

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 714
TO BE ANSWERED ON 05/12/2025

**DEENDAYAL ANTYODAYA YOJANA - NATIONAL RURAL LIVELIHOODS
MISSION (DAY -NRLM)**

714 Shri Aditya Prasad:
Shri Chunnilal Garasiya:
Shri Sadanand Mhalu Shet Tanavade:
Shri Sujeet Kumar:
Dr. Bhagwat Karad:
Dr. Kalpana Saini:
Smt. Kiran Choudhry:

Will the Minister of Rural Development be pleased to state:

- (a) the total loan amount provided to women self-help groups (SHGs) in the country and particularly in the state of Jharkhand under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) since its inception and the amount currently outstanding;
- (b) the main steps taken by the Government to make the loan process smooth and accessible;
- (c) the key features and objectives of the NRLM-Self Help Group-Bank Linking Portal; and
- (d) the steps being taken by Government to strengthen loan discipline and enhance financial inclusion among rural women?

ANSWER

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

(a): The details of the total loan amount provided to women Self-Help Groups (SHGs) in the country, and specifically in the state of Jharkhand, under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) since its inception, along with the amount currently outstanding, are as follows:

At the national level, a total loan amount of ₹11,72,564.7 crore has been provided to women SHGs. Out of this, the current outstanding amount stands at ₹3,13,389.49 crore.

In the state of Jharkhand, women SHGs have been provided loans amounting to ₹17,714.32 crore, with an outstanding amount of ₹7,396.11 crore presently.

(b): The main steps taken by the Government to make the loan process smooth and accessible are:

1. 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.

2. 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 for bank managers is conducted to ensure smooth processing of loans.
3. Providing interest subvention on loans to eligible SHGs to make the rate of interest affordable.
4. Conducting regular financial literacy training for SHG members to increase awareness about different bank products, the procedure for applying for and utilising loans.
5. 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.
6. DAY-NRLM monitors loan repayment through the Community-Based Repayment Mechanism (CBRM).

(c): The key features and objectives of the NRLM SHG–Bank Linkage Portal are:

1. Tracking SHG credit linkage across all states and banks.
2. Data is uploaded by banks into the portal, derived directly from the Core Banking System (CBS).
3. Dashboards and analytics are provided to stakeholders for monitoring bank-wise and state-wise progress and performance.
4. Data validation checks are incorporated to ensure accuracy and prevent duplication.
5. Promotion of better repayment discipline by tracking state-wise and bank-wise NPA status.
6. Improving transparency and strengthening monitoring of credit flow to SHGs at various levels.
7. Supporting decision-making through high-quality, real-time data and trend analysis.
8. Enhancing financial inclusion by ensuring that all eligible SHGs are linked to formal banking.

(d): The steps being taken to strengthen loan discipline and enhance financial inclusion among rural women are:

1. 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.
2. Regular monitoring of state-wise and bank-wise Non Performing Assets (NPAs) through the SHG Bank Linkage Portal to address repayment issues.
3. Provision of interest subvention for SHGs that regularly repay their bank loans.
4. Continuous handholding support by Bank Sakhis to guide SHGs on proper loan utilisation and repayment tracking.
5. 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.
