

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 1746
TO BE ANSWERED ON 13/02/2026

MOUS WITH BANKS TO PROMOTE RURAL EMPLOYMENT

1746 Shri A. A. Rahim:

Will the Minister of Rural Development be pleased to state:

- (a) the details of the MoU signed by the Ministry with banks to promote employment and enterprise financing in rural areas;
- (b) the number of loans disbursed to rural entrepreneurs, especially women members of Self-Help Groups (SHGs), during the last year, with State-wise figures;
- (c) whether any assessment has been undertaken on the employment outcomes generated through this collaboration, including the number of jobs created or sustained in rural areas as a result of the financing support; and
- (e) the steps being taken to strengthen rural livelihoods, fostering women-led enterprises and improving access to credit through partnership with banks?

ANSWER

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

- (a): The Ministry has signed MoUs with the 13 Banks to promote employment and enterprise financing in rural areas. The details are placed in **Annexure-I**.
- (b): The state-wise details of women self-help group members who were financed during the last year, i.e. 2024-25, are placed as **Annexure-II**.
- (c): No.
- (e): The following steps are taken in coordination with banks under DAY-NRLM to strengthen rural livelihoods, promote women-led enterprises and improve access to credit:
 - i. Banks design and operationalise their own credit products for financing individual Self-Help Group (SHG) members under DAY-NRLM, which support the expansion of existing enterprises and the establishment of new livelihood activities.
 - ii. A structured process and standard protocols for extending bank finance to individual SHG members are in place in collaboration with State Rural Livelihoods Missions (SRLMs).
 - iii. Capacity building and sensitisation programmes for bank officials and SRLM functionaries are undertaken on an ongoing basis to enhance the understanding of the credit requirements of women-led enterprises.

Annexure referred to in reply of part (a) of Rajya Sabha UNSTARRED QUESTION NO. 1746 to be answered on 13.02.2026 regarding "MOUs with banks to promote rural employment"

List of Banks having signed MoUs with the Ministry:-

Sl No	Name of Bank
1.	State Bank of India
2.	Bank of Maharashtra
3.	Bank of India
4.	Bank of Baroda
5.	Canara Bank
6.	Central Bank of India
7.	Indian Bank
8.	Indian Overseas bank
9.	Punjab National Bank
10.	Punjab & Sind Bank
11.	UCO Bank
12.	Union Bank of India
13.	IDBI Bank Ltd.

Annexure referred to in reply of part (b) of Rajya Sabha UNSTARRED QUESTION NO. 1746 to be answered on 13.02.2026 regarding "MOUs with banks to promote rural employment"

No. of Women SHG members financed for setting up individual enterprises			
S.No.	State/UTs	2024-25	
		SHG members financed (No.)	Amount Financed (In Lakhs)
1	Andaman & Nicobar	0	0.00
2	Andhra Pradesh	73186	111331.00
3	Arunachal Pradesh	33	84.00
4	Assam	21687	27101.00
5	Bihar	3834	4600.80
6	Chhattisgarh	4968	5674.22
7	Goa	96	316.40
8	Gujarat	15901	18273.22
9	Haryana	940	928.25
10	Himachal Pradesh	278	443.80
11	Jammu & Kashmir	136	120.20
12	Jharkhand	9443	7189.37
13	Karnataka	20378	29944.54
14	Kerala	15928	23891.00
15	Ladakh	0	0.00
16	Lakshadweep	0	0.00
17	Madhya Pradesh	14091	19781.00
18	Maharashtra	48510	50520.30
19	Manipur	217	164.67
20	Meghalaya	1580	845.66
21	Mizoram	120	93.35
22	Nagaland	32	70.00
23	Odisha	0	0.00
24	Puducherry	0	0.00
25	Punjab	515	507.20
26	Rajasthan	5384	4857.00
27	Sikkim	5	7.00
28	Tamil Nadu	31746	62091.27
29	Telangana	0	0.00
30	Dadra & Nagar Haveli & Daman & Diu	0	0.00
31	Tripura	265	412.00
32	Uttar Pradesh	934	263.20
33	Uttarakhand	1648	1582.80
34	West Bengal	10773	13499.28
	Total	282628	384,592.53
