CATALYST ROLE OF VARIOUS BANKING AGENCIES IN SELF-HELP-GROUP BANK LINKAGE PROGRAMME IN INDIA

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ABSTRACT
Financial approach of India emphasizes on accomplishing high development rates, in the meantime guarantee that the poor are able to participate equally in the business sector economy. This motivation for financial inclusion includes making particular environment through which the poor across the nation have open, protected, secure and reasonable access to different financial services. Microfinance is one such method for comprehensive development, which incorporates procurement of various financial services such as loans, savings, insurance, financial literacy, and so on. Different steps have been taken in this regard by Government, Financial Institutions, Microfinance Institutions, and NGOs, which incorporate SHG-Bank Linkage Program as of the initiative. SBLP as an overwhelming model of microfinance displayed noteworthy development in number of SHGs financed by banks, bank credit outstanding and refinance help. The SBLP scheme has developed at a huge pace in last two decades and rose as the most distinctive method for conveying micro-finance benefits in India.

The present study assesses the advancement of SHG-Bank linkage program through different various banking agencies at the national levels. The over-all sightings of the study demonstrate that SBLP has enhanced the access to financial services to poor people. The agency wise position of SHGs in India showed that commercial banks have been playing a pivotal role in promoting large number of SHGs and providing credit facility. Despite the fact that the role of commercial bank in microfinance development is exceptionally skewed, various banking agencies has begun getting pace in microfinance development by SHG bank linkage programme in India.

KEYWORDS: Microfinance, Non-performing assets, Outstanding Loan, SHG-bank linkage programme.

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