

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 1441
TO BE ANSWERED ON 12/12/2025

NATIONAL RURAL LIVELIHOOD MISSION (DAY – NRLM)

1441 Shri Subhash Barala:
Shri Lahar Singh Siroya:
Shri Ryaga Krishnaiah:

Will the Minister of Rural Development be pleased to state:

- (a) the total amount of loans dispersed to women Self Help Groups (SHGs) under DAY-NRLM for last 5 years;
- (b) the initiatives undertaken by Government to facilitate access to credit and ensure timely linkage of SHGs with banks;
- (c) the key feature and objectives of NRLM Self Help Group – Bank linkage portal developed to monitor credit flow and repayment; and
- (d) the measures taken to ensure low non performing assets (NPAs) and strengthen financial inclusion of rural woman?

ANSWER

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

- (a): The total amount of loans dispersed to women Self Help Groups (SHGs) under DAY-NRLM since 2020-21 till October, 2025 is Rs. 8,88,108.88 crores.
- (b): The initiatives undertaken by the Government to facilitate access to credit and ensure timely linkage of SHGs with banks are as follows:-
 - i. NRLM works closely with the Reserve Bank of India (RBI) in issuing the Master Circular on SHG–Bank Linkage every year, which facilitates, regulates and promotes the financial inclusion of SHG members.
 - ii. Engage closely with the Indian Banks’ Association (IBA) to streamline norms for lending to SHGs, to standardise procedures and simplify documentation, thereby reducing delays in SHG credit linkage. In addition, regular orientation sessions for bank managers are conducted to ensure smooth loan processing.
 - iii. Providing interest subvention on loans to eligible SHGs to make the rate of interest affordable.
 - iv. Conducting regular financial literacy training for SHG members to increase awareness about different bank products, the procedure for applying for and utilising loans.
 - v. Facilitating the deployment of locally trained SHG members as Bank Sakhis to bridge the last-mile gap between banks and the community and to make the process smoother.

- vi. Monitoring of loan repayment through the Community-Based Repayment Mechanism (CBRM).
 - vii. DAY-NRLM provides capitalisation support through Revolving Fund (RF, Rs. 20,000-30,000 per SHG) and Community Investment Fund (CIF, up to Rs. 2.50 lakh/SHG). As of date, Rs. 61,954.10 crore of capitalisation support has been provided to SHGs and federations.
- (c): The key features and objectives of the NRLM SHG–Bank Linkage Portal developed to monitor credit flow, and repayment are:
- i. Tracking SHG credit linkage across all states and banks.
 - ii. Data is uploaded by banks into the portal, derived directly from the Core Banking System (CBS).
 - iii. Dashboards and analytics are provided to stakeholders for monitoring bank-wise and state-wise progress and performance.
 - iv. Data validation checks are incorporated to ensure accuracy and prevent duplication.
 - v. Promotion of better repayment discipline by tracking state-wise and bank-wise NPA status.
 - vi. Bank-wise and State-wise performance.
 - vii. Improving transparency and strengthening monitoring of credit flow to SHGs at various levels.
 - viii. Supporting decision-making through high-quality, real-time data and trend analysis.
 - ix. Enhancing financial inclusion by ensuring that all eligible SHGs are linked to formal banking.
- (d): The measures being taken to ensure low non-performing assets (NPAs) and strengthen the financial inclusion of rural women are:-
- i. Establishment of Community-Based Repayment Mechanisms in all branches, involving Village Organisations (VOs) and Cluster-Level Federations (CLFs), to monitor loan usage and enforce repayment discipline.
 - ii. Regular monitoring of state-wise and bank-wise Non Performing Assets (NPAs) through the SHG Bank Linkage Portal to address repayment issues.
 - iii. Provision of interest subvention for SHGs that regularly repay their bank loans.
 - iv. Continuous handholding support by Bank Sakhis to guide SHGs on proper loan utilisation and repayment tracking.
 - v. Regular large-scale awareness programs on digital and financial literacy are held to ensure SHG members are informed about various banking products and Government of India schemes.
