

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 2536
TO BE ANSWERED ON 21/03/2025

SUPPORT FOR WOMEN ENTREPRENEURS IN RURAL AREAS

2536 DR. SYED NASEER HUSSAIN:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of individual women entrepreneurs who have availed loans under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) since the signing of Memorandum of Understanding (MoUs) with banks;
- (b) the total amount of loans disbursed, bank-wise and State-wise;
- (c) the specific financial products developed by banks to cater to individual women entrepreneurs; and
- (d) the measures in place to monitor the utilisation of these loans and ensure their effective use in enhancing livelihoods?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)

(a): Under Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM), Memorandum of Understanding (MoUs) were signed with Public Sector banks and one private sector bank. Since the signing of the MoUs, 1,26,894 women have availed loans.

(b): The details of the State wise bank loans disbursed is given as Annexure. Bank wise data is not maintained.

(c): All the Public Sector Banks and one Private Bank i.e. IDBI Bank Ltd have designed their own credit products to finance individual SHG members under DAY-NRLM, as per details given below.

Sr. No	Bank	Name of the Scheme
1	State Bank of India	Swayam Sidha Yojana
2	Bank of Baroda	BOB Nari Shakti
3	Bank of India	Star Sakhi
4	Bank of Maharashtra	Maha Nari Shakti Yojana
5	Canara Bank	Canara Shree Shakti
6	Central Bank of India	Cent Nari Shakti
7	Indian Bank	IND MSME Sakhi
8	Indian Overseas Bank	Mahila Saksham
9	Punjab National Bank	NRLM SHG Shrestha
10	Punjab & Sind Bank	PSB Lakhpati Didi
11	Union Bank of India	Union Nari Shakti
12	UCO Bank	UCO Nari Samridhi Yojana
13	IDBI Bank Ltd.	Mahila Sashaktikaran Rin

(d): Regular review with States is undertaken to monitor the progress made in utilisation of the loans for productive purposes.

Annexure referred to in reply to Part (b) of Rajya Sabha Unstarred Question No. 2536 for answer on 21.03.2025 regarding Support for Women Entrepreneurs in Rural Areas.

Amount of loan disbursed for setting up individual enterprises -through MUDRA/Banks specific product			
Sl No.	States	Amount of Loans disbursed from October 2024 to February 2025 (In Lakhs)*	Amount of Loans disbursed from FY 2022-23 till February 2025 (In Lakhs)#
1	Andhra Pradesh	60,588.14	1,29,201.01
2	Arunachal Pradesh	11.30	50.30
3	Assam	33,423.88	48,463.99
4	Bihar	1,877.88	11,061.45
5	Chhattisgarh	1,823.99	9,490.33
6	Goa	245.02	277.02
7	Gujarat	9,497.73	31,997.56
8	Haryana	160.5	1,061.56
9	Himachal Pradesh	443.00	443.00
10	Jammu & Kashmir	120.20	120.20
11	Jharkhand	2,389.76	21,951.33
12	Karnataka	5,037.00	15,476.13
13	Kerala	20,884.00	22,777.00
14	Madhya Pradesh	5,496.24	24,881.30
15	Maharashtra	16,405.00	77,738.69
16	Manipur	20.00	167.00
17	Meghalaya	663.00	1,243.60
18	Mizoram	93.35	93.35
19	Nagaland	9.80	38.25
20	Odisha	436.51	3,755.95
21	Punjab	242.98	989
22	Rajasthan	1,020.38	13,066.58
23	Sikkim	5.00	7.00
24	Tamil Nadu	41,592.07	72,394.82
25	Tripura	132.59	585.07
26	Uttar Pradesh	47.07	22,025.58
27	Uttarakhand	279.91	790.00
28	West Bengal	9,247.02	19,105.45
TOTAL		2,12,193.31	5,29,252.52

* After signing of the MoU

Loans disbursed since inception
