08	30.17	0.00	0.00	0.00
17	The Tamil Nadu State Apex Co-Operative Bank Ltd.	20.37	0.00	0.00	20.37	0.00	0.00	0.00	0.00	0.00	20.37	0.00	0.00
18	The Thanjavur Central Co-Operative Bank Ltd.	9778.02	629.25	6.44	9778.02	629.25	6.44	8770.91	629.25	7.17	1007.11	0.00	0.00
19	The Tiruchirappalli District Central Co-Operative Bank Ltd.	20938.11	2851.93	13.62	20519.24	2842.51	13.85	16750.48	2280.26	13.61	4187.63	571.67	13.65
20	The Tirunelveli District Central Co-Operative Bank Ltd.												
21	The Tiruvannamalai District Central Co-Operative Bank Ltd.	9949.49	2626.11	26.39	9887.22	2583.84	26.13	9949.49	2626.11	26.39	0.00	0.00	0.00
22	The Vellore District Central Cooperative Bank Ltd.	13589.76	1931.31	14.21	13589.76	1931.31	14.21	10507.38	213.64	2.03	0.00	0.00	0.00
23	The Villupuram District Central Co-Operative Bank Ltd.	4736.39	507.84	10.72	4736.39	507.84	10.72	4736.39	507.84	10.72	0.00	0.00	0.00
24	The Virudhunagar District Central Co-Operative Bank Ltd.	3713.07	191.43	5.16	3713.07	191.43	5.16	0.00	0.00	0.00	0.00	0.00	0.00
25	Thoothukudi District Central Co-Operative Bank Ltd.	7278.75	703.28	9.66	7278.75	703.28	9.66	4277.29	52.65	1.23	3001.46	650.63	21.68
Total		196117.12	22295.26	11.37	189982.54	21680.07	11.41	101653.86	11633.89	11.44	24427.19	2817.62	11.53
TELANGANA													
1	The Adilabad District Co-Operative Central Bank Ltd.	633.42	0.00	0.00	633.42	0.00	0.00	633.42	0.00	0.00	0.00	0.00	0.00
2	The District Co-Operative Central Bank Ltd., Khammam	1500.08	53.54	3.57	1500.08	53.54	3.57	1500.08	53.54	3.57	0.00	0.00	0.00
3	The District Co-Operative Central Bank Ltd., Medak												
4	The District Co-Operative Central Bank Ltd., Warangal	7865.54	0.00	0.00	7865.54	0.00	0.00	7865.54	0.00	0.00	0.00	0.00	0.00
5	The Hyderabad District Co-Operative Central Bank Ltd.	16.98	0.00	0.00	16.98	0.00	0.00	16.97	0.00	0.00	0.01	0.00	0.00
6	The Karimnagar District Co-Operative Central Bank Ltd.	23086.78	1002.96	4.34	23086.78	1002.96	4.34	0.00	0.00	0.00	0.00	0.00	0.00
7	The Mahbubnagar District Co-Operative Central Bank Ltd.	7.36	3.95	53.67	7.36	3.95	53.67	7.36	3.95	53.67	0.00	0.00	0.00
8	The Nalgonda District Co-Operative Central Bank Ltd.	421.16	24.24	5.76	421.16	24.24	5.76	0.00	0.00	0.00	0.00	0.00	0.00
9	The Nizamabad District Co-Operative Central Bank Ltd.	8146.34	583.39	7.16	8146.34	583.39	7.16	0.00	0.00	0.00	0.00	0.00	0.00
10	The Telangana State Co-Operative Bank Ltd.	6812.28	35.74	0.52	6791.19	35.32	0.52	0.00	0.00	0.00	6812.28	35.74	0.52
Total		48489.94	1703.82	3.51	48468.85	1703.40	3.51	10023.37	57.49	0.57	6812.29	35.74	0.52
Total Southern Region		746830.88	34773.16	4.66	706536.90	32860.27	4.65	300886.23	15691.37	5.22	55671.42	2954.03	5.31
WESTERN REGION													
GOA													
1	The Goa State Co-Operative Bank Ltd.	626.22	53.58	8.56	625.87	53.58	8.56	0.00	0.00	0.00	0.00	0.00	0.00
Total		626.22	53.58	8.56	625.87	53.58	8.56	0.00	0.00	0.00	0.00	0.00	0.00

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
	GUJARAT												
1	Banaskantha District Central Co-Operative Bank	16.32	14.76	90.44	16.32	14.76	90.44	16.32	14.76	90.44	0.00	0.00	0.00
2	Bhavnagar District Co-Operative Bank Ltd	22.77	1.60	7.03	0.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Mehsana District Central Co-Operative Bank	284.00	34.00	11.97	245.00	34.00	13.88	0.00	0.00	0.00	0.00	0.00	0.00
4	Panchmahals District Co-Operative Bank Ltd.	141.52	1.98	1.40	140.05	0.51	0.36	0.00	0.00	0.00	0.00	0.00	0.00
5	Rajkot District Co-Operative Bank Ltd.	596.73	15.36	2.57	594.18	15.36	2.59	93.17	3.45	3.70	0.00	0.00	0.00
6	Sabarkantha District Central Co-Operative Bank	1453.24	2.35	0.16	1446.44	2.35	0.16	1282.69	0.00	0.00	0.00	0.00	0.00
7	Surat District Co-Operative Bank Ltd.	138.23	0.00	0.00	138.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	The Ahmedabad District Co-Operative Bank Ltd.	30.81	2.94	9.54	30.81	2.94	9.54	30.81	2.94	9.54	0.00	0.00	0.00
9	The Amreli Jill Madhyastha Sahakari Bank Ltd.	19.34	4.55	23.53	19.34	4.55	23.53	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.	266.21	266.21	100.00	119.43	119.43	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	The Daman And Diu 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 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
14	The Jamnagar District Co-Operative Bank Ltd.	16.06	13.82	86.05	16.06	13.82	86.05	0.00	0.00	0.00	0.00	0.00	0.00
15	The Junagadh Jill 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
16	The Kachchh District Central Co-Operative Bank	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 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
18	The Kodinar Taluka Co-Operative Banking Union Ltd.	142.60	18.98	13.31	142.60	18.98	13.31	0.00	0.00	0.00	0.00	0.00	0.00
19	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
20	Valsad District Central Co-Operative Bank Ltd	4.78	1.83	38.28	4.78	1.83	38.28	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3132.61	378.38	12.08	2913.68	228.53	7.84	1422.99	21.15	1.49	0.00	0.00	0.00
	MAHARASHTRA												
1	Akola District Central Co-Operative Bank Ltd.	63.84	40.41	63.30	63.84	40.41	63.30	38.69	16.88	43.63	0.00	0.00	0.00
2	Amrawati District Central Co-Operative Bank Ltd.	129.93	75.80	58.34	106.33	59.13	55.61	0.00	0.00	0.00	0.00	0.00	0.00
3	Aurangabad District Central Co-Operative Bank Ltd.	980.25	72.67	7.41	980.25	72.67	7.41	0.00	0.00	0.00	0.00	0.00	0.00
4	Beed District Central Co-Operative Bank Ltd.	181.72	181.72	100.00	181.72	181.72	100.00	101.48	101.48	100.00	0.00	0.00	0.00
5	Bhandara District Central Co-Operative Bank Ltd.	994.23	186.06	18.71	987.07	178.90	18.12	874.93	95.40	10.90	0.00	0.00	0.00
6	Buldhana District Central Co-Operative Bank Ltd.	53.00	53.00	100.00	24.83	24.83	100.00	0.00	0.00	0.00	53.00	53.00	100.00
7	Chandrapur District Central Co-Operative Bank Ltd.	6625.17	926.61	13.99	6625.17	926.61	13.99	2511.68	325.22	12.95	39.66	33.14	83.56

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
8	Dhule & Nandurbar District Central Co-Operative Bank Ltd.	638.04	24.47	3.84	549.11	15.45	2.81	0.00	0.00	0.00	0.00	0.00	0.00
9	Gadchiroli District Central Co-Operative Bank Ltd.	1514.55	101.11	6.68	1509.05	99.46	6.59	980.20	9.46	0.97	0.00	0.00	0.00
10	Jalna District Central Co-Operative Bank Ltd.	36.56	33.56	91.79	35.01	32.01	91.43	0.00	0.00	0.00	0.00	0.00	0.00
11	Kolhapur District Central Co-Operative Bank Ltd.	276.19	64.88	23.49	276.19	64.88	23.49	149.72	22.89	15.29	0.00	0.00	0.00
12	Latur District Central Co-Operative Bank Ltd.	641.03	78.84	12.30	641.03	78.84	12.30	363.11	12.73	3.51	0.00	0.00	0.00
13	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
14	Nasik District Central Co-Operative Bank Ltd.	24.14	24.14	100.00	24.14	24.14	100.00	24.14	24.14	100.00	0.00	0.00	0.00
15	Osmanabad District Central Co-Operative Bank Ltd.	38.67	38.67	100.00	38.00	38.00	100.00	38.67	38.67	100.00	0.00	0.00	0.00
16	Parbhani District Central Co-Operative Bank Ltd.												
17	Pune District Central Co-Operative Bank Ltd.	2295.52	154.65	6.74	2291.80	150.93	6.59	45.08	45.08	100.00	0.00	0.00	0.00
18	Raigad District Central Co-Operative Bank Ltd.	14.59	0.00	0.00	11.63	0.00	0.00	12.19	0.00	0.00	0.00	0.00	0.00
19	Ratnagiri District Central Co-Operative Bank Ltd.	146.04	36.69	25.12	138.78	28.41	20.47	2.85	0.00	0.00	0.00	0.00	0.00
20	Sangli District Central Co-Operative Bank Ltd.	1067.75	42.20	3.95	960.97	37.99	3.95	1018.10	19.05	1.87	0.00	0.00	0.00
21	Sindhudurg District Central Co-Operative Bank Ltd.	1308.67	0.00	0.00	1308.67	0.00	0.00	449.38	0.00	0.00	0.00	0.00	0.00
22	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
23	The Ahmednagar District Central Co-Operative Bank Ltd.	410.75	0.00	0.00	410.75	0.00	0.00	209.84	0.00	0.00	0.00	0.00	0.00
24	The Gondia District Central Co-Operative Bank Ltd.	3461.18	1246.07	36.00	3448.64	1233.53	35.77	778.46	139.55	17.93	2682.72	1106.52	41.25
25	The Jalgaon District Central Co-Operative Bank Ltd.	161.07	0.00	0.00	161.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	The Maharashtra State Co-Operative Bank Ltd.												
27	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
28	The Nanded District Central Co-Operative Bank Ltd.	0.39	0.00	0.00	0.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The Satara District Central Co-Operative Bank Ltd.	51.18	0.00	0.00	51.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	The Thane District Central Co-Operative Bank Ltd.	9138.92	46.97	0.51	9138.92	46.97	0.51	5.98	0.74	12.37	0.00	0.00	0.00
31	Wardha District Central Co-Operative Bank Ltd.	154.69	154.69	100.00	132.04	132.04	100.00	60.14	60.14	100.00	0.00	0.00	0.00
32	Yavatmal District Central Co-Operative Bank Ltd.	799.67	791.67	99.00	799.67	791.67	99.00	799.67	791.67	99.00	0.00	0.00	0.00
Total		31207.74	4374.88	14.02	30896.25	4258.59	13.78	8464.31	1703.10	20.12	2775.38	1192.66	42.97
Total Western Region		34966.57	4806.84	13.75	34435.80	4540.70	13.19	9887.30	1724.25	17.44	2775.38	1192.66	42.97
Grand Total		1061877.04	65341.36	6.15	1010288.48	60362.47	5.97	421390.13	25487.14	6.05	67943.68	4714.19	6.94

STATEMENT - VII

Bank Loans provided to MFIs during 2022-23 and their NPAs as on 31 March 2023

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
COMMERCIAL PUBLIC AND PRIVATE SECTOR BANKS								
1	Axis Bank Limited	8	127300.00	19	331458.40	951.38	3	0.29
2	Bandhan Bank Limited	10	110530.00	24	342601.17	1925.76	3	0.56
3	Bank of Baroda	2976	132987.50	7043	225303.63	6858.64	509	3.04
4	Bank of Maharashtra	68529	816487.78	75101	427014.81	3242.68	0	0.76
5	Catholic Syrian Bank Ltd	4	720.00	12	4087.73	0.00	0	0.00
6	City Union Bank Limited	2	1600.00	3	2022.51	0.00	0	0.00
7	Dcb Bank Limited	0	0.00	19	684.11	0.00	0	0.00
8	Federal Bank Ltd	307	7734.85	1137	43986.55	41.90	4	0.10
9	HDFC Bank Ltd.	17	442750.00	20	328067.00	0.00	0	0.00
10	ICICI Bank Limited	26	751066.87	25	678648.49	1308.06	1	0.19
11	IDBI Bank Limited	5	0.00	31	128117.08	3362.91	6	2.62
12	IDFC Bank Limited	18	110102.52	162	498331.01	4624.42	6	0.93
13	Indian Bank	28	53520.57	61	111745.48	590.06	2	0.53
14	Indian Overseas Bank	16	64240.53	57	89155.00	5946.00	15	6.67
15	Indusind Bank Ltd	5	37000.00	6	36479.30	0.00	0	0.00
16	Karnataka Bank Ltd	3	13000.00	10	39154.93	0.00	0	0.00
17	Nainital Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
18	Punjab National Bank	0	0.00	1	429.31	31127.23	3	7250.53
19	South Indian Bank Ltd	2	2000.00	10	8808.18	214.26	3	2.43
20	State Bank of India	723	707940.00	725	541779.00	228.00	1	0.04
21	Tamilnad Mercantile Bank Ltd	5	450.99	8	1119.33	0.00	0	0.00
22	The Dhanalakshmi Bank Ltd	10	11700.00	29	20864.44	290.72	3	1.39
23	UCO Bank	10	51049.00	50	70902.36	0.00	0	0.00
24	Union Bank of India	0	0.00	50	232944.55	3765.22	5	1.62
25	YES Bank Ltd.	11	59500.00	14	58398.10	0.00	0	0.00
	Commercial Banks Sub Total:	72715	3501680.61	84617	4222102.47	64477.24	564	1.53
CO-OPERATIVE BANKS								
1	Agra District Central Co-Operative Bank Ltd.							
2	Ajmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
3	Akola District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
4	Aligarh Jila Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
5	Allahabad District Co-Operative Bank Ltd.							
6	Almora Zilla Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
7	Amrawati District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
8	Aurangabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
9	Bagalkot District Central Co-Operative Bank Ltd.							
10	Bahrich District Co-Operative Bank Ltd.							
11	Balageria Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
12	Banaskantha District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
13	Banda District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
14	Bankura Dist Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
15	Baramulla Central Co-Operative Bank Ltd.							
16	Baran Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
17	Beed District Central Co-Operative Bank Ltd.							
18	Bhandara District Central Co-Operative Bank Ltd.							
19	Bhavnagar District Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
20	Bijnor Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
21	Birbhum District Central Co-Operative Bank Ltd.							
22	Buldhana District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
23	Central Co-Operative Bank Ltd., Ara							
24	Chamoli Zilla Sahakari Bank Ltd., Chamoli							
25	Chandrapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
26	Chennai Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
27	Chittorgarh Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
28	Cuttack Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
29	Darjeeling District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
30	Dausa Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
31	Deoria Kasia Co-Operative Bank Ltd.							
32	Dhule & Nandurbar District Central Co-Operativebank Ltd.	0	0.00	0	0.00	0.00	0	0.00
33	Dindigul Central Co-Operative Bank Ltd.	195	4651.20	195	5453.75	1017.45	195	18.66
34	District Central Co-Operative Bank Ltd., Bilaspur	0	0.00	0	0.00	0.00	0	0.00
35	District Central Co-Operative Bank Ltd., Durg	210	177.38	452	379.62	105.19	120	27.71
36	District Cooperative Bank Ltd., Dehradun							
37	District Co-Operative Bank Ltd., Saharanpur	0	0.00	0	0.00	0.00	0	0.00
38	District Co-Operative Bank Ltd., Varanasi	0	0.00	0	0.00	0.00	0	0.00
39	Etah District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
40	Etawah Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
41	Faizabad Jilla Sahkari Bank Ltd.							
42	Farrukhabad District Co-Operative Bank Ltd.							
43	Fatehpur District Co-Operative Bank Ltd.							
44	Firozabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
45	Gadchiroli District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
46	Ghaziabad Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
47	Hamirpur District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
48	Hanumangarh Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
49	Hooghly District Central Co-Operative Bank Ltd.							
50	Howrah District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
51	Indore Premier Co-Operative Bank Limited, Indore	0	0.00	0	0.00	0.00	0	0.00
52	Jalaun District Co-Operative Bank Ltd.							
53	Jalna District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
54	Jhunjhunu Kendriya Sahakari Bank Ltd.							
55	Jila Sahakari Bank Ltd., Mau							
56	Jila Sahakari Kendriya Bank Maryadit, Ambikapur							
57	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur							
58	Jila Sahakari Kendriya Bank Maryadit, Raipur	411	5.20	411	5.20	0.00	0	0.00
59	Jilla Sahakari Bank Ltd., Azamgarh	0	0.00	0	0.00	0.00	0	0.00
60	Jilla Sahakari Bank Ltd., Ghazipur							
61	Jilla Sahakari Kendriya Bank Maryadit, Betul	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
62	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	0	0.00	0	0.00	0.00	0	0.00
63	Jilla Sahakari Kendriya Bank Maryadit, Dewas	0	0.00	0	0.00	0.00	0	0.00
64	Jilla Sahakari Kendriya Bank Maryadit, Hoshangabad	0	0.00	0	0.00	0.00	0	0.00
65	Jilla Sahakari Kendriya Bank Maryadit, Jhabua	0	0.00	0	0.00	0.00	0	0.00
66	Jilla Sahakari Kendriya Bank Maryadit, Khargone	0	0.00	0	0.00	0.00	0	0.00
67	Jilla Sahakari Kendriya Bank Maryadit, Mandla	0	0.00	0	0.00	0.00	0	0.00
68	Jilla Sahakari Kendriya Bank Maryadit, Morena	0	0.00	0	0.00	0.00	0	0.00
69	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	0	0.00	0	0.00	0.00	0	0.00
70	Jilla Sahakari Kendriya Bank Maryadit, Rewa							
71	Jilla Sahakari Kendriya Bank Maryadit, Sehore	0	0.00	0	0.00	0.00	0	0.00
72	Jilla Sahakari Kendriya Bank Maryadit, Shahdol							
73	Jilla Sahakari Kendriya Bank Maryadit, Ujjain							
74	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	0	0.00	0	0.00	0.00	0	0.00
75	Jilla Sahkari Bank Ltd., Ballia							
76	Jilla Sahkari Bank Ltd., Barabanki	0	0.00	0	0.00	0.00	0	0.00
77	Jilla Sahkari Bank Ltd., Bareilly	0	0.00	0	0.00	0.00	0	0.00
78	Jilla Sahkari Bank Ltd., Basti	0	0.00	0	0.00	0.00	0	0.00
79	Jilla Sahkari Bank Ltd., Jaunpur							
80	Jilla Sahkari Bank Ltd., Jhansi							
81	Jilla Sahkari Bank Ltd., Kanpur							
82	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri							
83	Jilla Sahkari Bank Ltd., Lalitpur							
84	Jilla Sahkari Bank Ltd., Meerut	0	0.00	0	0.00	0.00	0	0.00
85	Jilla Sahkari Bank Ltd., Mirzapur	0	0.00	0	0.00	0.00	0	0.00
86	Jilla Sahkari Bank Ltd., Muradabad							
87	Jilla Sahkari Bank Ltd., Pratapgarh							
88	Jilla Sahkari Bank Ltd., Raibareilly	0	0.00	0	0.00	0.00	0	0.00
89	Jilla Sahkari Bank Ltd., Sidharthnagar							
90	Jilla Sahkari Bank Ltd., Unnao							
91	Jogindra Central Co-Operative Bank Ltd.							
92	Keonjhar Central Co-Operative Bank Ltd.							
93	Kolhapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
94	Latur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
95	Mainpuri Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
96	Malda District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
97	Mandya District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
98	Mehsana District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
99	Murshidabad District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
100	Muzaffarnagar District Co-Operative Bank Ltd.							
101	Nadia District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
102	Nagpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
103	Nainital District Co-Operative Bank Ltd., Haldwani							
104	Nasik District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
105	Osmanabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
106	Panchmahals District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
107	Parbhani District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
108	Pilibhit Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
109	Pithoragarh Zila Sahakari Bank Ltd., Pithoragarh							
110	Pune District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
111	Purulia District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
112	Raigad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
113	Raiganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
114	Rajkot District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
115	Rajnandgaon Kendriya Sahakari Bank Maryadit, Rajnandgaon							
116	Rampur Jilla Sahkari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
117	Ratnagiri District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
118	Sabarkantha District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
119	Sangli District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
120	Sasaram-Bhabua Central Co-Operative Bank Ltd.							
121	Sawai Madhopur Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
122	Sindhudurg District Central Co-Operative Bank Ltd.							
123	Solapur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
124	Sultanpur Jilla Sahkari Bank Ltd.							
125	Surat District Co-Operative Bank Ltd.	269	114.72	332	138.23	0.00	0	0.00
126	Tamluk Ghatal Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
127	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri							
128	The Adilabad District Co Operative Central Bank Ltd.	118	354.95	402	633.42	0.00	0	0.00
129	The Ahmedabad District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
130	The Ahmednagar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
131	The Alwar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
132	The Ambala Central Co-Operative Bank Ltd.							
133	The Amreli Jill Madhyastha Sahakari Bank Ltd.	46	23.50	55	19.34	4.55	14	23.53
134	The Amritsar Central Co-Operative Bank Ltd., Amritsar	0	0.00	0	0.00	0.00	0	0.00
135	The Anantnag Central Co-Operative Bank Ltd.							
136	The Anantpur District Co Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
137	The Andaman & Nicobar State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
138	The Andhra Pradesh State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
139	The Angul United Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
140	The Aska Central Co-Operative Bank Ltd.							
141	The Assam Co-Operative Apex Bank Ltd.							
142	The Aurangabad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
143	The Balasore Bhadrak Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
144	The Banki Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
145	The Banswara Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
146	The Barmer Central Co-Operative Bank Ltd.							
147	The Baroda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
148	The Begusarai Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
149	The Belagavi District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
150	The Bellary District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
151	The Bengaluru District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
152	The Berhampore Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
153	The Bhagalpur Central Co-Operative Bank Ltd.							
154	The Bharatpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
155	The Bharuch District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
156	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	0	0.00	0	0.00	0.00	0	0.00
157	The Bhawanipatna Central Co-Operative Bank Ltd.							
158	The Bhiwani Central Co-Operative Bank Ltd.							
159	The Bihar State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
160	The Bolangir District Central Co-Operative Bank Ltd.							
161	The Boudh Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
162	The Bundi District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
163	The Burdwan District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
164	The Central Co-Operative Bank Ltd, Bhilwara	0	0.00	0	0.00	0.00	0	0.00
165	The Central Co-Operative Bank Ltd., Bikaner	0	0.00	0	0.00	0.00	0	0.00
166	The Central Co-Operative Bank Ltd.,Tonk	0	0.00	0	0.00	0.00	0	0.00
167	The Chandigarh State Co-Operative Bank Ltd.							
168	The Chhattisgarh Rajya Sahakari Bank Maryadit							
169	The Chikmagalur District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
170	The Chitradurga District Co-Operative Central Bank Ltd.							
171	The Chittoor District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
172	The Churu Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
173	The Coimbatore District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
174	The Cuddalore District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
175	The Dakshin Dinajpur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
176	The Daman And Diu State Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00
177	The Dawangere District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
178	The Delhi State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
179	The Dhanbad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
180	The Dharmapuri District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
181	The District Co-Operative Central Bank Ltd., Bidar	0	0.00	0	0.00	0.00	0	0.00
182	The District Co-Operative Central Bank Ltd., Eluru	309	2917.54	1141	4624.17	80.18	149	1.73
183	The District Cooperative Central Bank Ltd., Kakinada	0	0.00	0	0.00	0.00	0	0.00
184	The District Co-Operative Central Bank Ltd., Khammam							
185	The District Cooperative Central Bank Ltd., Kurnool	0	0.00	0	0.00	0.00	0	0.00
186	The District Co-Operative Central Bank Ltd., Medak	1054	32529.16	8809	39356.39	323.43	137	0.82
187	The District Co-Operative Central Bank Ltd., Srikakulam	0	0.00	0	0.00	0.00	0	0.00
188	The District Co-Operative Central Bank Ltd., Visakhapatnam	0	0.00	0	0.00	0.00	0	0.00
189	The District Co-Operative Central Bank Ltd., Vizianagaram	0	0.00	0	0.00	0.00	0	0.00
190	The District Co-Operative Central Bank Ltd., Warangal							
191	The Dungarpur Central Co-Operative Bank Ltd.							
192	The Erode District Central Co-Operative Bank Ltd.	2239	7702.67	3439	7862.28	993.83	876	12.64
193	The Faridabad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
194	The Faridkot Central Co-Operative Bank Ltd., Faridkot	0	0.00	22	9.86	7.47	16	75.76
195	The Fatehabad Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
196	The Fatehgarh Sahib Central Co-Operative Bank Ltd., Sirhind	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
197	The Fazilka Central Co-Operative Bank Ltd., Fazilka	0	0.00	0	0.00	0.00	0	0.00
198	The Ferozepur Central Co-Operative Bank Ltd., Ferozepur							
199	The Ganganagar Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
200	The Goa State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
201	The Gondia District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
202	The Gopalganj Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
203	The Gujarat State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
204	The Gulbarga And Yadgir District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
205	The Guntur District Co-Operative Central Bank	0	0.00	0	0.00	0.00	0	0.00
206	The Gurdaspur Central Co-Operative Bank Ltd., Gurdaspur							
207	The Gurgaon Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
208	The Hassan District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
209	The Himachal Pradesh State Co-Operative Bank Ltd.							
210	The Hissar Central Co-Operative Bank Ltd.							
211	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	0	0.00	0	0.00	0.00	0	0.00
212	The Hyderabad District Co-Operative Central Bank Ltd.							
213	The Jaipur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
214	The Jaisalmer Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
215	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	0	0.00	0	0.00	0.00	0	0.00
216	The Jalgaon District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
217	The Jalore Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
218	The Jalpaiguri Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
219	The Jammu Central Co-Operative Bank Ltd.							
220	The Jammu & Kashmir State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
221	The Jamnagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
222	The Jhajar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
223	The Jhalawar Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
224	The Jharkhand State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
225	The Jind Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
226	The Jodhpur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
227	The Junagadh Jil Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
228	The Kachchh District Central Co-Operative Bank	0	0.00	0	0.00	0.00	0	0.00
229	The Kadapa District Co Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
230	The Kaira District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
231	The Kaithal Central Co-Operative Bank Ltd.							
232	The Kanara District Central Co- Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
233	The Kancheepuram Central Co-Op.bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
234	The Kangra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
235	The Kanyakumari District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
236	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala							
237	The Karimnagar District Co-Operative Central Bank Ltd.							
238	The Karnal Central Co-Operative Bank Ltd.							
239	The Karnataka Central Co-Operative Bank Ltd.,(Dharwad)	732	2604.70	1097	2610.19	12.90	95	0.49
240	The Katihar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
241	The Kerala State Co-Operative Bank Ltd.							
242	The Khagaria District Central Co-Operative Bank Ltd.							
243	The Khurda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
244	The Kodagu District Co-Operative Central Bank Ltd.							
245	The Kodinar Taluka Co-Operative Banking Union Ltd.	0	0.00	0	0.00	0.00	0	0.00
246	The Kolar And Chickaballapur District Co Operative Central Bank Ltd.							
247	The Koraput Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
248	The Kota Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
249	The Krishna District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
250	The Kumbakonam Central Co-Op Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
251	The Kurukshetra Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
252	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	0	0.00	0	0.00	0.00	0	0.00
253	The Madurai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
254	The Magadh Central Co-Operative Bank Ltd., Gaya							
255	The Maharashtra State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
256	The Mahbubnagar District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
257	The Mahendragarh Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
258	The Malappuram District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
259	The Manipur State Co-Operative Bank Ltd.							
260	The Mansa Central Co-Operative Bank Ltd., Mansa	0	0.00	0	0.00	0.00	0	0.00
261	The Mayurbhanj District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
262	The Meghalaya Co-Operative Apex Bank Ltd.							
263	The Mizoram Co-Operative Apex Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
264	The Moga Central Co-Operative Bank Ltd., Moga							
265	The Monghyr-Jamui Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
266	The Motihari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
267	The Mugberia Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
268	The Muktsar Central Co-Operative Bank Ltd., Muktsar							
269	The Mumbai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
270	The Muzaffarpur Central Co-Operative Bank Ltd.							
271	The Mysore And Chamarajnagar District Cooperative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
272	The Nagaland State Co-Operative Bank Ltd.							
273	The Nagaur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
274	The Nalanda Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
275	The Nalgonda District Co-Operative Central Bank Ltd.							
276	The Nanded District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
277	The National Central Co-Operative Bank Ltd., Bettiah	0	0.00	0	0.00	0.00	0	0.00
278	The Nawadah Central Co-Operative Bank Ltd.							
279	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr							
280	The Nellore District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
281	The Nilgiris District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
282	The Nizamabad District Co-Operative Central Bank Ltd.							
283	The Pali District Central Co-Operative Bank Ltd	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
284	The Panchakula Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
285	The Panipat Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
286	The Pataliputra Central Co-Operative Bank Ltd.							
287	The Patiala Central Co-Operative Bank Ltd., Patiala							
288	The Pondicherry State Co-Operative Bank Ltd.							
289	The Prakasam District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
290	The Pudukottai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
291	The Punjab State Co-Operative Bank Ltd.							
292	The Purnea District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
293	The Raichur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
294	The Rajasthan State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
295	The Ramanathapuram District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
296	The Rewari Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
297	The Rohika Central Co-Operative Bank Ltd., Madhubani	0	0.00	0	0.00	0.00	0	0.00
298	The Rohtak Central Co-Operative Bank Ltd.							
299	The Ropar Central Co-Operative Bank Ltd., Ropar							
300	The Salem District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
301	The Samastipur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
302	The Sangrur Central Co-Operative Bank Ltd., Sangrur							
303	The Sas Nagar Central Co-Op. Bank Ltd., Sas Nagar							
304	The Satara District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
305	The Shimoga District Co-Operative Central Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
306	The Sikar Kendriya Sahakari Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
307	The Sikkim State Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
308	The Sirahi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
309	The Sirsa Central Co-Operative Bank Ltd.							
310	The Sitamarhi Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
311	The Sivgangai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
312	The Siwan Central Co-Operative Bank Ltd., Siwan							
313	The Sonapat Central Co-Operative Bank Ltd.	0	0.00	9	14.07	7.80	7	55.44
314	The South Canara District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
315	The Sundargarh District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
316	The Surendranagar District Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
317	The Tamil Nadu State Apex Co-Operative Bank Ltd.							
318	The Tarn Taran Central Co-Operative Bank Ltd., Tarn Taran	0	0.00	0	0.00	0.00	0	0.00
319	The Telangana State Co-Operative Bank Ltd.	1	100000.00	1	98201.76	0.00	0	0.00
320	The Thane District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
321	The Thanjavur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
322	The Tiruchirapalli District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
323	The Tirunelveli District Central Co-Operative Bank Ltd.							
324	The Tiruvannamalai District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
325	The Tripura State Co-Operative Bank Ltd.							
326	The Tumkur District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
327	The Udaipur Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
328	The United Puri-Nimapara Central Cooperative Bank Ltd.							

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
329	The Uttarakhand State Co-Operative Bank Ltd.	11	5.01	281	244.34	0.00	0	0.00
330	The Uttarkashi Zila Sahkari Bank Ltd., Uttarkashi							
331	The Uttar Pradesh State Co-Operative Bank Ltd.							
332	The Vaishali District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
333	The Vellore District Central Cooperative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
334	The Vijayapura District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
335	The Villupuram District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
336	The Virudhunagar District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
337	The West Bengal State Co-Operative Bank Ltd.							
338	The Yamunanagar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
339	Thoothukudi District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
340	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur							
341	Valsad District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
342	Vidyasagar Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
343	Wardha District Central Co-Operative Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00
344	Yavatmal District Central Co-Operative Bank Ltd.							
345	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)							
346	Zila Sahkari Bank Ltd., Haridwar							
	Co-operative Banks Sub Total:	5595	151086.03	16646	159552.62	2552.80	1609	1.60
REGIONAL RURAL BANKS								
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	Arunachal Pradesh Rural Bank							
4	Aryavart Bank	0	0.00	0	0.00	0.00	0	0.00
5	Assam Gramin Vikash Bank	1	500.00	7	1583.44	25.11	2	1.59
6	Bangiya Gramin Vikash Bank	24	1873.00	24	3095.67	2460.27	19	79.47
7	Baroda Gujarat Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
8	Baroda Rajasthan Kshetriya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
9	Baroda U.p. Bank	0	0.00	1	304.75	0.00	0	0.00
10	Chaitanya Godavari Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
11	Chhattisgarh Rajya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
12	Dakshin Bihar Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
13	Ellaquai Dehati Bank							
14	Himachal Pradesh Gramin Bank							
15	Jharkhand Rajya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
16	J & K Grameen Bank	0	0.00	0	0.00	0.00	0	0.00
17	Karnataka Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
18	Karnataka Vikas Grameena Bank	2	1500.00	3	810.88	0.00	0	0.00
19	Kerala Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
20	Madhyanchal Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
21	Madhya Pradesh Gramin Bank	0	0.00	1	0.00	0.00	0	0.00
22	Maharashtra Gramin Bank	0	0.00	1	0.00	0.00	0	0.00
23	Manipur Rural Bank							
24	Meghalaya Rural Bank	0	0.00	0	0.00	0.00	0	0.00

STATEMENT - VII (contd.)

(Amt. ₹ lakh)

Bank Loans provided to MFIs and their Non-performing Assets (NPAs) and Recovery Performance as on								
Sr. No.	Name of Bank	Loan disbursed by Banks to MFIs during the year as on 31 March 2023		Outstanding Bank Loans against MFIs as on 31 March 2023		Gross NPAs of Bank loans to MFIs as on 31 March 2023		
		No. of MFI accounts	Amount disbursed	No. of MFI accounts	Amount	Amount	No. of MFI accounts	% to total outstanding loans
25	Mizoram Rural Bank	0	0.00	0	0.00	0.00	0	0.00
26	Nagaland Rural Bank	0	0.00	0	0.00	0.00	0	0.00
27	Odisha Gramya Bank	0	0.00	0	0.00	0.00	0	0.00
28	Paschim Banga Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
29	Prathama U.p Gramin Bank							
30	Puduvai Bharathiyar Grama Bank	0	0.00	0	0.00	0.00	0	0.00
31	Punjab Gramin Bank	1858	2558.88	5020	3524.64	290.06	392	8.23
32	Rajasthan Marudhara Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
33	Saptagiri Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
34	Sarva Haryana Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
35	Saurashtra Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
36	Tamil Nadu Grama Bank	5	1800.00	11	2050.65	0.00	0	0.00
37	Telangana Grameena Bank	0	0.00	0	0.00	0.00	0	0.00
38	Tripura Gramin Bank							
39	Utkal Grameen Bank	0	0.00	2	4.19	4.19	2	100.00
40	Uttarakhand Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
41	Uttar Banga Kshetriya Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
42	Uttar Bihar Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
43	Vidharbha Konkan Gramin Bank	0	0.00	0	0.00	0.00	0	0.00
	Regional Rural Banks Sub Total:	1890	8231.88	5070	11374.22	2779.63	415	24.44
SMALL FINANCE BANKS								
1	ESAF Small Finance Bank Ltd.	11	14700.00	22	18949.60	0.00	0	0.00
	Small Finance Banks Sub Total:	11	14700.00	22	18949.60	0.00	0	0.00
	Grand Total:	80211	3675698.52	106355	4411978.91	69809.67	2588	1.58

STATEMENT - VIII - A

NABARD Support for Training and Capacity Building for SHG-BLP During 2022-23

(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 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023
CENTRAL REGION																	
1	Chhattisgarh	182	12129	0	114	188	3604	0	2057	1161	82370	0	537	186	3056	0	60
2	Madhya Pradesh	2080	29140	0	415	1664	4308	0	4465	6240	55122	0	71	1831	10034	0	314
3	Uttar Pradesh	1855	55442	150	840	1720	27693	0	3269	8748	171867	0	6360	1138	17577	0	249
4	Uttarakhand	421	7111	0	172	294	4406	0	180	835	13165	0	166	266	3981	0	27
	Sub Total	4538	103822	150	1541	3866	40011	0	9971	16984	322524	0	7134	3421	34648	0	650
EASTERN REGION																	
1	Andaman & Nicobar Islands	86	1523	0	282	14	438	0	405	636	20777	0	18	13	87	0	478
2	Bihar	368	13209	0	0	775	5657	0	160	1302	28829	0	1457	170	1878	0	520
3	Jharkhand	375	5730	0	132	630	5728	0	189	750	53870	150	522	0	2117	0	1920
4	Odisha	520	15717	0	0	0	6661	0	14597	2815	165488	0	163	143	3966	0	3530
5	West Bengal	426	102151	0	0	853	61758	0	669	2335	764647	0	208	479	2669	0	262
	Sub Total	1775	138330	0	414	2272	80242	0	16020	7838	1033611	150	2368	805	10717	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	1155	11407	0	123	960	8123	0	6009	9250	204289	0	340	420	3196	0	1704
3	Manipur	315	1008	0	0	524	649	0	0	318	8344	0	0	75	399	0	0
4	Meghalaya	147	1192	0	0	193	600	0	0	306	7452	0	126	121	616	0	0
5	Mizoram		645	0	0	110	399	0	0	147	6092	0	0	35	80	0	0
6	Nagaland	136	639	0	0	156	1128	0	14	503	6316	0	81	75	352	0	57
7	Sikkim	182	451	0	0	63	278	0	137	201	2533	0	159	15	37	0	0
8	Tripura	90	739	120	138	120	627	0	515	180	12240	0	30	90	146	0	21
	Sub Total	2025	16362	120	281	2126	12160	0	8390	10905	249547	0	736	831	4826	0	1782
NORTHERN REGION																	
1	Haryana	921	13138	0	0	470	4169	0	0	2019	19444	0	0	575	5832	0	0
2	Himachal Pradesh	150	6949	0	0	90	4850	0	4364	150	28625	0	5246	90	3540	0	0
3	Jammu & Kashmir	318	5965	0	0	179	1838	0	196	433	7559	0	736	241	2270	0	445
4	New Delhi	0	265	0	0	0	434	0	0	0	335	0	21	0	70	0	0
5	Punjab	442	9457	0	187	182	1604	0	705	1730	12919	0	38	296	4533	0	1465
6	Rajasthan	993	23561	0	38	860	8400	0	24278	2722	18901	0	499	633	5045	0	50
	Sub Total	2824	59335	0	225	1781	21295	0	29543	7054	87783	0	6540	1835	21290	0	1960
SOUTHERN REGION																	
1	Andhra Pradesh	330	14766	0	0	672	2260	0	4506	151	13860	0	438	799	1339	0	0
2	Karnataka	813	31656	0	1930	719	2852	0	4923	2726	175348	0	898	699	7885	0	365
3	Kerala	240	10951	0	60	0	1425	0	193	180	72672	0	410	220	531	0	34
4	Tamil Nadu	907	34268	0	98	439	5874	0	205	1516	151677	0	125	331	15018	0	319
5	Telangana	422	2129	0	0	386	1166	0	0	405	3376	350	350	248	965	0	0
	Sub Total	2712	93770	0	2088	2216	13577	0	9827	4978	416933	350	2221	2297	25738	0	718
WESTERN REGION																	
1	Goa	94	1175	0	0	26	294	0	0	184	2941	0	0	19	227	0	0
2	Gujarat	706	23760	0	1058	669	3909	0	725	2025	22623	0	1318	639	6488	0	2231
3	Maharashtra	0	28724	0	1001	0	6364	0	1782	6140	178971	0	3886	95	14394	0	3939
	Sub Total	800	53659	0	2059	695	10567	0	2507	8349	204535	0	5204	753	21109	0	6170
1	BIRD, Bolpur/Kolkata		7438		90		3246	0	413		2660	0	29		0	0	0
2	BIRD, Lucknow		4731		355		3370	0	730		526	0	0		0	0	0
3	BIRD, Mangalore		6591		24		2037	0	68		0	0	0		0	0	0
4	Head Office, Mumbai		117		0		8	0	317		0	0	0		0	0	0
	Sub Total	0	18877		469	0	8661	0	1528	0	3186	0	29	0	0	0	0
	Grand Total	14674	484155	270	7077	12956	186513	0	77786	56108	2318119	500	24232	9942	118336	0	17990

STATEMENT - VIII - A (contd.)

(No. of Participants)

Other Trainings		MEDP		LEDP		MEPA		Bankers' Meets		NGOs Meets		SLRCCDI		Other Meets		Grand Total	
During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023	During 2022-23	Cumulative 31 Mar 2023
0	28404	990	11800	0	1295	0	0	0	198	0	759	0	78	0	1359	2707	147820
0	3412	1650	9993	6050	23600	0	57	150	1798	45	880	0	43	0	808	19710	144460
0	47966	2700	27531	12480	19594	0	0	65	3733	90	2253	0	20	160	2283	29106	386677
0	242	390	5880	1128	3330	0	0	42	566	38	720	0	0	0	8238	3414	48184
0	80024	5730	55204	19658	47819	0	57	257	6295	173	4612	0	141	160	12688	54937	727141
0	15396	874	8292	210	747	0	0	13	123	35	170	0	0	0	3281	1881	52017
0	15574	840	12319	2550	6610	0	0	0	974	0	474	0	171	0	717	6005	88549
0	1425	1830	9749	3660	11022	0	0	300	1387	0	1085	0	90	0	1315	7695	96281
0	49500	870	40046	510	4893	0	0	60	1559	622	16285	0	82	0	2036	5540	324523
0	17010	900	54052	2250	4830	0	534	32	8075	45	43651	0	50	0	6648	7320	1067214
0	98905	5314	124458	9180	28102	0	534	405	12118	702	61665	0	393	0	13997	28441	1628584
0	1186	690	3405	270	1706	0	0	0	92	0	83	0	0	90	1575	1050	12700
0	50039	3420	22264	6300	11760	0	0	0	1074	0	2494	0	113	0	1119	21505	324054
683	2168	60	925	900	2558	0	0	0	456	461	587	0	0	0	1495	3336	18589
0	1308	180	2083	825	2595	0	0	0	300	1	242	0	0	0	597	1773	17111
951	2593	0	1222		150	0	0	108	137		147	0	0	0	1643	1351	13108
0	146	90	609	30	615	0	0	0	58	22	172	0	0	0	831	1012	11018
0	76	90	270	90	360	0	0	40	528	27	138	0	22	54	279	762	5268
1050	1302	180	3003	180	1800	0	0	0	24	30	30	0	71	0	475	2040	21161
2684	58818	4710	33781	8595	21544	0	0	148	2669	541	3893	0	206	144	8014	32829	423009
68	2770	810	6426	2010	5040	0	0	0	680	35	1223	0	0	0	909	6908	59631
0	91	1200	9651	2070	4200	0	0	150	1218	90	466	0	187	0	4224	3990	73611
0	1887	150	780	405	1130	0	0	26	604	28	1046	0	73	0	540	1780	25069
0	100	0	671	0	0	0	0	0	0	0	100	0	0	52	4121	52	6117
0	40	600	19420	510	4770	0	0	40	884	35	1336	0	36	0	1102	3835	58496
0	4262	2010	18521	4905	5770	0	0	0	1610	47	1162	0	14	0	4389	12170	116500
68	9150	4770	55469	9900	20910	0	0	216	4996	235	5333	0	310	52	15285	28735	339424
0	55038	1410	50016	2820	13902	0	0	847	4820	715	1378	0	597	0	859	7744	163779
0	35249	580	20237	1720	9726	0	0	0	1198	0	1526	0	220	8626	12611	15883	306624
0	186	1170	26232	2550	9355	0	0	40	2412	300	1184	0	45	240	1260	4940	126950
0	103774	750	56785	1460	7431	0	0	0	2348	0	3695	0	60	0	4839	5403	386516
0	9700	1590	2820	2860	3760	0	0	0	844	135	270	0	0	35	542	6431	25922
0	203947	5500	156090	11410	44174	0	0	887	11622	1150	8053	0	922	8901	20111	40401	1009791
0	0	30	764	0	150	0	0	71	114	26	64	0	0	0	1030	450	6759
0	3805	595	23363	510	2010	0	0	35	734	16	1557	0	85	1101	1355	6296	95021
0	13927	210	43632	270	920	0	1000	60	2903	0	1275	0	130	0	68744	6775	371592
0	17732	835	67759	780	3080	0	1000	166	3751	42	2896	0	215	1101	71129	13521	473372
0	866		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	13158
0	237		0		0	0	0		0		0	0	0	0	0	0	8957
0	1271		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	700	0	39270
2752	474396	26859	492761	59523	165629	0	1591	2079	41451	2843	86452	0	2187	10358	141924	198864	4640591

STATEMENT - VIII - B

NABARD support for Training and Capacity Building - Joint Liability Groups During 2022-23

(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 2022-23	31-Mar-23	During 2022-23	31-Mar-23	During 2022-23	31-Mar-23	During 2022-23	31-Mar-23	During 2022-23	31-Mar-23
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	0	1253	0	2126	0	3481	0	60	0	6920
	Sub Total	0	3293	0	2284	0	3868	0	60	0	9505
EASTERN REGION											
1	Andaman & Nicobar Islands	0	0	0	40	0	345	0	18	0	403
2	Bihar	0	2325	0	177	0	12464	0	0	0	14966
3	Jharkhand	0	1364	0	150	0	1211	0	0	0	2725
4	Odisha	0	4990	0	295	0	5862	0	120	0	11267
5	West Bengal	0	1776	0	753	0	757	0	30	0	3316
	Sub Total	0	10455	0	1415	0	20639	0	168	0	32677
NORTH EASTERN REGION											
1	Arunachal Pradesh	0	0	0	0	0	50	0	0	0	50
2	Assam	0	340	0	5	0	4077	0	39	0	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	0	876	0	7	0	6175	0	243	0	7301
NORTHERN REGION											
1	Haryana	0	461	0	424	0	620	0	78	0	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	0	638	0	212	0	159	0	226	0	1235
6	Rajasthan	0	515	0	15	0	82	0	20	0	632
	Sub Total	0	2617	0	681	0	4054	0	472	0	7824
SOUTHERN REGION											
1	Andhra Pradesh	0	1125	0	411	0	90	0	0	0	1626
2	Karnataka	0	1347	0	200	0	65	0	385	0	1997
3	Kerala	0	176	0	1024	0	2576	0	0	0	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	0	6439	0	8090	0	12272	0	603	0	27404
WESTERN REGION											
1	Goa	0	124	0	1	0	685	0	0	0	810
2	Gujarat	0	867	0	1047	0	118	0	0	0	2032
3	Maharashtra	0	2289	0	136	0	439	0	0	0	2864
	Sub Total	0	3280	0	1184	0	1242	0	0	0	5706
1	BIRD, Bolpur	0	46	0	0	0	0	0	0	0	46
2	BIRD, Lucknow	0	179	0	45	0	0	0	0	0	224
3	BIRD, Mangalore	0	300	0	277	0	486	0	521	0	1584
4	Head Office, Mumbai	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	525	0	322	0	486	0	521	0	1854
	Grand Total	0	27485	0	13983	0	48736	0	2067	0	92271

STATEMENT - VIII - C

NABARD Support for Training and Capacity Building for SHG-BLP during 2022-23 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	5	150	4	540	0	0	9	690
2	Himachal Pradesh	0	0	0	0	0	0	0	0
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	5	150	4	600	0	0	9	750
	Sub Total	10	300	8	1140	0	0	18	1440
NORTH EASTERN REGION									
1	Arunachal Pradesh	0	0	0	0	0	0	0	0
2	Assam	117	3420	73	6300	341	11785	531	21505
3	Manipur	2	60	6	900	0	0		
4	Meghalaya	6	180	6	825	11	306	23	1311
5	Mizoram	1	30	0	0	4	105	5	135
6	Nagaland	0	0	0	0	0	0	0	0
7	Sikkim	0	0	0	0	0	0	0	0
8	Tripura	6	180	5	225	0	0	11	405
	Sub Total	132	3870	90	8250	356	12196	570	23356
EASTERN REGION									
1	Bihar	0	0	0	0	0	0	0	0
2	Jharkhand	16	480	26	2940	0	0	42	3420
3	Odisha	48	1410	38	2820	158	6368	244	10598
4	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0
5	West Bengal	0	0	2	300	1	20	3	320
	Sub Total	64	1890	66	6060	159	6388	289	14338
CENTRAL REGION									
1	Chhattisgarh	33	990	0	0	48	1717	81	2707
2	Madhya Pradesh	12	360	4	440	2	400	18	1200
3	Uttar Pradesh	17	510	3	270	103	2953	123	3733
4	Uttarakhand	1	30	4	420	0	0	5	450
	Sub Total	63	1890	11	1130	153	5070	227	8090
WESTERN REGION									
1	Goa	1	30	0	0	3	37	4	67
2	Gujarat	1	30	16	471	0	0	17	501
3	Maharashtra	6	210	3	270	0	0	9	480
	Sub Total	8	270	19	741	3	37	30	1048
SOUTHERN REGION									
1	Andhra Pradesh	37	1110	22	1980	14	687	73	0
2	Karnataka	2	60	0	0	3	45	5	105
3	Kerala	10	300	3	370	13	455	26	1125
4	Tamil Nadu	25	750	13	1460	76	3193	114	5403
5	Telangana	53	1590	30	3535	22	427	105	5552
	Sub Total	127	3810	68	7345	128	4807	323	12185
	Grand Total	404	12030	262	24666	799	28498	1457	60457

STATEMENT IX - A

Statewise Grant support sanctioned and released to NGOs as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
1	Haryana	98	104	11638	765.86	278.03	6981	4849
2	Himachal Pradesh	71	75	5520	471.50	224.95	19759	16672
3	Jammu & Kashmir	79	89	4899	437.50	120.68	3451	3252
4	New Delhi	7	10	1075	39.00	23.99	883	700
5	Punjab	100	128	9050	620.60	293.77	6936	3789
6	Rajasthan	289	338	46550	3451.36	1323.66	22223	17228
	Sub total	644	744	78732	5785.82	2265.08	60233	46490
NORTH EASTERN REGION								
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	130.90	62.00	1061	560
4	Meghalaya	23	26	2689	175.23	37.70	1215	296
5	Mizoram	8	8	700	48.50	13.38	940	208
6	Nagaland	15	15	1945	104.50	82.62	2012	1248
7	Sikkim	7	7	360	18.00	5.50	182	70
8	Tripura	14	15	1650	80.23	12.65	944	555
	Sub total	236	265	28937	1273.63	596.09	21986	15166
EASTERN REGION								
1	Andaman & Nicobar	25	30	2285	127.88	68.18	2081	1222
2	Bihar	364	378	39502	1800.50	517.18	18513	7218
3	Jharkhand	217	260	24350	1002.24	208.68	7776	3338
4	Odisha	357	430	42922	2751.41	862.83	25954	14706
5	West Bengal	242	249	44095	2005.49	1058.62	34134	21091
	Sub total	1205	1347	153154	7687.52	2715.49	88458	47575
CENTRAL REGION								
1	Chattisgarh	58	62	11095	866.54	346.31	9164	4029
2	Madhya Pradesh	161	187	49730	3556.67	1770.75	41744	27040
3	Uttar Pradesh	921	1148	183020	11668.17	4874.64	164569	73357
4	Uttarakhand	373	456	35975	2244.09	535.03	21337	7947
	Sub total	1513	1853	279820	18335.47	7526.73	236814	112373
WESTERN REGION								
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	2499.80	81746	66427
	Sub total	620	809	109369	4032.75	2720.71	97754	72798
SOUTHERN REGION								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	176	219	20574	678.18	396.25	21526	14579
3	Kerala	53	53	10156	132.99	86.16	7176	5872
4	Tamil Nadu	96	106	22035	319.94	182.95	19924	18815
5	Telangana	0	0	0	0.00	0.00	0	0
	Sub total	325	378	52765	1131.11	665.36	48626	39266
	Grand total	4543	5396	702777	38246.30	16489.46	553871	333668

STATEMENT IX - B

Statewise Grant support sanctioned and released to RRBs as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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	25.00	5.00	248	199
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	4	6	3050	111.25	26.12	1306	1117
6	Rajasthan	1	1	1000	56.00	0.00	0	0
	Sub total	10	17	8313	308.37	83.78	5921	4222
NORTH EASTERN REGION								
1	Arunachal Pradesh	0	0	0	0.00	0.00	0	0
2	Assam	3	15	11950	607.35	311.28	14895	7741
3	Manipur	1	1	210	11.76	7.10	260	80
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	1	1	200	1.00	1.00	200	200
	Sub total	5	17	12360	620.11	319.38	15355	8021
EASTERN REGION								
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	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
	Sub total	7	26	11780	87.77	43.90	17190	11346
CENTRAL REGION								
1	Chhattisgarh	1	2	1500	47.50	0.00	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	0.00	0.00	0	0
	Sub total	9	29	22543	678.90	175.21	11113	4042
WESTERN REGION								
1	Goa	0	0	0	0.00	0.00	0	0
2	Gujarat	1	1	1575	19.50	0.00	85	6
3	Maharashtra	1	1	500	6.60	5.84	492	393
	Sub total	2	2	2075	26.10	5.84	577	399
SOUTHERN REGION								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	3	10	3535	34.28	30.46	4124	3784
3	Kerala	0	0	0	0.00	0.00	0	0
4	Tamil Nadu	2	3	1050	8.85	8.33	1008	943
5	Telangana	0	0	0	0.00	0.00	0	0
	Sub total	5	13	4585	43.13	38.79	5132	4727
	Grand total	38	104	61656	1764.38	666.90	55288	32757

STATEMENT IX - C

Statewise Grant support sanctioned and released to Cooperative Banks (Coops)
as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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
	Sub total	12	12	2925	107.04	13.70	1408	599
NORTH EASTERN REGION								
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	24.02	683	634
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	64.30	3123	3123
7	Sikkim	1	1	200	3.00	0.52	41	41
8	Tripura	0	0	0	0.00	0.00	0	0
	Sub total	12	13	3690	158.50	98.87	4490	4118
EASTERN REGION								
1	Andaman & Nicobar	4	5	500	23.80	18.37	446	378
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
	Sub total	27	33	23860	323.62	146.91	18710	12781
CENTRAL REGION								
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
	Sub total	13	13	5500	133.20	22.13	3133	1773
WESTERN REGION								
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
	Sub total	24	24	14257	277.60	140.70	10452	3933
SOUTHERN REGION								
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
	Sub total	17	24	16575	295.25	209.74	23325	15393
	Grand total	105	119	66807	1295.21	632.05	61518	38597

STATEMENT IX - D

Statewise Grant support sanctioned and released to IRVs as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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
	Sub total	303	4	3340	48.12	10.29	3000	180
NORTH EASTERN REGION								
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
	Sub total	3	4	7510	135.18	27.04	3210	1647
EASTERN REGION								
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
	Sub total	9	9	3450	56.23	15.66	2048	1374
CENTRAL REGION								
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
	Sub total	850	14	8500	151.75	7.33	1922	1293
WESTERN REGION								
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
	Sub total	5	5	3550	63.90	17.93	2133	821
SOUTHERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
	Grand total	1170	36	26350	455.18	78.25	12313	5315

STATEMENT IX - E

Statewise Grant support sanctioned and released to Farmers Clubs (FCs) as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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
	Sub total	17	17	330	4.23	2.84	299	284
NORTH EASTERN REGION								
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
	Sub total	59	60	833	8.49	2.58	348	244
EASTERN REGION								
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
	Sub total	89	89	1370	21.01	4.05	1260	574
CENTRAL REGION								
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
	Sub total	102	226	2535	11.30	10.83	2535	0
WESTERN REGION								
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
	Sub total	3	3	70	1.10	0.15	27	9
SOUTHERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
	Grand total	270	395	5138	46.13	20.45	4469	1111

STATEMENT IX - F

Statewise Grant support sanctioned and released to SHG-Federations as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
NORTH EASTERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
EASTERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
CENTRAL REGION								
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
	Sub total	4	4	200	25.40	12.37	46	0
WESTERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
SOUTHERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
	Grand total	4	4	200	25.40	12.37	46	0

STATEMENT IX - G

Statewise Grant support sanctioned and released to PACS as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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
	Sub total	15	15	5693	269.65	4.48	79	17
NORTH EASTERN REGION								
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
	Sub total	6	6	575	28.75	10.97	566	303
EASTERN REGION								
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
	Sub total	65	65	6352	255.96	61.29	2184	1722
CENTRAL REGION								
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
	Sub total	16	16	550	27.50	2.28	20	5
WESTERN REGION								
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
	Sub total	2	2	1680	84.00	17.67	592	17
SOUTHERN REGION								
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
	Sub total	1	1	75	3.75	0.38	0	0
	Grand total	105	105	14925	669.61	97.08	3441	2064

STATEMENT IX - H

Statewise Grant support sanctioned and released to NGO-MFIs as SHPIs as on 31 March 2023

(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
NORTHERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
NORTH EASTERN REGION								
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
	Sub total	13	18	2569	172.13	37.70	1126	296
EASTERN REGION								
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
	Sub total	0	0	0	0	0.00	0	0
CENTRAL REGION								
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
	Sub total	4	4	3300	165.00	4.00	0	0
WESTERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
SOUTHERN REGION								
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
	Sub total	0	0	0	0.00	0.00	0	0
	Grand total	17	22	5869	337.13	41.70	1126	296

STATEMENT IX - I

Total Statewise Grant support sanctioned and released to all SHPIs during the year 2022-23

(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
NORTHERN REGION								
1	Haryana	0	0	0	0.00	2.57	0	0
2	Himachal Pradesh	0	0	0	0.00	6.59	49	211
3	Jammu & Kashmir	0	0	0	0.00	10.61	121	73
4	New Delhi	0	0	0	0.00	0.00	0	0
5	Punjab	0	0	0	0.00	4.59	64	20
6	Rajasthan	0	0	0	0.00	0.00	0	0
	Sub total	0	0	0	0.00	24.36	234	304
NORTH EASTERN REGION								
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	13.70	83	62
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	17.40	1460	1460
7	Sikkim	0	0	0	0.00	0.00	0	0
8	Tripura	0	0	0	0.00	0.00	0	0
	Sub total	0	0	0	0.00	31.10	1543	1522
EASTERN REGION								
1	Andaman & Nicobar	0	0	0	0.00	3.46	31	59
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	0.25	0	0
5	West Bengal	0	0	0	0.00	121.80	0	0
	Sub total	0	0	0	0.00	125.51	31	59
CENTRAL REGION								
1	Chhattisgarh	0	0	0	0.00	21.14	186	443
2	Madhya Pradesh	0	0	0	0.00	180.55	451	5416
3	Uttar Pradesh	2	2	100	10.00	106.98	1903	1216
4	Uttarakhand	0	0	0	0.00	11.89	14	183
	Sub total	2	2	100	10.00	320.56	2554	7258
WESTERN REGION								
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	10.95	0	118
	Sub total	0	0	0	0.00	10.95	0	118
SOUTHERN REGION								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	0	0	0	0.00	0.35	100	53
3	Kerala	0	0	0	0.00	0.54	27	0
4	Tamil Nadu	0	0	0	0.00	0.00	0	0
5	Telangana	0	0	0	0.00	0.00	0	0
	Sub total	0	0	0	0.00	0.89	127	53
	Grand total	2	2	100	10.00	513.37	4489	9314

STATEMENT IX - J

Statewise Grant support sanctioned and released to SHPIs as on 31 March 2023

(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
NORTHERN REGION								
1	Haryana	109	119	16311	930.20	335.62	11258	7553
2	Himachal Pradesh	388	94	9540	532.86	240.45	24317	17885
3	Jammu & Kashmir	84	94	6239	468.62	125.92	3699	3451
4	New Delhi	7	10	1075	39.00	23.99	883	700
5	Punjab	110	140	13480	788.55	327.86	8457	4943
6	Rajasthan	302	351	52663	3763.01	1326.33	22326	17260
	Sub total	1000	808	99308	6522.24	2380.17	70940	51792
NORTH EASTERN REGION								
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	93.12	2004	1274
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	146.92	5135	4371
7	Sikkim	8	8	560	21.00	6.02	223	111
8	Tripura	18	19	1889	81.78	14.20	1169	768
	Sub total	334	383	56474	2396.79	1092.63	47081	29795
EASTERN REGION								
1	Andaman & Nicobar	29	35	2785	151.68	88.05	2574	1625
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	910.66	42126	25033
5	West Bengal	381	398	73545	2416.40	1261.87	58602	38090
	Sub total	1402	1569	199966	8432.11	2987.29	129850	75372
CENTRAL REGION								
1	Chhattisgarh	59	64	12595	914.04	346.31	9164	4404
2	Madhya Pradesh	170	197	58378	3842.05	1881.39	46214	28902
3	Uttar Pradesh	1908	1441	215900	12520.34	4996.95	178868	78233
4	Uttarakhand	374	457	36075	2252.09	536.23	21337	7947
	Sub total	2511	2159	322948	19528.52	7760.88	255583	119486
WESTERN REGION								
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	2673.13	93398	71094
	Sub total	656	845	131001	4485.45	2903.00	111535	77977
SOUTHERN REGION								
1	Andhra Pradesh	0	0	0	0.00	0.00	0	0
2	Karnataka	197	254	40759	1011.46	636.83	48975	33756
3	Kerala	53	53	10156	132.99	86.16	7176	5872
4	Tamil Nadu	98	109	23085	328.79	191.28	20932	19758
5	Telangana	0	0	0	0.00	0.00	0	0
	Sub total	348	416	74000	1473.24	914.27	77083	59386
	Grand total	6251	6180	883697	42838.35	18038.24	692072	413808

STATEMENT IX - K

Promotional Grant support sanctioned and released to JLGPIs as on 31 March 2023

(Amt. ₹ lakh)

Sr. No.	Name of State	JLGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of JLGs credit linked
NORTHERN REGION					
1	Haryana	16500	588.00	182.10	8715
2	Himachal Pradesh	13344	370.48	98.82	19133
3	Jammu & Kashmir	10680	307.65	59.45	3760
4	New Delhi	125	2.50	0.33	48
5	Punjab	34075	1115.68	255.87	21629
6	Rajasthan	25571	630.42	84.55	4603
	Sub total	100295	3014.73	681.12	57888
NORTH EASTERN REGION					
1	Arunachal Pradesh	5002	166.08	17.11	857
2	Assam	30470	809.40	127.01	7978
3	Manipur	1775	57.25	9.50	1307
4	Meghalaya	834	14.70	5.83	253
5	Mizoram	2925	110.50	9.66	550
6	Nagaland	3712	74.24	7.98	1457
7	Sikkim	410	8.20	0.89	156
8	Tripura	11653	221.93	148.21	8275
	Sub total	56781	1462.30	326.19	20833
EASTERN REGION					
1	Andaman & Nicobar	1075	21.50	7.89	4174
2	Bihar	284850	3902.00	513.49	190831
3	Jharkhand	52475	1306.50	129.12	25488
4	Odisha	155950	5148.60	550.44	51029
5	West Bengal	84567	1786.34	339.83	36555
	Sub total	578917	12164.94	1540.77	308077
CENTRAL REGION					
1	Chhattisgarh	14675	333.50	124.59	8772
2	Madhya Pradesh	28166	833.82	262.53	20260
3	Uttar Pradesh	87495	1879.12	334.37	27170
4	Uttarakhand	18706	394.98	56.98	7948
	Sub total	149042	3441.42	778.47	64150
WESTERN REGION					
1	Goa	2900	68.00	25.99	2259
2	Gujarat	30014	675.28	172.02	10902
3	Maharashtra	96647	1866.04	816.39	144932
	Sub total	129561	2609.32	1014.40	158093
SOUTHERN REGION					
1	Andhra Pradesh	41150	913.70	306.40	38344
2	Karnataka	102567	2632.84	771.17	51076
3	Kerala	92279	1839.58	698.27	37666
4	Tamil Nadu	153719	3174.67	913.91	61633
5	Telangana	39221	729.68	289.05	23021
	Sub total	428936	9290.47	2978.79	211740
	Grand total	1443532	31983.18	7319.73	820781

STATEMENT - X

Implementation of Women SHG in Backward & LWE districts
(Status as on 31 March 2023)

(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	698.50	698.50	1029.31	1727.81	25237	24274
2	Arunachal Pradesh	2	1489	148.90	11.32	7.65	18.97	323	26
3	Assam	4	1320	132.00	65.31	80.48	145.79	1062	532
4	Bihar	16	17000	1700.00	1451.60	113.45	1565.05	16178	16110
5	Chhattisgarh	10	11685	1168.50	534.15	126.07	660.22	11513	5996
6	Goa	1	387	38.70	19.54	32.48	52.01	343	191
7	Gujarat	3	3750	375.00	85.05	53.45	138.50	3968	1742
8	Haryana	2	3000	300.00	145.14	104.98	250.12	2842	1463
9	Himachal Pradesh	2	2955	295.50	262.16	103.80	365.96	2934	2782
10	Jammu & Kashmir	3	2000	200.00	35.81	12.72	48.53	1642	190
11	Jharkhand	18	49000	4900.00	1773.63	748.77	2522.40	40446	17047
12	Karnataka	2	3000	300.00	286.29	42.92	329.21	6948	3010
13	Kerala	2	2200	220.00	152.78	196.63	349.41	2368	1399
14	Madhya Pradesh	9	11425	1142.50	550.79	616.66	1167.45	9839	4197
15	Maharashtra	6	14149	1414.90	1083.63	130.83	1214.46	14188	11676
16	Manipur	2	767	76.70	15.48	7.07	22.55	691	88
17	Meghalaya	2	1000	100.00	35.08	56.86	91.94	1518	349
18	Mizoram	2	1450	145.00	43.96	25.00	68.96	1600	337
19	Nagaland	2	500	50.00	7.49	0.00	7.49	275	0
20	Odisha	19	18615	1861.50	788.21	1008.67	1796.88	15471	7675
21	Punjab	1	1800	180.00	62.88	11.87	74.75	1178	683
22	Rajasthan	4	7100	710.00	380.88	77.78	458.66	7279	4444
23	Sikkim	2	950	95.00	25.47	22.86	48.33	720	152
24	Tamil Nadu	2	1929	192.90	68.80	340.20	409.00	1255	781
25	Telangana	8	7505	750.50	843.56	722.73	1566.29	9093	8285
26	Tripura	2	1000	100.00	42.85	4.91	47.76	996	517
27	Uttarakhand	2	5330	533.00	182.99	123.87	306.86	5139	2962
28	Uttar Pradesh	8	12900	1290.00	258.00	294.27	552.27	13026	2352
29	West Bengal	6	13190	1319.00	945.45	153.94	1099.39	12904	9907
30	Head Office	0	0	0.00	0.00	78.22	78.22	0	0
31	Administrative charges	0	0	0.00	0.00	46.76	46.76	0	0
Total		150	204381	20438.10	10856.80	6375.20	17232.00	210976	129167

STATEMENT -XI

Regionwise Status of JLGs as on 31.03.2023

(Amt. ₹ lakh)

Sr. No.	Name of the State	Cumulative No. of JLGs as on 31.03.2022	Cumulative Loan disbursed as on 31.03.2022	No of JLGs Promoted during 2022-23	Loan Disbursed during 2022-23	Cumulative No. of JLGs as on 31.03.2023	Cumulative Loan disbursed as on 31.03.2023
CENTRAL REGION							
1	Chhattisgarh	392847	437629.26	118654	189369.04	511501	626998.30
2	Madhya Pradesh	1182668	1482396.72	481416	642728.62	1664084	2125125.34
3	Uttarakhand	257455	389417.37	30131	53304.20	287586	442721.57
4	Uttar Pradesh	1251785	1965866.60	697744	1157491.70	1949529	3123358.30
	Total	3084755	4275309.95	1327945	2042893.56	4412700	6318203.51
EASTERN REGION							
5	Andaman & Nicobar	621	906.71	39	59.10	660	965.81
6	Bihar	2021177	8214634.51	813778	1502499.14	2834955	9717133.65
7	Jharkhand	600329	931197.36	210850	380722.01	811179	1311919.37
8	Odisha	1575191	2286397.20	433331	714794.00	2008522	3001191.20
9	West Bengal	1523237	1841568.27	394920	662844.11	1918157	2504412.38
	Total	5720555	13274704.05	1852918	3260918.36	7573473	16535622.41
NORTH EASTERN REGION							
10	Arunachal Pradesh	11	30.29	1	6.00	12	36.29
11	Assam	242990	319492.98	33086	48828.41	276076	368321.39
12	Manipur	6215	8962.85	2219	4946.79	8434	13909.64
13	Meghalaya	3934	6154.03	2132	2972.35	6066	9126.38
14	Mizoram	5177	9041.07	3670	6780.99	8847	15822.06
15	Nagaland	1656	2184.49	445	1199.97	2101	3384.46
16	Sikkim	4314	5554.06	660	1240.53	4974	6794.59
17	Tripura	94726	109571.99	21750	30896.20	116476	140468.19
	Total	359023	460991.76	63963	96871.24	422986	557863.00
NORTHERN REGION							
18	Chandigarh	166	281.16	5326	11238.05	5492	11519.21
19	Haryana	330316	564546.70	124977	205358.08	455293	769904.78
20	Himachal Pradesh	14651	21625.80	2660	5350.77	17311	26976.57
21	Jammu and Kashmir	11745	11315.14	1479	2685.17	13224	14000.31
22	New Delhi	33233	59537.60	11172	20120.64	44405	79658.24
23	Punjab	339804	565067.58	85442	145623.53	425246	710691.11
24	Rajasthan	964933	1531128.14	320159	587284.31	1285092	2118412.45
	Total	1694848	2753502.12	551215	977660.55	2246063	3731162.67
SOUTHERN REGION							
25	Andhra Pradesh	359361	344641.97	170517	97632.80	529878	442274.77
26	Karnataka	1563762	2335616.17	615965	1098955.27	2179727	3434571.44
27	Kerala	1731152	1980890.79	495314	803102.04	2226466	2783992.83
28	Lakshadweep UT	0	0.00	11	13.95	11	13.95
29	Puducherry	16839	18310.31	16110	41622.00	32949	59932.31
30	Tamil Nadu	2043476	4182834.14	889163	3535310.03	2932639	7718144.17
31	Telangana	151095	129557.48	112648	38293.70	263743	167851.18
	Total	5865685	8991850.86	2299728	5614929.79	8165413	14606780.65
WESTERN REGION							
32	Daman and Diu UT	32	613.61	2	4.22	34	617.83
33	D and N Haveli UT	28	605.45	0	0.00	28	605.45
34	Goa	13942	20966.72	1701	3187.60	15643	24154.32
35	Gujarat	517328	636905.83	239408	299857.82	756736	936763.65
36	Maharashtra	1535384	2178312.47	663596	1040961.56	2198980	3219274.03
	Total	2066714	2837404.08	904707	1344011.20	2971421	4181415.28
	Grand Total	18791579	32593762.82	7000476	13337284.70	25792055	45931047.52

STATEMENT - XII - A

Agencies having outstanding Revolving Fund Assistance (RFA) as on 31 March 2023

(Amt. ₹ lakh)

Sl. No.	Name of the Agency	State	Legal Form	Sanctioned	Disbursed	Outstanding
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	10.551
	TOTAL A			600.000	600.000	360.551

STATEMENT - XII - B

Agencies having outstanding Capital support as on 31 March 2023

(Amt. ₹ lakh)

Sl. No.	Name of the Agency	State	Legal Form	Sanctioned	Disbursed	Outstanding
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	0.00
4	Guidance Society for Labour and Orphan Womens (GLOW) Vellur	Tamil Nadu	Society	40.00	40.00	0.00
5	ISHARA Foundation	Uttar Pradesh	Sec 25 Co.	100.00	100.00	0.00
6	Jaago Samajik Arthik and Harit Vikas Sangathan	Uttar Pradesh	Sec 25 Co.	25.00	25.00	0.00
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
	TOTAL B			515.00	515.00	202.08
Grand Total of Revolving Assistance (XII -A) + Capital Support (XII-B) =				1115.00	1115.00	562.63

STATEMENT - XII - C

Long Term Refinance Sanctioned and Disbursed to NBFC-mFIs 2022-23

(₹ in Crore)

Sr. No.	Name of NBFC/MFI	Cum. Refinance Sanctioned	Cum. Refinance Disbursement	Principle O/S as on 31/3/2023
1	Annapurna Microfinance Pvt. Ltd.	300.00	300.00	330.00
2	Satin credit care Network Ltd	250.00		275.00
3	Asirvad Microfinance Limited	300.00	300.00	330.00
4	Digamber Capfin Ltd.	750.00		900.00
5	IIFL Samasta Finance Ltd	200.00	200.00	220.00
6	Muthoot Microfin Limited	300.00	300.00	330.00
7	Satya Micro Capital Limited	100.00		110.00
8	Vedica Credit Capital Limited	250.00		275.00
9	VFS Capital Limited	30.00	30.00	36.00
	Grand Total	2,480.00	1,130.00	2,806.00

STATEMENT XIII - A

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

Lenders	FY 2021-22			FY 2022-23			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 Loan Accounts	O/S Balances
NBFC-MFIs	84	519.47	124,689	84	535.93	139,632	3.16%	11.98%
Banks	13	490.76	115,698	13	493.56	120,016	0.50%	3.73%
SFBs	9	204.36	52,797	9	211.15	59,331	3.32%	12.37%
NBFCs	80	99.94	27,338	82	106.2	29,664	6.26%	8.50%
Non-profit MFIs	46	15.47	3,495	47	16.14	3,778	4.33%	8.09%
Total	232	1,330	324,017	235	1,363	352,421	2.48%	8.76%

Source: Sa-Dhan

STATEMENT XIII - B

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

Lenders	FY 2021-22						FY 2022-23					
	No. of Lenders	Q1	Q2	Q3	Q4	Total	No. of Lenders	Q1	Q2	Q3	Q4	Total
NBFC-MFIs	67	6,688	23,838	23,437	30,216	84,179	66	22,220	29,266	31,989	41,773	125,248
Banks	14	14,584	27,488	27,931	35,775	105,778	11	21,042	28,278	28,983	37,316	115,619
SFBs	9	3,432	12,037	11,941	13,316	40,726	9	9,655	10,330	12,247	16,219	48,451
NBFCs	35	1,268	2,839	4,966	5,389	14,462	43	5,657	6,521	7,507	6,809	26,494
Non-profit MFIs	23	442	492	957	970	2,861	24	358	1,260	1,071	879	3,568
Total	147	26,414	66,694	69,231	85,667	248,006	153	58,932	75,655	81,798	103,002	319,380

Source: Sa-Dhan

STATEMENT XIII - C

MFIs: Lender-wise Delinquencies

Lenders	FY 2021-22				FY 2022-23			
	30+ Delinquency	60+ Delinquency	90+ Delinquency	180+ Delinquency	30+ Delinquency	60+ Delinquency	90+ Delinquency	180+ Delinquency
NBFC-MFIs	2.18%	1.68%	1.06%	8.31%	1.99%	1.54%	1.06%	7.61%
Banks	5.70%	4.31%	3.11%	17.09%	3.03%	2.35%	1.47%	12.53%
SFBs	3.22%	2.45%	1.46%	11.21%	2.46%	1.75%	0.92%	10.34%
NBFCs	1.22%	0.84%	0.53%	3.05%	1.34%	0.92%	0.60%	2.75%
Non-profit MFIs	1.59%	1.01%	0.71%	9.79%	2.97%	2.43%	1.69%	8.77%
Total	3.43%	2.60%	1.76%	11.49%	2.36%	1.80%	1.15%	8.40%

Source: Sa-Dhan

STATEMENT XIII - D

MFIs: Lender-wise Average Ticket Size (₹)

Lenders	FY 2021-22	FY 2022-23
NBFC-MFIs	38,849	40,394
Banks	39,160	41,960
SFBs	45,088	49,177
NBFCs	43,807	30,257
Non-profit MFIs	27,236	14,190
Total	38,828	35,196

Source: Sa-Dhan

STATEMENT XIII - E

MFIs: State-wise No. of Active Loans and Loan Outstanding by
Microfinance Industry Lenders as on 31 March 2023

Sr. No.	States/UT	NBFC-MFIs			NBFCs			Non-profit MFIs		
		No. of Lenders	No. of Active Loan Accounts (in Lakh)	O/S Balance (₹ in Cr)	No. of Lenders	No. of Active Loan Accounts (in Lakh)	O/S Balance (₹ in Cr)	No. of Lenders	No. of Active Loan Accounts (in Lakh)	O/S Balance (₹ in Cr)
1	Andaman & Nicobar Islands	19	0.04	11.00	2	0.00	0.00	1	0.00	0.02
2	Andhra Pradesh	43	2.84	983.00	14	1.10	446.00	7	0.00	0.01
3	Arunachal Pradesh	27	0.12	29.00	2	0.00	0.00	1	0.00	0.00
4	Assam	38	9.90	1660.00	8	0.96	37.00	2	0.00	0.01
5	Bihar	59	73.41	19714.00	30	20.38	6251.00	12	3.67	1016.00
6	Chandigarh	28	0.03	7.00	7	0.01	2.00	1	0.00	0.02
7	Chhattisgarh	44	11.99	2907.00	15	1.97	446.00	5	1.02	176.00
8	Dadra & Nagar Haveli	20	0.01	4.00	2	0.01	3.00	1	0.00	0.04
9	Delhi	45	0.23	43.00	19	0.04	13.00	8	0.00	0.24
10	Goa	29	0.29	76.00	9	0.00	0.00	2	0.00	0.00
11	Gujarat	52	14.74	4076.00	19	3.67	1007.00	7	0.18	40.00
12	Haryana	51	7.94	2094.00	25	2.01	579.00	8	0.02	2.00
13	Himachal Pradesh	30	0.39	110.00	11	0.02	7.00	3	0.00	0.01
14	Jammu & Kashmir	22	0.22	72.00	4	0.01	6.00	1	0.00	0.00
15	Jharkhand	47	17.69	4524.00	16	0.86	227.00	5	0.87	231.00
16	Karnataka	50	57.38	16767.00	23	10.53	3212.00	12	0.68	168.00
17	Kerala	32	15.38	3634.00	22	5.53	1280.00	5	0.15	38.00
18	Ladakh	3	0.00	0.00	0	0.00	0.00		0.00	0.00
19	Lakshadweep		0.00	0.00	1	0.00	0.00		0.00	0.00
20	Madhya Pradesh	55	42.07	11031.00	32	4.96	1056.00	11	0.92	180.00
21	Maharashtra	64	43.04	11816.00	37	4.93	979.00	20	1.05	234.00
22	Manipur	16	0.10	20.00	1	0.00	0.00	2	0.00	0.00
23	Meghalaya	22	0.10	17.00	3	0.04	7.00	0	0.00	0.00
24	Mizoram	16	0.03	5.00	1	0.00	0.00	0	0.00	0.00
25	Nagaland	18	0.02	3.00	3	0.00	0.00	1	0.00	0.01
26	Odisha	50	35.30	9035.00	22	5.33	1584.00	10	0.26	119.00
27	Others	22	1.02	62.00	8	0.19	25.00	5	0.00	0.13
28	Pondicherry	27	1.09	274.00	19	0.25	66.00	7	0.01	2.00
29	Punjab	45	11.07	2751.00	14	2.48	722.00	7	0.00	0.05
30	Rajasthan	53	25.73	6978.00	27	3.52	1045.00	13	0.28	33.00
31	Sikkim	15	0.08	18.00	4	0.01	1.00	1	0.00	0.00
32	Tamil Nadu	43	68.54	17460.00	35	27.89	7823.00	14	1.53	203.00
33	Telangana	44	0.49	145.00	21	0.37	164.00	2	0.00	0.00
34	Tripura	23	2.50	607.00	4	0.07	1.00	1	0.00	0.00
35	Uttar Pradesh	65	55.98	14675.00	39	3.99	1246.00	18	5.23	1291.00
36	Uttarakhand	34	2.63	652.00	21	0.34	120.00	9	0.03	3.00
37	West Bengal	57	33.55	7372.00	24	4.73	1312.00	13	0.22	40.00
	Total	84	535.93	139632.00	82	106.20	29667.00	47	16.14	3776.54

Source: Sa-Dhan

STATEMENT XIII - F

MFIs: State-wise Disbursement and Average Ticket size

Sr. No.	States/UT	NBFC-MFIs				NBFCs				Non-profit MFIs			
		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	Andaman & Nicobar Islands	5	0.02	7.95	52,897	0	0.00	0.00	0	0	0.00	0.00	0
2	Andhra Pradesh	17	1.88	933.77	46,055	4	0.74	394.63	61,453	0	0.03	0.27	1,031
3	Arunachal Pradesh	8	0.09	30.34	35,127	0	0.00	0.00	0	0	0.00	0.00	0
4	Assam	24	2.49	850.63	35,684	1	0.01	0.91	15,581	0	0.00	0.00	0
5	Bihar	43	47.27	19287.00	42,240	12	12.43	5748.73	47,485	3	2.42	1069.53	38,791
6	Chandigarh	13	0.02	6.26	41,393	3	0.00	1.85	41,086	0	0.00	0.00	0
7	Chhattisgarh	28	6.26	2456.07	42,043	6	0.94	365.86	40,675	2	0.60	171.85	20,839
8	Dadra & Nagar Haveli	10	0.01	3.43	43,116	1	0.01	2.47	47,919	0	0.00	0.00	0
9	Delhi	16	0.07	24.08	32,951	2	0.00	2.38	0	1	0.00	0.03	0
10	Goa	11	0.16	67.87	43,102	0	0.00	0.00	0	0	0.00	0.00	0
11	Gujarat	30	8.39	3758.17	45,980	5	1.90	827.20	43,896	3	0.10	39.23	40,828
12	Haryana	32	4.09	1855.24	45,888	9	0.87	396.31	43,931	3	0.01	1.53	26,780
13	Himachal Pradesh	16	0.23	115.23	49,265	3	0.01	5.99	44,545	0	0.00	0.01	0
14	Jammu & Kashmir	7	0.16	73.88	49,796	1	0.00	1.75	38,333	0	0.00	0.00	0
15	Jharkhand	35	11.39	4397.35	41,015	5	0.29	139.70	40,036	1	0.65	266.04	30,652
16	Karnataka	28	37.55	14653.84	42,235	10	6.24	2962.60	50,072	3	0.34	119.17	25,929
17	Kerala	17	7.40	3201.78	45,002	10	3.33	1252.00	37,830	1	0.13	52.76	41,551
18	Ladakh	0	0.00	0.00	500	0	0.00	0.00	0	0	0.00	0.00	0
19	Lakshadweep	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0
20	Madhya Pradesh	36	23.35	9678.30	42,706	11	1.79	711.53	40,197	4	0.57	182.73	28,161
21	Maharashtra	34	21.89	9374.19	44,411	10	1.70	659.56	39,566	6	0.21	75.73	34,709
22	Manipur	5	0.04	16.05	22,250	0	0.00	0.00	0	0	0.00	0.00	0
23	Meghalaya	10	0.02	8.50	43,278	0	0.00	0.00	0	0	0.00	0.00	0
24	Mizoram	5	0.01	2.59	40,333	0	0.00	0.00	0	0	0.00	0.00	0
25	Nagaland	4	0.00	2.07	50,310	0	0.00	0.00	0	1	0.00	0.01	0
26	Odisha	30	19.94	8171.48	43,131	8	3.15	1476.85	48,045	2	0.01	1.77	18,986
27	Others	7	0.03	11.44	41,503	3	0.08	23.26	47,759	1	0.01	1.58	0
28	Pondicherry	17	0.45	211.61	51,606	7	0.14	58.33	39,426	1	0.00	0.68	21,000
29	Punjab	25	5.82	2379.82	42,153	5	1.26	558.46	44,540	1	0.00	0.03	0
30	Rajasthan	34	14.29	6343.19	45,167	9	1.86	783.37	41,806	2	0.10	27.07	20,001
31	Sikkim	7	0.06	20.73	36,013	0	0.00	0.00	0	0	0.00	0.00	0
32	Tamil Nadu	27	34.02	15034.76	48,447	15	16.98	7640.57	47,361	6	0.58	160.64	40,578
33	Telangana	17	0.24	109.93	43,656	4	0.26	137.27	56,714	0	0.00	0.00	1,048
34	Tripura	15	1.33	552.65	42,061	0	0.00	0.00	0	0	0.00	0.00	0
35	Uttar Pradesh	44	36.26	14278.20	41,167	15	2.47	997.69	39,695	6	3.38	1367.14	30,072
36	Uttarakhand	20	1.43	576.55	42,074	6	0.18	81.96	44,454	2	0.00	0.06	75,000
37	West Bengal	31	17.61	6752.63	40,028	11	2.80	1262.83	48,199	6	0.11	29.58	29,088
	Total	66	304.00	125247.58	40,394	43	59.00	26494.06	29,476	24	9.00	3567.44	14,190

Source: Sa-Dhan

STATEMENT XIII - G

MFIs: State-wise Delinquencies (%)

Sr. No.	States/UT	NBFC-MFIs			NBFCs			Non-Profit MFIs			Industry		
		30+ DPD (31-179 days)	60+ DPD (61-179 days)	90+ DPD (91-179 days)	30+ DPD (31-179 days)	60+ DPD (61-179 days)	90+ DPD (91-179 days)	30+ DPD (31-179 days)	60+ DPD (61-179 days)	90+ DPD (91-179 days)	30+ DPD (31-179 days)	60+ DPD (61-179 days)	90+ DPD (91-179 days)
1	Andaman & Nicobar Islands	0.75	0.43	0.24	0.00	0.00	0.00	0	0	0	0.85	0.54	0.24
2	Andhra Pradesh	1.33	0.97	0.64	0.69	0.43	0.32	0	0	0	0.90	0.62	0.42
3	Arunachal Pradesh	0.27	0.17	0.11	0	0	0	0	0	0	5.31	3.22	0.65
4	Assam	1.19	1.07	0.68	0.48	0.31	0.19	0.00	0.00	0.00	9.45	5.50	2.92
5	Bihar	0.95	0.76	0.52	0.20	0.12	0.09	0.21	0.17	0.12	1.03	0.81	0.54
6	Chandigarh	4.38	3.72	2.20	5.81	2.65	1.89	0.00	0.00	0.00	2.35	1.67	1.00
7	Chhattisgarh	2.38	2.04	1.63	1.18	0.79	0.48	1.00	0.70	0.55	2.69	2.20	1.52
8	Dadra & Nagar Haveli	4.22	2.22	0.87	0.75	0.67	0.67	0	0	0	4.34	3.05	1.74
9	Delhi	1.24	0.95	0.73	7.10	4.71	2.97	0.00	0.00	0.00	3.81	2.70	1.57
10	Goa	2.19	1.75	1.11	0.46	0.46	0.46	0	0	0	1.38	1.13	0.76
11	Gujarat	2.54	2.03	1.35	1.42	0.95	0.62	1.56	1.25	0.96	2.74	2.11	1.41
12	Haryana	2.95	2.30	1.59	2.49	1.70	1.12	38.87	36.26	24.16	2.80	2.07	1.32
13	Himachal Pradesh	0.79	0.53	0.34	2.17	1.47	1.06	0.00	0.00	0.00	0.92	0.59	0.37
14	Jammu & Kashmir	0.28	0.24	0.17	0.33	0.33	0.33	0	0	0	0.30	0.26	0.19
15	Jharkhand	0.89	0.70	0.49	1.37	0.95	0.51	0.05	0.03	0.03	1.31	1.05	0.69
16	Karnataka	0.62	0.52	0.39	0.74	0.49	0.30	2.41	1.05	0.38	0.86	0.68	0.49
17	Kerala	1.75	1.40	0.90	1.75	1.21	0.62	0.71	0.52	0.39	1.94	1.52	0.82
18	Ladakh	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	0.00
19	Lakshadweep	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
20	Madhya Pradesh	2.37	1.98	1.51	4.04	3.39	2.91	1.80	1.34	0.91	2.82	2.28	1.61
21	Maharashtra	1.41	1.19	0.97	1.73	1.23	0.89	7.38	4.74	3.22	2.18	1.70	1.20
22	Manipur	1.39	1.04	0.71	0.00	0.00	0.00	0	0	0	1.52	1.13	0.34
23	Meghalaya	1.59	1.23	0.92	0	0	0	0	0	0	2.68	2.00	1.01
24	Mizoram	9.36	7.35	5.05	0	0	0	0	0	0	1.93	1.45	0.63
25	Nagaland	1.32	0.53	0.47	0	0	0	0.00	0.00	0.00	4.88	3.72	2.23
26	Odisha	2.36	2.02	1.59	1.36	1.02	0.41	0.06	0.04	0.00	2.38	1.97	1.43
27	Others	0.66	0.54	0.37	0.50	0.38	0.17	12.98	4.03	0.00	0.70	0.58	0.40
28	Pondicherry	1.52	1.13	0.73	0.25	0.18	0.13	7.27	6.48	5.58	2.68	2.12	1.34
29	Punjab	4.77	3.89	2.84	3.10	2.03	1.26	10.06	10.06	10.06	3.65	2.88	2.06
30	Rajasthan	3.13	2.53	1.76	1.30	0.86	0.52	2.58	1.90	1.18	3.00	2.29	1.49
31	Sikkim	2.24	1.84	1.43	0	0	0	0	0	0	10.18	6.56	2.01
32	Tamil Nadu	1.69	1.29	0.83	0.67	0.48	0.24	15.73	14.66	13.65	1.77	1.37	0.85
33	Telangana	4.49	3.19	2.59	2.88	2.02	1.34	0	0	0	1.34	0.93	0.68
34	Tripura	2.61	2.16	1.34	0.56	0.56	0.49	0	0	0	6.73	5.15	2.65
35	Uttar Pradesh	0.77	0.58	0.39	0.85	0.61	0.42	0.30	0.24	0.18	1.60	1.19	0.66
36	Uttarakhand	1.15	0.90	0.61	5.07	3.75	1.61	4.82	4.82	0.00	2.76	2.10	1.09
37	West Bengal	2.01	1.72	1.07	0.46	0.34	0.25	2.01	1.54	1.16	4.23	3.37	1.97
	Total	1.99	1.54	1.06	1.34	0.92	0.60	2.97	2.43	1.70	2.70	1.96	1.09

Source: Sa-Dhan

SECTOR THOUGHT LEADERS



JOSEPH LAWRENCE TOBIAS

Chairman

Bangiya Gramin Vikash Bank

Bangiya Gramin Vikash Bank is a key participant in the SHG Bank Linkage Program within the state of West Bengal, with operational coverage encompassing 12 districts. We are actively contributing to financial inclusion of millions. We have extended our services to nearly 2.5 lakh women SHGs, out of which 2.12 lakh are credit-linked with outstanding advances amounting to Rs. 4,015 crore as on March 2023, loans to women SHGs make up 50% of our loan portfolio and we have achieved an impressive 3-year compound annual growth rate (CAGR) of 16.19% in this segment. In the financial year 2022-23, we disbursed Rs. 3,172.00 crore to women SHGs, reflecting our commitment to support their financial needs. Furthermore, gross NPA of women SHGs accounts stands at a commendable 2.21% as of March 2023.

The bank acknowledges that the SHG-BLP has successfully empowered the economically disadvantaged. However, it also recognizes the need to further enhance the program's impact by promoting meaningful entrepreneurial activities among SHG members. By encouraging and facilitating entrepreneurship, the bank believes that the program can generate substantial economic gains and contribute to a qualitative transformation in the lives of the beneficiaries.

While maintaining its focus on the traditional SHG-BLP, the bank aims to achieve the aforementioned goal by leveraging the opportunities provided by favourable policy and regulatory guidelines set by the Govt. of India (GOI) & the Reserve Bank of India (RBI). We believe extending MUDRA Loans to WSHG members as per recent DAY NRLM guidelines, offering microfinance loan to WSHG members as per Microfinance Master Direction 2022 and financing Project Loans for twenty or more WSHGs based on certain commonalities are to be put together to form an FPO as per operational guidelines of formation & promotion of 10,000 FPOs will be exciting areas to explore.



RAKESH KASHYAP

Chairman

Andhra Pragathi Grameena Bank

SHG Bank Linkage Program has evolved as a cost-effective mechanism for providing financial services to the unreached & underserved poor households. This savings led microfinance model has now become the largest coordinated financial inclusion program of our command area. With support of stake holder's viz., NABARD, RBI, and partner agencies, APGB could nurture highest number of SHGs in the operational area in state of AP and is continuously handholding them through Bank Linkages.

As a result, the per-group credit intake has increased from Rs. 3.96 lakh in 2018-19 to Rs. 7.12 lakh in 2022-23, which is more than twice of the nation's average, which demonstrates that, only by providing improved access to formal financial services, increase in household incomes can be catalyzed. It is pertinent to mention here that, recovery in SHG loan repayment has touched 99% and it also helped in creating congenial recovery climate for our other credit portfolio as well, resultantly gross NPA level of the Bank stood at 1.35% as on March 2023. It signifies that, SHG members also influence other members of the family to inculcate banking culture with promotion of savings & prompt repayment.

Nevertheless, low education levels, lack of inclusive access to capital markets, intermediaries, forward & backward linkages in the value chain are hurdles to their further empowerment. As such, training & upskilling SHGs will enable the best use of available finance, resources, technology, etc. to harness the full potential, for their sustained livelihoods. Like Public Procurement Policy for MSMEs, every government department/PSU shall be mandated to procure products, from day-to-day activities of SHGs. Thus, with the convergent attempt from all stakeholders Government Banks, partner agencies, etc SHGs must be groomed to transfigure them as instruments for larger social and economic changes to propel inclusive growth and create sustainable livelihoods.



V. JAYACHANDRA

Chairman

Mizoram Rural Bank

Our Bank has played a crucial role in the Self Help Group (SHG) movement in the State, particularly in rural areas, through our strong collaboration with Mizoram SRLM. We have taken an active role in facilitating SHG credit linkage, leading to remarkable growth and positive outcomes. As the largest lender in SHG loans in our state, we have made significant contributions to the financial empowerment of rural women.

As of 31st March 2023, we have provided finance to a total of 2,809 Self Help Groups, amounting to an outstanding portfolio of Rs. 42.29 crore. This demonstrates our unwavering commitment of providing financial support and creating economic opportunities for rural women through the SHG model. During the FY 2022-23, we disbursed Rs. 30.19 crore to 1,094 groups, consistent with the disbursement amount from the previous year. This showcases our continuous efforts to empower rural women by enabling them to engage in diverse farming and allied activities. By doing so, we aim to enhance their income levels and uplift their overall standard of living.

Furthermore, we have successfully implemented the NRLM - Interest Subvention Scheme. This scheme offers significant benefits to women SHGs associated with our Bank and promoted by NRLM, government line departments, NABARD and NGOs. In the identified districts of Aizawl, Lunglei, and Serchhip, which are categorized as backward districts by the Government of India, we have been actively supporting the SHGs within these areas. In addition to our focus on rural areas, we have also embraced the NULM. Under the Self Employment Programme (SEP) component of NULM, we provide crucial financial assistance to individuals, group enterprises and urban SHGs through interest subsidies on loans. By offering these subsidies, we aim to support the establishment and growth of businesses owned by the urban poor. Throughout the year, we have successfully claimed and received interest subvention for our active participation in meeting the financial needs of urban SHGs and enterprises. This showcases our commitment to drive financial inclusion and foster entrepreneurship among the urban population.

Our Bank remains resolute in our dedication to empower both rural and urban communities through our involvement in the SHG movement. We will continue to contribute to the progress and development of individuals and groups by providing comprehensive financial services and implementing initiatives that drive sustainable economic growth.



ABHIJIT KUMAR DEB

Managing Director

Nagaland State Cooperative Bank Ltd.

Self Help Groups (SHGs) are informal associations of people who come together to find ways to improve their living conditions. The Nagaland State Cooperative Bank pioneered implementation of SHG Scheme to 23 SHGs during 2004-05 which, today stand at 2,193 SHGs with total outstanding loan of Rs. 33.54 crore as on 31-03-2023. Further, of these 80% of SHGs are women SHGs. The bank is working with the NSRLM for uplifting of women through BLP by SHG covering the rural areas of the entire state of Nagaland. The bank has been the frontrunner in the expansion of SHG scheme under NABARD's SHPI project also under which the bank successfully completed the Phase I of the project and is on the verge of completing the Phase II. Through numerous Financial Literacy Camps, the bank has also been mobilizing women SHGs to join the financial mainstream by imparting financial knowledge and enrolling them into social security schemes like PMJJBY and PMSBY and facilitating them to function as bank Sakhis. The achievement of the bank towards the economic progress and social empowerment of rural womenfolk through SHG-BLP was duly recognized with the Certificate of Appreciation awarded by Government of India, Ministry of Rural Development for outstanding performance in SHG Bank Linkage for the year 2018-2019.

1	AEPS	Aadhaar Enabled Payment System
2	ACE	APRACA Centre of Excellence
3	AP	Andhra Pradesh
4	APGB	Andhra Pragathi Grameena Bank
5	API	Application Programme Interface
6	APMAS	Andhra Pradesh Mahila Abhivruddhi Society
7	AP MACS	Andhra Pradesh Mutually Aided Cooperative Societies
8	APRACA	Asia-Pacific Rural and Agricultural Credit Association
9	ATM	Automated Teller Machine
10	BC	Business Correspondent
11	BF	Business Facilitator
12	BIRD	Bankers Institute of Rural Development
13	CAGR	Compounded Annual Growth Rate
14	CBO	Community Based Organisation
15	CC	Corporate Centre
16	CEO	Chief Executive Officer
17	CGFMU	Credit Guarantee Fund for Micro Units
18	CGM	Chief General Manager
19	CIC	Credit Information Company
20	CLF	Cluster Level Federation
21	CMG	Credit Management Group
22	CMR	Centre for Microfinance Research
23	CoC	Code of Conduct
24	CRFIM	Centre for Research on Financial Inclusion and Microfinance
25	CSR	Corporate Social Responsibility
26	D AND N HAVELI UT	Dadra and Nagar Haveli Union Territory
27	DAY-NRLM	Deendayal Antayodana Yojana-National Rural Livelihoods Mission
28	DCCB	District Central Cooperative Bank
29	DFS	Department of Financial Services
30	DGRV	Deutsche Genossenschafts- und Raiffeisenverband e.V.
31	DPD	Days Pass Dues
32	FI	Financial Inclusion / Financial Institution
33	FIF	Financial Inclusion Fund
34	FPO	Farmers Producer Organisation
35	FSDD	Farm Sector Development Department
36	FWWB	Friends of Women's World Banking
37	FY	Financial Year
38	GLP	Gross Loan Portfolio
39	GOI	Government of India
40	GPRS	General Packet Radio Service
41	GRM	Grievance Redressal Mechanism
42	HH	Household
43	HO	Head Office
44	ICB	Institutional Capacity Building
45	IDFC	Infrastructure Development Finance Company
46	IFMR	Institute for Financial Management and Research

47	IPCC AR	Intergovernmental Panel on Climate Change Assessment Report
48	IRDAI	Insurance Regulatory and Development Authority of India
49	IRD P	Integrated Rural Development Program
50	IRV	Individual Rural Volunteer
51	IWD	International Women's Day
52	JAM	Jan Dhan, Aadhaar, Mobile
53	JLG	Joint Liability Group
54	JLPI	Joint Liability Groups Promoting Institution
55	JRGB	Jharkhand Rajya Gramin Bank
56	KCC	Kisan Credit Card
57	KYC	Know Your Customer
58	LEDP	Livelihood and Enterprise Development Programme
59	LMS	Loan Management System
60	LOS	Loan Origination System
61	LWE	Left Wing Extremism
62	MCID	Micro Credit Innovations Department
63	MD	Managing Director
64	MDG	Millenium Development Goals
65	MEDP	Micro Enterprise Development Programme
66	MF	Microfinance
67	MFDEF	Micro Finance Development and Equity Fund
68	MFI	Micro Finance Institution
69	MFIN	Microfinance Institutions Network
70	MCRHRD	Dr. MCR HRD Institute, Hyderabad
71	MIS	Management Information System
72	MORD	Ministry of Rural Development
73	MOF	Ministry of Finance
74	MOU	Memorandum of Understanding
75	MFIN	Microfinance Institutions Network
76	MSMED	Micro, Small and Medium Enterprises Development
77	MUDRA	Micro Units Development & Refinance Agency Ltd
78	MYRADA	Mysore Resettlement and Development Agency
79	NABARD	National Bank for Agriculture and Rural Development
80	NABFINS	NABARD Financial Services Limited
81	NBFC	Non-Banking Financial Company
82	NBFC-MFI	Non-Banking Financial Company - Micro Finance Institution
83	NE REGION	North East Region
84	NFP	Not for Profit
85	NGO	Non Governmental Organization
86	NPA	Non Performing Asset
87	NPCI	National Payments Corporation of India
88	NPS	National Pension System
89	NRETP	National Rural Economic Transformation Project
90	NRLM	National Rural Livelihood Mission
91	NSRLM	Nagaland State Rural Livelihoods Mission
92	NULM	National Urban Livelihoods Mission

93	OCR	Optical Character Recognition
94	OD	Over Draft
95	OFPO	Off-Farm Producer Organisation
96	ONDC	Open Network for Digital Commerce
97	PACS	Primary Agricultural Credit Society
98	PAN	Permanent Account Number
99	PAR	Portfolio at Risk
100	PFRDA	Pension Fund Regulatory and Development Authority
101	PMEGP	Prime Minister's Employment Generation Programme
102	PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
103	PMJDY	Pradhan Mantri Jan Dhan Yojana
104	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
105	PMMY	Pradhan Mantri Mudra Yojana
106	PMSBY	Pradhan Mantri Suraksha Bima Yojana
107	PO	Producer Organisation
108	PSB	Public Sector Bank
109	PSU	Public Sector Undertaking
110	R&D	Research & Development
111	RBI	Reserve Bank of India
112	RCB	Rural Cooperative Bank
113	RFA	Revolving Fund Assistance
114	RMG	Rythu Mitra Group
115	RPCD	Rural Planning & Credit Department
116	RRB	Regional Rural Bank
117	RSETI	Rural Self Employment Training Institute
118	SAKSHAM	Stimulating Advance Knowledge for Sustainable Health Management
119	SBI	State Bank of India
120	SBLP	Self Help Group - Bank Linkage Programme
121	SDG	Sustainable Development Goals
122	SEBI	Securities and Exchange Board of India
123	SECC	Socio Economic and Caste Census
124	SEP	Self Employment Programme
125	SFB	Small Finance Bank
126	SFS	Self-Service Financing System
127	SGSY	Swarna-Jayanti Gram Swarojgar Yojna
128	SHG	Self Help Group
129	SHG-BLP	Self Help Group Bank Linkage programme
130	SHPI	Self Help Groups Promotion Institution
131	SIDBI	Small Industries Development Bank of India
132	SJSRY	Swarna Jayanti Shahari Rozgar Yojna
133	SMD	State Mission Director
134	SME	Small and medium-sized enterprises
135	SOC	Sector Own Control
136	SRI	System of Rice Intensification
137	SRLM	State Rural Livelihood Mission
138	SRO	Self Regulatory Organisation

139	SSI	Sustainable Sugarcane Initiative (SSI)
140	StCB	State Cooperative Bank
141	TTP	Technical Training Partner
142	UPI	Unified Payments Interface
143	UT	Union Territory
144	VLP	Village Level Programme
145	VO	Village Organisation
146	WASH	Water, Sanitization and Hygiene
147	WSHG	Women Self Help Group
148	Y-o-Y	Year Over Year

NOTES

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Acknowledgements

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