

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:785  
ANSWERED ON:05.12.2003  
CREDIT TO SHG  
SRIKANTA DATTA NARASIMHARAJA WADIYAR

**Will the Minister of FINANCE be pleased to state:**

- (a) the number of branches of Punjab National Banks set up in various States;
- (b) The State-wise number of Self Help Groups (SHG) who have taken loan from PNB; and
- (c) the steps taken by PNB to help the SHG in various States?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL):

- (a) Punjab National Bank (PNB) has reported that as on 31.10.2003, it has 3992 branches, in various States.
- (b) The State-wise number of Self Help Groups (SHGs) who have taken loan from PNB is given in the enclosed Statement.
- (c) The steps taken by the PNB to help the SHG in various States are as under:
  - (a) Rate of interest on loans given to SHGs has been reduced.
  - (b) A PNB scheme, namely, SHG Puraskar Yojana has been formulated and implemented to motivate and encourage best performing branch under SHG financing.
  - (c) Regular training is being imparted to Incumbents in-charge of its branches.
  - (d) Field functionaries have been advised to identify 4 to 5 branches for concentration on SHG financing.
  - (e) Pamphlets mentioning details of schemes under SHG have been printed and circulated to all its offices.
  - (f) The Bank has assigned the job to Agricultural Finance Corporation Ltd in the States of Punjab and Bihar to suggest various strategies to be adopted by the bank.
  - (g) Kisan Goshties are being organized, field visits to the branches are being conducted and field functionaries are advised to take help of Village Panchayats and NGOs for formation and linkage of more and more SHGs with bank.