

IMPACT OF BANKS ON THE PROGRESS AND DEVELOPMENT OF SELF HELP GROUPS IN INDIA

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ABSTRACT

Banks play an important role in the development of self-help groups (SHGs) in India. It is financial support provided by the banks, financial institutions and Non-Government Organizations which reflect in the progress and development of rural folks in India. Through the SHGs the people under poverty line are benefited and able to start their livelihood activities. This paper makes an attempt to study the impact of banks on the progress of SHGs through savings, loan disbursed, loan outstanding and non-performing assets. Also, region wise study of banks has been attempted. Nearly 1.12 crore rural individuals are supported by the banks which have facilitated their lives. It can also be interpreted from the study that the percentage of non-performing assets of SHGs against loans outstanding has decreased. This highlights the repayment behaviour of members of SHGs.

Keywords: SHGs (Self-Help Groups), Commercial Banks, Regional Rural Banks, Cooperative Banks, disbursement of loan, non-performing assets.

INTRODUCTION

A bank is a financial institution that deals with deposits, advances and other related activities. Banks play a crucial role in the development and progress of SHGs. Commercial banks, Regional Rural banks, Cooperative banks render financial and monetary assistance for the development of SHGs through provision of savings and credit facilities. Commercial banks are classified in Public sector banks and Private sector banks. Banks will be encouraged to embrace the concept of Total Financial Inclusion. Government will request all scheduled commercial banks to follow the example set by some public sector banks and meet the entire credit requirements of SHG members, namely, (a) income generation activities, (b) social needs like housing, education, marriage, etc. and (c) debt swapping". Linking of SHGs with

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banks has thus been emphasized in the Monetary Policy Statements of Reserve Bank of India and Union Budget announcements from time to time and various guidelines have been issued to banks in this regard. Banks should provide adequate incentives to their branches in financing the Self Help Groups (SHGs) and establish linkages with them, making the procedures simple and easy. The group dynamics of working of the SHGs need neither be regulated nor formal structures imposed or insisted upon. The approach to financing of SHGs should be totally hassle-free and may also include consumption expenditures.

The co-operatives banking system in India is federal in structure. It has a pyramid type of three-tire structure constituted by: 1) Primary Credit Societies (PCSs), 2) Central Co-operative banks (CCBs), 3) State Co-operative banks (SCBs). These co-operatives provide short-term and medium-term credit. There are agricultural and non-agricultural credit societies. There are primary agricultural credit societies functioning in villages. There are urban banks and other non-agricultural credit societies functioning in towns and cities. In addition, there are farmers' service and grain banks. For providing long-term agricultural credit there are primary and central land development banks. RRBs have stiff competition from small finance banks and non-banking finance companies. They need to offer differentiated products to play a greater role in financial inclusion and meeting credit requirements in rural areas. RRBs operate with a view to enable them to minimise their overhead expenses, optimise the use of technology, enhance the capital base and area of operation and increase exposure.

REVIEW OF LITERATURE

Meenakshi Rajeev & Mahesh(2010) explains non-performing assets as the root cause of the recent global financial crisis. The problem of NPAs, which was ignored till recently, has been given considerable attention after liberalisation of the financial sector in India. This paper examines the trends of NPAs in India from various dimensions and explains how mere recognition of the problem and self-monitoring has been able to reduce it to a great extent. It also shows that public sector banks in India, which function to some extent with welfare motives, have a good record in reducing NPAs as their counterparts in the private sector. The paper also discusses the role of joint liability groups or self-help groups in enhancing the loan recovery rate. Tiken Das (2013), analysed the NPAs and recovery performance of SHGs in Southern Region and North Eastern Region taking four years data. The SHGs-BLP was concentrated among Southern Region and its performance was not satisfactory among the North Eastern states. Although amount of saving balance of SHGs with banks and amount of loan disbursed to SHGs by banks was lower in North Eastern Region when compared with Southern Region, but the share of NPAs to total loans outstanding was higher and percentage of recovery to demand of total SHGs was lower in North Eastern Region. Jaipal Singh, Anil Kumar Singh had conducted a study to assess the reasons for SHG default. Bankers Institute of Rural Development (BIRD) had supported this study. The objectives of the study are to understand the reasons underlying the phenomenon and develop an early warning system so that timely action can be taken to avoid defaults. To study SHGs with 100 percent repayment is also one of the features of the study. Rama Murthy (2014) explained that it is an obligation on the banks and

financial institutions from RBI to actively participate in financial inclusive growth. In order to accomplish these banks do targeting poorest segment with the support of NGOs and informal sector comprise small SHGs. The study has attempted to examine the performance and impact of selected banks and SHGs on financial inclusion. Rajinder Kumar & Harpreet Singh (2018), explains how the concept of self-help group evolved along the rural and semi urban people to improve their living conditions. In India, this scheme is implemented with the help of NABARD as a main nodal agency in rural development. The banks, commercial banks, regional rural banks and co-operative banks playing an important role in saving mobilization and financing various activities of SHGs. This paper has made an attempt to study the agency-wise analysis of savings of SHGs and loan outstanding of SHGs and loan disbursement to SHGs in India. The study revealed that commercial banks play an important role in financing to SHGs in India. The growth rate of commercial banks is also higher than that of regional rural bank and cooperative banks, as regards number of saving account, saving amount, number of loan account and amount of loan disbursement. Venkatesh J (2010) stated that Women empowerment was a process in which women got a greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and gain empowerment.

OBJECTIVES OF THE STUDY

- To study the impact of banks on the progress of savings of Self -Help Groups.
- To study the impact of banks on loan disbursed to Self- Help Groups.
- To study the impact of banks on loans outstanding of Self -Help Groups.
- To study the impact of banks on all six regions.

METHODOLOGY OF THE STUDY

This study is based upon secondary data which was collected from the published sources, newspapers, magazines, journals, articles, available literatures, various reports of NABARD and websites.

FINDINGS AND INTERPRETATIONS

Progress of Banks Agency-wise

- **Savings of SHGs with banks:**

NABARD (National Bank for Agriculture and Rural Development) supports the rural poor in uplifting their lives. All banks has enlightened the members of SHGs through the monetary and financial support which indeed changed their livelihood. From Table 1, the savings of SHGs with banks can be interpreted. The number of SHGs with savings shows an increasing trend in all the banks from 2016-17 to 2020-21. The number of SHGs with savings in commercial banks was 44.44 lakhs in 2016-17, increased to 61.28 lakhs as on 2020-21. The amount of savings with commercial banks also increased from 10170.02 crores in the year 2016-17 to 22596.33 crores as in 2020-21, which is about 120% increase.

Table 1: Savings of SHGs with Banks

Year	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
2016-17				
No. Of SHGs	4444428	2586318	1546129	8576875
Amount (in Crores)	10170.02	3631.76	2312.44	16114.23
2017-18				
No. Of SHGs	4633712	2807744	1302981	8744437
Amount (in Crores)	11664.22	5807.35	2120.54	19592.12
2018-19				
No. Of SHGs	5476914	3078473	1458856	10014243
Amount (in Crores)	13240.23	7692.01	2392.24	23324.48
2019-20				
No. Of SHGs	5473833	3261879	1507611	10243323
Amount (in Crores)	15662.18	7811.27	2678.60	26152.05
2020-21				
No. Of SHGs	6128387	3596731	1498282	11223400
Amount (in Crores)	22596.33	9511.68	5369.60	37477.61

Source: Annual Report of Status of Microfinance in India 2016-17 to 2020-21

The number of SHGs with savings in Regional Rural banks was 25.86 lakhs in 2016-17, increased to 35.97 lakhs as in 2020-21. The amount of savings with commercial banks also increased from 3631.76 crores in 2016-17 to 9511.68 crores as in 2020-21 which is an increase of about 162%. The number of SHGs with savings in cooperative banks was 15.45 lakhs in 2016-17 and 14.98 lakhs as in 2020-21. The amount of savings with commercial banks also increased from 2312.44 crores in 2016-17 to 5369.60 crores as in 2020-21 which is about 132% increase.

- **Bank Loans Disbursed to SHGs**

The overall amount of loan disbursed to SHGs shows an increasing trend along the numbers of SHGs who were given the loans. From Table 2, it can be interpreted that commercial banks have disbursed loans to 11.16 lakh SHGs with an amount of 24297.02 crore during 2016-17 and have disbursed loans amounting to 14.57 lakh SHGs with an amount of 27952.51 crore during 2020-21 which is about 15% increase in amount disbursed.

Table 2: Bank Loans Disbursed to SHGs

Year	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
2016-17				
No. Of SHGs	1116442	557540	224138	1898120
Amount (in Crores)	24297.02	11613.00	2871.13	38781.16
2017-18				
No. Of SHGs	1272886	782563	205683	2261132
Amount (in Crores)	28707.62	15119.34	3358.92	47185.88
2018-19				
No. Of SHGs	1512907	940818	244675	2698400
Amount (in Crores)	34492.47	19552.64	4272.51	58317.63
2019-20				
No. Of SHGs	1796099	1093788	256115	3146002
Amount (in Crores)	48431.09	24231.62	4996.64	77659.35
2020-21				
No. Of SHGs	1457333	1184775	245286	2887394
Amount (in Crores)	27952.51	24494.30	5623.87	58070.68

Source: Annual Report of Status of Microfinance in India 2016-17 to 2020-21

Regional Rural banks have disbursed loans to 5.58 lakh SHGs with an amount of 11613.00 crore during 2016-17 and have disbursed loans to 11.85 lakh SHGs with an amount of 24494.30 crore during 2020-21 which is about 110% increase in amount disbursed. Cooperative banks have disbursed loans to 2.24 lakh SHGs with an amount of 2871.13 crore during 2016-17 and have disbursed loans to 2.45 lakh SHGs with an amount of 5623.87 crore during 2020-21 which is about 96% increase in amount disbursed.

- **Bank Loans Outstanding against SHGs:**

The number of SHGs are continuously increasing. This shows the awareness and support that the rural poor gain from the SHGs. SHGs had been initiated to render financial assistance to rural folks for uplifting their lives. From Table 3, bank loans outstanding against SHGs has been studied. The total SHGs with bank outstanding during 2016-17 were 48.48 lakh when compared to 57.80 lakh SHGs in 2020-21. As the number of SHGs with loan outstanding has increased, the amount of loan outstanding also has increased from 61581.30 crore during 2016-17 to 103289.71 crore in 2020-21 which is about 67.73% increase.

Table 3: Bank Loans Outstanding against SHGs

Year	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
2016-17				
No. Of SHGs	2670304	1611842	566141	4848287
Amount (in crores)	38668.47	19119.91	3792.92	61581.30
2017-18				
No. Of SHGs	2261132	1658221	458051	5020358
Amount (in crores)	48748.05	22738.64	4111.76	75598.45
2018-19				
No. Of SHGs	2901209	1695534	480589	5077332
Amount (in crores)	55641.11	26195.99	5261.06	87098.15
2019-20				
No. Of SHGs	3294643	1849225	533203	5677071
Amount (in crores)	71215.82	30321.01	6538.24	108075.07
2020-21				
No. Of SHGs	3218302	2032734	529208	5780244
Amount (in crores)	59785.70	35923.22	7580.79	103289.71

Source: Annual Report of Status of Microfinance in India 2016-17 to 2020-21

Out of 57.80 lakh SHGs with loan outstanding during 2020-21, 32.18 lakh SHGs are from Commercial banks, 20.33 are from Regional Rural banks and remaining 5.29 are from Cooperative banks. Out of the total amount of 103289.71 crore loan outstanding against SHGs during 2020-21, nearly 58% is from Commercial Banks, 35% from Regional Rural banks and 7% from Cooperative banks.

- **Non-Performing Assets of Banks**

Non-performing assets means the loan amount which is not repaid by the individuals to the banks. Though from the above table it is clear that nearly 103289.71 crore amount is loan outstanding during 2020-21 from SHGs, from Table 5, it can be interpreted that during the same period, an amount of 4889.21 crore is NPA of banks against loan outstanding which is about 4.73%. It can be understood that the SHGs feel the responsibility towards the repayment of loan amount without fail because of which the NPA percentage is low.

Table 4: NPAs of Bank against SHGs Loan Outstanding

Year	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
2016-17				
Amount (in Crores)	2641.11	1045.00	316.07	4002.18
% of NPAs to loans O/S	6.83	5.47	8.33	6.50
2017-18				
Amount (in Crores)	3101.20	1216.03	310.82	4628.06
% of NPAs to loans O/S	6.36	5.35	7.56	6.12
2018-19				
Amount (in Crores)	2897.39	1274.83	351.79	4524.01
% of NPAs to loans O/S	5.21	4.87	6.69	5.19
2019-20				
Amount (in Crores)	3604.67	1325.27	391.77	5321.70
% of NPAs to loans O/S	5.06	4.37	5.99	4.92
2020-21				
Amount (in Crores)	3033.86	1434.60	420.75	4889.21
% of NPAs to loans O/S	5.07	3.99	5.55	4.73

Source: Annual Report of Status of Microfinance in India 2016-17 to 2020-21

From table it is clear that the overall percentage of NPAs of banks against loan outstanding gradually falls from 6.5% during 2016-17 to 4.73% during 2020-21. It can be noticed that NPA of Commercial banks against SHGs loan outstanding decreased from 6.83% on 2016-17 to 5.07% on 2020-21. The NPA of Regional Rural banks against loan outstanding is also showing a decreasing trend from 5.47% on 2016-17 to 3.99% on 2020-21. Similarly the NPA of Cooperative banks against loan outstanding is also showing a decreasing trend from 8.33% on 2016-17 to 5.55 % on 2020-21.

Progress of Banks Region-wise

- **Region-wise Savings of SHGs with Banks**

From Table 5, all the six regions have been considered for study of the savings of SHGs with banks. Out of the total number of SHGs, 112.23 lakh as on 31st March 2021, Southern region contributes about 35% of SHGs with 39.62 lakh, Eastern region contributes 28% of SHGs with 31.22 lakh, western region contributes 14% of SHGs with 15.50 lakh, central region contributes 12% of SHGs with 13.46 lakh, north-eastern region contributes 6% of SHGs with 6.33 lakh and northern region contributes 5% of SHGs with 6.10 lakh. Southern region contributes to the highest number of SHGs in all the banks. Commercial banks contributes to the highest number of SHGs with 61.29 lakh followed by Regional rural with 35.97 lakh and 14.98 lakh in cooperative bank.

Table 5: Region wise Savings of SHGs with Banks as on 31st March 2021

Region	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
Central Region				
No. Of SHGs	586028	712402	47145	1345575
Amount (in Crores)	1223.10	826.86	68.74	2118.70
Eastern Region				
No. Of SHGs	1645890	1173054	303480	3122424
Amount (in Crores)	4231.70	2647.74	869.69	7749.12
North Eastern Region				
No. Of SHGs	212359	380648	40707	633714
Amount (in Crores)	315.26	444.60	71.40	831.26
Northern Region				
No. Of SHGs	276537	212432	120839	609808
Amount (in Crores)	1416.31	236.61	90.52	1743.45
Southern Region				
No. Of SHGs	2478058	937821	545824	3961703
Amount (in Crores)	13809.19	5057.05	2428.61	21294.85
Western Region				
No. Of SHGs	929515	180374	440287	1550176
Amount (in Crores)	1600.77	298.83	1840.64	3740.23
Total				
No. Of SHGs	6128387	3596731	1498282	11223400
Amount (in Crores)	22596.33	9511.68	5369.60	37477.61

Source: Annual Report of Status of Microfinance in India 2020-21

As the number of SHGs increase during years, their amount of savings with banks also keep on increasing. Out of the total amount of savings of 37477.61 crore as on March 2021, savings in Commercial banks is about 22596.33 crore followed by Regional rural banks with 9511.68 crore and Cooperative banks with 5369.60 crore. Southern region has the highest number of SHGs and also contributes to the highest savings with all the banks.

- **Region-wise Loan Disbursed to SHGs**

From table 6 total bank loan disbursed to SHGs in all six regions as on March 2021 can be interpreted. Southern region has the highest number of SHGs of 13.37 lakh to whom highest amount of 37860.63 crore bank loan has been disbursed which is about 65% of the total loan amount disbursed. Eastern region has the second highest loan amount disbursed of 14875.51 crore, followed by Western region with 2303.31 crore, Central region with 1054.28 crore, North Eastern region with 1036.51 crore and Northern region with 940.45 crore.

Table 6: Region wise Bank Loans Disbursed to SHGs as on 31st March 2021

Region	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
Central Region				
No. Of SHGs	58163	65239	5215	128617
Amount (in Crores)	501.49	500.69	52.10	1054.28
Eastern Region				
No. Of SHGs	466736	585273	72569	1124578
Amount (in Crores)	4746.31	9030.45	1098.74	14875.51
North Eastern Region				
No. Of SHGs	29415	36964	1737	68116
Amount (in Crores)	356.52	658.89	21.10	1036.51
Northern Region				
No. Of SHGs	33711	30512	3435	67658
Amount (in Crores)	520.41	368.36	51.68	940.45
Southern Region				
No. Of SHGs	770426	444131	122709	1337266
Amount (in Crores)	20203.87	13587.95	4068.81	37860.63
Western Region				
No. Of SHGs	98882	22656	39621	161159
Amount (in Crores)	1623.91	347.96	331.44	2303.31
Total				
No. Of SHGs	1457333	1184775	245286	2887394
Amount (in Crores)	27952.51	24494.30	5623.87	58070.68

Source: Annual Report of Status of Microfinance in India 2020-21

Commercial banks have disbursed loan amount of 27952.51 crore as on March 2021, out of which Southern region has been disbursed with a maximum of 20203.87 crore which is about 72% of the loan amount. Secondly Eastern region has been disbursed with an amount of 4746.31 crore, followed by Western region with 1623.91 crore, Northern Region with 520.41 crore, Central region with 501.49 crore and North Eastern region with 356.52 crore. Regional Rural banks has disbursed loan amount of 24494.30 crore as on March 2021 to about 11.85 lakh SHGs, out of which Southern region has been disbursed with a maximum of 13587.95 crore which is about 55% of the loan amount. Cooperative banks has disbursed loan amount of 5623.87 crore as on March 2021 to about 2.45 lakh SHGs, out of which Southern region has been disbursed with a maximum of 4068.81 crore which is about 72% of the loan amount.

- **Region-wise Loan Outstanding against SHGs**

Loan outstanding represents the amount which is not yet repaid by the customer to the bank. The SHGs take loans from the banks and are supposed to repay them with interest to the banks within the time period. If not paid within the time it is known as loan outstanding. The total loan outstanding against SHGs in all six regions is 103289.71 crore with 57.80 lakh SHGs. From the table 7 it can be noticed that out of the total outstanding amount Southern region has the maximum share of 68857.62 crore which is about 67%. Secondly Eastern region has the maximum outstanding amount of 25946.52 crore followed by Western region with 3287.85 crore, Central region with 2522.82 crore, North Eastern region with 1444.55 crore and Northern region with 1230.34 crore.

Table 7: Bank Loans Outstanding against SHGs as on 31st March 2021

Region	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
Central Region				
No. Of SHGs	158347	200342	9582	368271
Amount (in Crores)	1185.39	1273.18	64.26	2522.82
Eastern Region				
No. Of SHGs	1150147	937024	164868	2252039
Amount (in Crores)	12616.73	11841.50	1488.30	25946.52
North Eastern Region				
No. Of SHGs	60854	99306	4261	164421
Amount (in Crores)	490.35	919.97	34.23	1444.55
Northern Region				
No. Of SHGs	82132	45127	16016	143275
Amount (in Crores)	730.79	370.82	128.74	1230.34
Southern Region				
No. Of SHGs	1541244	701953	296128	2539325
Amount (in Crores)	42280.59	21055.03	5522.00	68857.62
Western Region				
No. Of SHGs	225578	48982	38353	312913
Amount (in Crores)	2481.87	462.73	343.26	3287.85
Total				
No. Of SHGs	3218302	2032734	529208	5780244
Amount (in Crores)	59785.70	35923.22	7580.79	103289.71

Source: Annual Report of Status of Microfinance in India 2020-21

Out of the total outstanding amount Commercial banks have the maximum share with 59785.70 crore which is about 58%, followed by Regional Rural banks with 35923.22 crore and Cooperative banks with 7580.79 crore. Taking into account all banks it is noticed that Southern region has the maximum outstanding when compared to other five regions.

- **Region wise NPAs of Bank**

Non-performing assets represents the principal and interest amount which is in default or not paid or in arrears. As on March 2021 total amount of NPA is 4889.21 crore which is 4.73 % of loans outstanding. From the table 8, it can be interpreted that Southern region has the minimum amount of NPA against loan outstanding which is only 3.52 %. Central region shows the highest percentage of NPA against loan outstanding with 20.83%, followed by North Eastern region with 20.07%, Northern region with 13.93%, Western region with 10.01% and Eastern region with 4.47%.

Table 8: Region wise NPAs of Bank against SHG Loan Outstanding as on 31st March 2021

Region	Commercial Banks	Regional Rural Banks	Co-Operative Banks	Total
Central Region				
Amount (in Crores)	324.94	182.76	17.81	525.51
% of NPAs to loans O/S	27.41	14.35	27.72	20.83
Eastern Region				
Amount (in Crores)	536.07	541.72	81.09	1158.89
% of NPAs to loans O/S	4.25	4.57	5.45	4.47
North Eastern Region				
Amount (in Crores)	89.30	193.26	1.11	283.66
% of NPAs to loans O/S	18.21	21.01	3.23	20.07
Northern Region				
Amount (in Crores)	68.38	51.15	51.80	171.33
% of NPAs to loans O/S	9.36	13.79	40.42	13.93
Southern Region				
Amount (in Crores)	1771.85	418.95	229.84	2420.64
% of NPAs to loans O/S	4.19	1.99	4.16	3.52
Western Region				
Amount (in Crores)	243.32	46.76	39.09	329.17
% of NPAs to loans O/S	9.80	1.10	11.39	10.01
Total				
Amount (in Crores)	3033.86	1434.60	420.75	4889.21
% of NPAs to loans O/S	5.07	3.99	5.55	4.73

Source: Annual Reports of status of Microfinance in India 2020-21

Out of the total amount of NPA of 3033.86 crore with Commercial banks, Central region has the highest percentage of NPAs to loan outstanding with 27.41% and Southern region has the least percentage of 4.19%. Similarly out of the total amount of NPA of 1434.60 crore with Regional Rural banks, North Eastern region has the highest percentage of NPAs to loan outstanding with 21.01% and Western region has the least percentage of 1.10%. Similarly out of the total amount of NPA of 420.75 crore with Cooperative banks, Northern region has the highest percentage of NPAs to loan outstanding with 40.42% and North Eastern region has the least percentage of 3.23%.

CONCLUSION

SHGs are one of the source framed by the NABARD to overcome the poverty of the rural individuals scattered in India. NABARD has initiated many schemes to support the rural poor in developing their business activities. Banks play a leading role in the development of the SHGs with the monetary and financial assistance provided. From this paper it can be concluded that the number of SHGs benefited with the loans provided are increasing in number year after year. All the people in India are aware about the benefits of joining in SHGs. It can be interpreted from the study that though loan outstanding is more, non-performing assets is comparatively low. This shows the awareness and repayable attitude of members of SHGs for the loan amount borrowed. They realize the responsibility towards the loan amount borrowed and try to repay them to the maximum within time period or little late than usual, but at any cost repay them without any default. That is the reason why the non-performing assets is low.

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