

Role of Co-operative Banks In Financing of Self Help Groups in India

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Abstract

The co-operative banks playing an important role in financing to SHGs in India to improve their living condition. In India, most of the people are poor and living in rural areas. They required credit facilities time to time to fulfill their credit needs to start new business. The present paper is an attempt to study the Role of Co-operative Banks in financing of SHGs and loan outstanding against SHGs in India. It also analyses the agency wise financing and loan outstanding against women SHGs and SGSY. The study is based on secondary data and time period of study is 2007-08 to 2012-13. The data has been tabulated and analysed by using percentage and compound growth rate.

Keywords: Co-operative Banks, Self Help Groups, Women, India

Introduction

In India, various banking and non-banking institutions have been assigned the role to provide the required credit facilities to the rural poor from time to time. The co-operatives are the oldest and the largest institutional agency providing agriculture and rural credit. In 1951, the co-operatives were able to meet only 3.1 per cent of the rural credit needs in India. The informal sector was prevalent with all its limitations for meeting the rural credit needs. With the set-up of the State Bank of India in 1955 and with the introduction of the policy of the social control over the banks in 1968, and the subsequent nationalizations of banks in 1969 carried the process of financing the credit needs of needy farmers and the poor by commercial banks in India. Further, in 1975 the Regional Rural Banks were set up mainly to provide loan and advances to small farmers, agricultural, labourers, rural artisans, small entrepreneurs and person of small means in rural areas. The RRBs were required, in particular, to undertake the business of providing credit facilities to the poorer sections of rural society. Thus, the co-operative banks play an important role for providing credit to rural poor in India (kaur, 2007:p.5).

Concept of Self Help Group

The Self Help Group (SHG) is a group of 10 to 20 men or women, who come together voluntarily to achieve specific group goals, social or economic. It is owned by SHGs members and operated on principle of Self Help Groups and mutual interest. They are encouraged to make voluntary saving on a regular basis to create a common fund. The collective savings or common funds are then used to make small interest bearing loans among themselves. The amounts of loan are small and for short period. The members who borrow the money have to return the same in weekly, fortnightly or monthly instalments to the group at predetermined rates of interest. The group is Self-responsible for determining its periodical policy like saving rate, internal lending interest rates and monthly instalment for repayment of loan. The rate of interest was vary from group to group depending upon purpose of loan and rate of interest charge by banks was lower than the moneylenders. The concept of SHGs is mostly used in economically poor people, generally women, who come together to collection their small savings and then lend it among their members.

Review of Literature

Yadev (2013) in his research paper studied the income and expenditure of respondent before and after joining the SHGs and identify the economic status of SHGs for the period 2006-07 to 2010-11. The data was collected from 50 SHGs in Nagthane village of Sangli district. The studies revealed

that many people joined SHGs for getting loan and promote their personal savings. The income of SHGs member had been increased after joining SHGs and they become economic independent. It was found that family expenditure had been increased due to positive change in income of SHG member and maximum member used loan for business purpose. It was suggested that education and training was needed for the poor women to benefit from the micro credit scheme.

Lokhande (2013) in his research paper focused on socio-economic status of SHGs member on pre and post joining the group. The study revealed that 45.47 per cent respondents were agriculture labour and 25.08 were marginal farmers and their earning was irregular and uncertain. The maximum members were invested in income generating activities and their average investment and income per activities was Rs. 29845 and Rs.3336. It was found that average monthly income was Rs. 1470.18 per month before joining the group which increased to Rs. 3436.24 crore per month after joining the group and savings was also increased from Rs. 62.17 to Rs. 143.83 per member. It was concluded that poor, discriminated and underprivileged women joined the group can came out from poverty and conducive environment was needed to create to give boost to women SHGs.

Thangamani et al. (2013) discussed the income expenditure, saving pattern of Self Help Group (SHGs) members and to study the level of satisfaction members in SHGs of Mettupalayam Taluk village in Coimbatore district of Tamilnadu. The data was collected from 200 respondents of SHGs. The study revealed that 45 per cent of respondent monthly income below 5000. The majority of respondents opinion for enriching the savings of joining SHGs and invest their venture below 10000. It was found that 88 per cent respondent were satisfied with economically improved their family status. The author suggested that SHGs was powerful tool to enrich the saving activities and poverty alleviation and supported by the government and uplift the women through SHGs oriented development. The study concluded that SHGs were very successful to develop women empowerment and rural women.

Suja (2012) analyzed the women empowerment through SHGs with respect to SHGs member in Salem district of Tamil Nadu. The study was based on primary and secondary data. The study indicated that in the economic conditions, there was no significant difference among the asset, personal income, saving, loan, family income and earning day except purpose of credit. It was found that SHGs regarding women empowerment was highly effective. The author suggested that contributing financial resource to the family and valuing women view would give them more entitlement they had.

Objective of the study

1. To study the agency wise financing to Self Help Groups in India.
2. To examining the agency wise financing to women Self Help Groups in India.
3. To analyses the agency wise financing to SGSY in India.

Research Methodology

The study is based on the secondary data and time period of the study is from 2007-08 to 2012-13. The secondary data has been collected from various sources. The study covers the role of commercial banks in financing to SHGs in India. The secondary data has been collected from various sources like Status of microfinance in India, Report on Trend and Progress of Banking in

India, other reports and publications of NABARD and RBI, various books, journals, newspapers, published literature and various websites.

Data Analysis and Result Discussion

A) Agency wise loan outstanding against SHGs in India

The loan outstanding against SHGs indicates that the amount of loan unpaid by SHGs to the co-operative banks in India. The agency wise number of loan outstanding accounts and amount of loan outstanding against SHGs from the period 2007-08 to 2012-13 is shown in table 1.

Table 1: Agency wise loan Outstanding against SHGs during the year 31st march

Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Mean	C.G.R
Name of Agency	Number of Loan Account							
Commercial Banks	2378847 (65.61)	2831374 (67.03)	3237263 (66.73)	3053472 (63.79)	2617199 (60.10)	2643971 (59.40)	2793687.7	2.14%
Regional Rural Banks	875716 (24.15)	977834 (23.15)	1103980 (22.76)	451798 (9.44)	1293809 (29.71)	1327367 (29.82)	1005084	8.67%
Co-operative Banks	371378 (10.24)	415130 (9.83)	510113 (10.51)	1281493 (26.77)	443434 (10.18)	480096 (10.78)	583607.33	5.27%
Total	3625941 (100.00)	4224338 (100.00)	4851356 (100.00)	4786763 (100.00)	4354442 (100.00)	4451434 (100.00)	4382379	4.19%
Amount of Loan Outstanding (Rs. In crore)								
Commercial Banks	11475.46 (67.50)	16149.43 (71.20)	20164.7 (71.91)	21883.24 (70.09)	25810.28 (71.02)	26639.44 (67.65)	20353.758	18.35%
Regional Rural Banks	4421.04 (26.01)	5224.41 (23.04)	6144.58 (21.91)	1907.85 (6.11)	8613.57 (23.70)	10521.22 (26.72)	6138.7783	18.93%
Co-operative Banks	1103.39 (6.49)	1305.99 (5.76)	1728.98 (6.17)	7430.05 (23.80)	1916.13 (5.27)	2214.62 (5.62)	2616.5267	14.95%
Total	16999.89 (100.00)	22679.83 (100.00)	28038.26 (100.00)	31221.14 (100.00)	36339.98 (100.00)	39375.28 (100.00)	29109.063	18.29%

Source: Various reports on progress of SHGs Bank Linkage in India and status of microfinance in India, NABARD, Mumbai.

Figure in parentheses () represent the percentage of total

The table reveals that the number of loan outstanding accounts of SHGs increased from 36.25 lakh in 2007-08 to 44.51 lakh in 2012-13 and registered a growth rate of 4.19 per cent during the same period. The number of loan outstanding accounts of SHGs were highest in commercial banks (Mean= 27.97 lakh), followed by regional rural banks (Mean=10.05 lakh) and by co-operative banks (Mean=5.83 lakh) during the period 2007-08 to 2012-13. The growth rate of the number of loan outstanding account of SHGs was highest in regional rural banks (8.67%), followed by co-operative bank (5.27%) and by commercial banks least (2.14%) during the period of the study.

The amount of loan outstanding to SHGs increased from Rs.16999.89 crore in 2007-08 to Rs.39375.28 crore in 2012-13 and registered the growth rate 18.29 per cent during the same period. The amount of loan outstanding to SHGs were highest in commercial bank (Mean= Rs.20353.75 crore), followed by regional rural banks (Mean=Rs.6138.77 crore) and by co-operative banks (Mean=Rs.2616.52 crore) during the period 2007-08 to 2012-13.

The growth rate of amount of loan outstanding to SHGs was highest in regional rural bank (18.93%), followed by commercial bank (18.35%) and by co-operative bank (14.95%) during the same period.

b) Agency Wise loan Disburse to SHGs in India

All the banks disburse to loan to SHGs to start their own venture and to remove the poverty. The SHGs members invest the amount of loan in income generating activities which provide employment to rural poor. The agency wise number of loan accounts and amount of loan disbursed to SHGs from the period 2007-08 to 2012-13 is shown in table 2.

Table 2 : Agency wise Loan Disbursed to SHGs During the year ending 31st march

Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Mean	C.G.R
Name of Agency	Number of Loan Account							
Commercial Banks	735119 (59.87)	1004587 (62.41)	977521 (61.60)	669741 (55.99)	600807 (52.34)	735577 (60.30)	787225.33	0.01%
Regional Rural Banks	327650 (26.69)	405569 (25.20)	376797 (23.75)	229620 (19.20)	304809 (26.55)	312010 (25.58)	326075.83	-0.97%
Co-operative Banks	165001 (13.44)	199430 (12.39)	232504 (14.65)	296773 (24.81)	242262 (21.11)	172234 (14.12)	218034	0.86%
Total	1227770 (100.00)	1609586 (100.00)	1586822 (100.00)	1196134 (100.00)	1147878 (100.00)	1219821 (100.00)	1331335.2	-0.13%
	Amount of Loan Disbursed (Rs. In crore)							
Commercial Banks	5403.9 (61.07)	8060.53 (65.78)	9780.18 (67.67)	9724.55 (66.85)	9942.04 (60.13)	13385 (65.02)	9382.7	19.89%
Regional Rural Banks	2651.84 (29.97)	3193.49 (26.06)	3333.2 (23.06)	1625.56 (11.17)	5026.05 (30.39)	5626.52 (27.33)	3576.11	16.24%
Co-operative Banks	793.51 (8.97)	999.49 (8.16)	1339.91 (9.27)	3197.61 (21.98)	1566.67 (9.48)	1573.83 (7.65)	1578.5033	14.68%
Total	8849.25 (100.00)	12253.51 (100.00)	14453.29 (100.00)	14547.72 (100.00)	16534.76 (100.00)	20585.35 (100.00)	14537.313	18.39%

Source: Various reports on progress of SHGs Bank Linkage in India and status of microfinance in India, NABARD, Mumbai.

Figure in parentheses () represent the percentage of total.

The table highlights that the number of loan accounts of SHGs increased from 12.27 lakh in 2007-08 to 12.19 lakh in 2012-13 and registered a negative growth rate -0.13 per cent during the same period. The number of loan accounts of SHGs was highest in commercial banks (Mean=7.27 lakh), followed by regional rural banks (Mean=3.26 lakh) and by co-operative banks (Mean is 2.18 lakh) during the period 2007-08 to 2012-13. The growth rate of the number of loan accounts of SHGs was highest in co-operative bank (0.86%), followed by commercial banks least (0.01%) and negative by regional rural banks (-0.97%) during the period of the study.

The amount of loan disbursed to SHGs increased from Rs.8849.25 crore in 2007-08 to Rs.20585.35 crore in 2012-13 and registered the growth rate 18.39 per cent during the same period. The amount of loan disbursed to SHGs were highest in commercial bank (Mean= Rs.9382.7 crore), followed by regional rural banks (Mean= Rs.3576.11 crore) and by co-operative banks (Mean=Rs.1578.50 crore) during the period 2007-08 to 2012-13. The growth rate of amount of loan

disbursed to SHGs was highest in commercial bank (19.89%), followed by regional rural bank (16.24%) and by co-operative bank (14.68%) during the same period.

c) Agency Wise Loan Outstanding against Women SHGs

The agency wise number of loan outstanding accounts of women SHGs and amount of loan outstanding against women SHGs from the period 2007-08 to 2012-13 is shown in table 3.

Table 3 Agency wise Loan Outstanding against Women SHGs during the year 31st March

Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Mean	C.G.R
Name of Agency	Number of Loan Account							
Commercial Banks	1987385 (68.13)	2245564 (68.52)	2706634 (69.44)	2560332 (64.27)	2275274 (62.35)	2247717 (59.82)	2337151	2.49%
Regional Rural Banks	659010 (22.59)	724179 (22.10)	843697 (21.65)	307083 (7.71)	1069035 (29.29)	1145086 (30.48)	791348.33	11.68%
Co-operative Banks	270864 (9.28)	307612 (9.39)	347466 (8.91)	1116182 (28.02)	305099 (8.36)	364438 (9.70)	451943.5	6.11%
Total	2917259 (100.00)	3277355 (100.00)	3897797 (100.00)	3983597 (100.00)	3649408 (100.00)	3757241 (100.00)	3580442.83	5.19%
Amount of Loan Outstanding (Rs. In crore)								
Commercial Banks	9300.25 (69.74)	13509.12 (72.690)	17308.66 (75.16)	18487.65 (70.770)	21878.34 (71.810)	22243.98 (67.73)	17121.33	19.05%
Regional Rural Banks	3258.34 (24.430)	4147.23 (22.320)	4679.92 (20.320)	1146.78 (4.390)	7348.45 (24.12)	9084.73 (27.66)	4944.24	22.76%
Co-operative Banks	776.41 (5.82)	927.17 (4.990)	1041.76 (4.520)	6489.31 (24.84)	1238.48 (4.07)	1511.32 (4.60)	1997.40	14.25%
Total	13335 (100.00)	18583.52 (100.00)	23030.34 (100.00)	26123.74 (100.00)	30465.27 (100.00)	32840.03 (100.00)	24062.98	19.75%

Source: Various reports on progress of SHGs Bank Linkage in India and status of microfinance in India, NABARD, Mumbai.

Figure in parentheses () represent the percentage of total.

Table: 3 highlights that the number of loan outstanding accounts against women SHGs increased from 29.17 lakh in 2007-08 to 37.57 lakh in 2012-13 and registered a growth rate of 5.19 per cent during the same period. The number of loan outstanding accounts against women SHGs were highest in commercial banks (Mean=23.37 lakh), followed by regional rural banks (Mean=7.91 lakh) and by co-operative banks (Mean= 4.51 lakh) during the period 2007-08 to 2012-13.

The growth rate of the number of loan outstanding accounts against women SHGs was highest in regional rural bank (11.68%), followed by co-operative banks (6.11%) and by commercial banks (2.49%) during the period of the study.

The amount of loan outstanding against women SHGs increased from Rs.13335 crore in 2007-08 to Rs.32840.03 crore in 2012-13 and registered growth rate 19.75 per cent during the same period. The amount of loan outstanding to women SHGs were highest in commercial bank (Mean=Rs.17121.33 crore), followed by regional rural banks (Mean=Rs.4944.24 crore) and by co-operative banks (Mean= Rs.1997.40 crore) during the period 2007-08 to 2012-13. The growth rate of amount of loan outstanding to women SHGs was highest in regional rural bank (22.76%), followed by commercial bank (19.05%) and by co-operative bank (14.25%) during the same period.

d) Agency Wise Loan disburse to Women SHGs

The agency wise number of loan accounts of women SHGs and amount of loan disburse to women SHGs from the period 2007-08 to 2012-13 is shown in table 4.

Table 4: Agency wise loan Disbursed to Women SHGs during the year ending 31st march

Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Mean	C.G.R
Name of Agency	Number of Loan Account							
Commercial Banks	617860 (59.35)	862527 (62.75)	889177 (68.69)	606096 (59.58)	531292 (57.55)	633234 (61.04)	690031	0.49%
Regional Rural Banks	309691 (29.75)	355184 (25.84)	284120 (21.95)	153864 (15.13)	263478 (28.54)	273835 (26.40)	273362	-2.43%
Co-operative Banks	113445 (10.90)	156868 (11.41)	121179 (9.36)	257258 (25.29)	128462 (13.91)	130333 (12.56)	151257.5	2.81%
Total	1040996 (100.00)	1374579 (100.00)	1294476 (100.00)	1017218 (100.00)	923232 (100.00)	1037402 (100.00)	1114650.5	-0.07%
	Amount of Loan Disbursed (Rs. In crore)							
Commercial Banks	4721.27 (63.17)	6965.22 (66.16)	9043.3 (72.76)	8798.28 (69.70)	8612.84 (60.95)	11483.98 (64.32)	8270.815	19.46%
Regional Rural Banks	2204.7 (29.50)	2834.39 (26.92)	2739.12 (22.04)	959.56 (7.60)	4554.58 (32.23)	5199.87 (29.12)	3082.03	18.72%
Co-operative Banks	548.26 (7.34)	727.8 (6.91)	646.92 (5.200)	2864.47 (22.690)	964.58 (6.830)	1170.45 (6.56)	1153.74	16.38%
Total	7474.23 (100.00)	10527.41 (100.00)	12429.34 (100.00)	12622.31 (100.00)	14132 (100.00)	17854.3 (100.00)	12506.59	19.02%

Source: Various reports on progress of SHGs Bank Linkage in India and status of microfinance in India, NABARD, Mumbai.
Figure in parentheses () represent the percentage of total.

The study shows that the number of loan accounts of women SHGs increased from 10.40 lakh in 2007-08 to 10.37 lakh in 2012-13 and registered a negative growth rate of -0.07 per cent during the period. The number of loan accounts of women SHGs were highest in commercial banks (Mean=6.90 lakh), followed by regional rural banks (Mean= 2.73 lakh) and by co-operative banks (Mean=1.51 lakh) during the period 2007-08 to 2012-13. The growth rate of the number of loan accounts of women SHGs was highest in co-operative bank (2.81%), followed by commercial banks (0.49%) and negative by regional rural banks (-2.43%) during the period of the study.

The amount of loan disbursed to women SHGs increased from Rs.7474.23 crore in 2007-08 to Rs.17854.3 crore in 2012-13 and registered the growth rate 19.02 per cent during the same period. The amount of loan disbursed to women SHGs were highest in commercial bank (Mean=8270.81 crore), followed by regional rural banks (Mean=3082.03 crore) and by co-operative banks (Mean=1153.74 crore) during the period 2007-08 to 2012-13. The growth rate of amount of loan disbursed to women SHGs was highest in commercial bank (19.46%), followed by regional rural bank (18.76%) and by co-operative bank (16.38%) during the same period.

e) Loan Outstanding under SGSY Scheme

The agency wise number of loan outstanding accounts and amount of loan outstanding against SHGs under SGSY scheme for the period 2007-08 to 2012-13 is presented in table 5.

Table 5: Agency wise Loan Outstanding against SGSY with Banks during the year 31st March

Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Mean	C.G.R
Name of Agency	Number of Loan Account							
Commercial Banks	638283 (69.61)	645145 (66.04)	798304 (64.10)	761781 (59.25)	643100 (52.87)	641867 (53.79)	688080	0.11%
Regional Rural Banks	223191 (24.34)	258890 (26.50)	368795 (29.61)	98441 (7.66)	476063 (39.14)	460817 (38.62)	314366.1667	15.60%
Co-operative Banks	55504 (6.05)	72852 (7.46)	78295 (6.29)	425492 (33.09)	97165 (7.99)	90567 (7.59)	136645.8333	10.29%
Total	916978 (100.00)	976887 (100.00)	1245394 (100.00)	1285714 (100.00)	1216328 (100.00)	1193251 (100.00)	1139092	5.41%
Amount of Loan Outstanding (Rs. In crore)								
Commercial Banks	3225.92 (66.97)	3961.53 (67.58)	4072.03 (65.14)	4906.33 (62.67)	4903.51 (60.88)	4833 (56.22)	4317.053333	8.42%
Regional Rural Banks	1332.33 (27.66)	1508.1 (25.73)	1725.93 (27.61)	597.61 (7.63)	2598.79 (32.26)	3068.37 (35.69)	1805.188333	18.16%
Co-operative Banks	258.61 (5.37)	392.09 (6.69)	453.1 (7.25)	2325.43 (29.70)	552.51 (6.86)	695.71 (8.09)	779.575	21.89%
Total	4816.86 (100.00)	5861.72 (100.00)	6251.06 (100.00)	7829.37 (100.00)	8054.81 (100.00)	8597.08 (100.00)	6901.816667	12.28%

Source: Various reports on progress of SHGs Bank Linkage in India and status of microfinance in India, NABARD, Mumbai.
Figure in parentheses () represent the percentage of total.

The table highlights that the number of loan outstanding accounts against SGSY increased from 9.16 lakh in 2007-08 to 11.93 lakh in 2012-13 and registered a growth rate of 5.41 per cent during the same period. The number of loan outstanding accounts against SGSY were highest in commercial banks (Mean=6.88 lakh), followed by regional rural banks (Mean=3.14 lakh) and by co-operative banks (Mean=1.36 lakh) during the period 2007-08 to 2012-13. The growth rate of the number of loan outstanding accounts against SGSY was highest in regional rural bank (15.60%), followed by co-operative banks (10.29%) and by commercial banks (0.11%) during the period of the study.

The amount of loan outstanding to SGSY increased from Rs.4816.86 crore in 2007-08 to Rs.8597.08 crore in 2012-13 and registered the growth rate 12.28 per cent during the same period. The amount of loan outstanding to SGSY were highest in commercial bank (Mean=Rs.4317.05 crore), followed by regional rural banks (Mean=Rs.1805.18 crore) and by co-operative banks (Mean=Rs.779.57 crore) during the period 2007-08 to 2012-13. The growth rate of amount of loan outstanding to SGSY was highest in co-operative bank (21.89%), followed by regional rural bank (18.16%) and by commercial bank (8.42%) during the same period.

f) Loan Disburse under SGSY Scheme

The agency wise number of loan accounts and amount of loan disbursed to SHGs under SGSY scheme for the period 2007-08 to 2012-13 is presented in table 6. Table 6 shows that the number of loan accounts SGSY decreased from 2.46 lakh in 2007-08 to 1.81 lakh in 2012-13 and registered a negative growth rate of -5.98 per cent during the same period.

The number of loan accounts of SGSY were highest in commercial banks (Mean=1.28 lakh), followed by regional rural banks (Mean=0.63 lakh) and by co-operative banks (Mean=0.43 lakh)

Table 6 : Agency wise Loan Disbursed to SGSY with Banks during the year 31st March

Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Mean	C.G.R
Name of Agency	Number of Loan Account							
Commercial Banks	160674 (65.14)	133117 (50.30)	157560 (58.92)	124595 (51.72)	103865 (49.51)	88594 (48.90)	128067.50	-11.22%
Regional Rural Banks	64678 (26.22)	81662 (30.86)	67531 (25.25)	40371 (16.76)	67873 (32.35)	58890 (32.51)	63500.83	-1.86%
Co-operative Banks	21297 (8.63)	49874 (18.85)	42312 (15.82)	75922 (31.52)	38041 (18.13)	33688 (18.59)	43522.33	9.61%
Total	246649 (100.00)	264653 (100.00)	267403 (100.00)	240888 (100.00)	209779 (100.00)	181172 (100.00)	235090.67	-5.98%
Amount of Loan Disbursed (Rs. In crore)								
Commercial Banks	1103.7 (59.41)	1102.37 (54.70)	1215.49 (55.30)	1237.82 (49.90)	1322.21 (50.02)	1072.61 (48.59)	1175.70	-0.57%
Regional Rural Banks	597.7 (32.17)	655.27 (32.52)	682.41 (31.05)	404.06 (16.29)	982.24 (37.16)	735.36 (33.31)	676.17	4.23%
Co-operative Banks	156.33 (8.42)	257.56 (12.78)	300.09 (13.65)	838.48 (33.80)	339.1 (12.83)	399.49 (18.10)	381.84	20.64%
Total	1857.73 (100.00)	2015.2 (100.00)	2197.99 (100.00)	2480.36 (100.00)	2643.55 (100.00)	2207.46 (100.00)	2233.72	3.51%

Source: Various reports on progress of SHGs Bank Linkage in India and status of microfinance in India, NABARD, Mumbai.

Figure in parentheses () represent the percentage of total.

during the period 2007-08 to 2012-13. The growth rate of the number of loan accounts of SGSY was highest in co-operative bank (9.61%), followed by regional rural banks negative (-1.86%) and by commercial banks negative (-11.22%) during the period of the study. The amount of loan disbursed to SGSY increased from Rs.1857.73 crore in 2007-08 to Rs.2207.46 crore in 2012-13 and registered the growth rate 3.51 per cent during the same period.

The amount of loan disbursed to SGSY were highest in commercial bank (Mean=Rs.1175.7 crore), followed by regional rural banks (Mean= Rs. 676.17 crore) and by co-operative banks (Mean=Rs.381.84 crore) during the period 2007-08 to 2012-13. The growth rate of amount of loan disbursed to SGSY was highest in co-operative bank (20.64%), followed by regional rural bank (4.23%) and negative by commercial bank (-.57%) during the same period.

Findings

- The co-operative bank showed highest growth rate in number of loan disbursed accounts of SHGs (0.86%) and women SHGs (2.81%) in India.
- The study revealed that co-operative bank has highest growth rate in number of loan disbursed account of SGSY (9.61%) and amount of loan disbursed to SGSY (20.64%) during the period.

- The agency wise analysis showed that amount of loan disbursed to SHGs increased from Rs.8849.25 crore in 2007-08 to Rs.20585.35 crore in 2012-13 and registered the growth rate 18.39 per cent during the same period.
- It was found that commercial banks has highest mean value in loan outstanding against SHGs, women SHGs, SGSY and loan disbursed to SHGs, women SHGs, SGSY in india.

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