

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1489**  
TO BE ANSWERED ON 24.11.2016

**NATIONAL RURAL LIVELIHOOD MISSION**

**1489. SHRI KALYAN BANERJEE:**

Will the Minister of **RURAL DEVELOPMENT** be pleased to state:

- (a) whether the Union Government provides financial assistance to the rural people through National Rural Livelihood Mission (NRLM);
- (b) if so, the details thereof along with the guidelines therefor; and
- (c) the details of the total number of beneficiaries who have been benefited under the said mission during the last three years and the current year, State/UT-wise?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT**  
**(SHRI RAM KRIPAL YADAV)**

(a) to (c): Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) is being implemented in the country with the objective to organize all rural poor households in the country and continuously nurture and support them till they come out of abject poverty. The programme aims to ensure that at least one woman member from each rural poor household is brought under the Self Help Group (SHG) network. Under DAY - NRLM, financial assistance is given in the following forms:-

(1) **Interest subvention**:- Interest subvention is provided to women SHGs to cover the difference between the bank's lending rate of interest and 7%, on credit availed by the SHGs from the banks for a maximum of Rs 3, 00,000 per SHG. This will be available across the country in two ways:

**Category I:**

- (a) Applicable to category I districts -250 most backward districts including IAP districts.
- (b) All women SHGs can avail loans upto Rs 3 lakhs at 7 percent interest per annum.
- (c) All women SHGs will also be eligible to an additional interest subvention of 3% on prompt repayment, reducing the effective rate to 4%.

**Category II:**

In the remaining districts, on prompt repayment, all women SHGs under NRLM will be eligible for interest subvention to the extent of the difference between the Banks' lending rate and 7% on loans upto Rs. 3 lakh.

For disbursement of interest subvention in category-II districts, State Rural Livelihoods Missions (SRLMs) are expected to access the reports placed on the NRLM Bank Linkage portal, scrutinize and transfer the amount to eligible SHGs directly to their respective bank account.

(2) **Revolving Fund:-** Under DAY-NRLM, Rs. 10,000-15,000/- per Self Help Group is provided as Revolving Fund to all DAY-NRLM compliant SHGs in the country. The eligibility conditions for SHG to receive **Revolving Funds** are: -

The SHG should have been practicing 'panchasutra' for the last 3-4 months (15 weeks). Panchasutra include (i) Regular meetings (ii) Regular savings (iii) Regular internal lending (iv) Regular repayment; and (v) Proper book-keeping.

Other Conditions include:

- (a) The group has opened an Saving Bank (SB) Account in any Bank Branch.
- (b) All the members of the group have received three days member level training on SHG concept, group management and panchasutras.
- (c) A commitment from the group that the Revolving Fund will be utilized for internal lending to the members along with savings.
- (d) After the provision of Revolving Fund also, the group agrees to continue panchasutra, good management and financial norms in its meetings.

(3) **Community Investment Fund:-** Under DAY-NRLM, financial assistance upto Rs. 2.5 lakh per Self Help Group is given as Community Investment Fund to SHGs/primary level federations / village organizations.

Eligibility criteria for an SHG to access CIF loan through Micro Credit Plan (MCP) process -

- (i) The SHG should have been following 'Panchasutra' at least for the last 6 months (26 weeks or more).
- (ii) It should have regular internal lending of its corpus to the members by small loans for the last 6 months.
- (iii) It should have developed its participatory Micro-credit Plan.
- (iv) It should give a commitment that even after receiving CIF loan through MCP Process, the members of the group will run the management duly adopting panchasutras and good management and financial norms.

A statement indicating disbursement of interest subvention in Category I districts is enclosed as Annexure I. A statement indicating disbursal of interest subvention to SHGs under Category II is enclosed as Annexure II. A statement indicating the number of SHGs who have been provided Revolving Fund and Community Investment Fund and the amount disbursed to them is enclosed as **Annexure-III**. Further, a statement indicating year-wise bank linkage report is enclosed as **Annexure IV**.

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Annexure III referred in reply to part (a) to (c) of the Lok Sabha Unstarred Question 1489 for answer on 24.11.2016

S.No.	State	2013-14				2014-15				2015-16				2016-17 (upto Sept., 16)							
		SHG Promoted	RF Disbursed		CIF Disbursed		SHG Promoted	RF Disbursed		CIF Disbursed		SHG Promoted	RF Disbursed		CIF Disbursed		SHG Promoted	RF Disbursed		CIF Disbursed	
			No of SHGs	Amount in lakh	No of SHGs	Amount in lakh		No of SHGs	Amount in lakh	No of SHGs	Amount in lakh		No of SHGs	Amount in lakh	No of SHGs	Amount in lakh		No of SHGs	Amount in lakh	No of SHGs	Amount in lakh
1	ANDHRA PRADESH	10055	0	0.00	0	0.00	15354	0	0.00	0	0.00	11467	0	0	0	0	0	0	0.00	0	0.00
2	ASSAM	20111	7642	1135.60	421	210.50	10271	16096	2414.40	3805	2024.00	13682	13298	1964.8	8620	3581.79	9661	6790	910.70	2246	942.60
3	BIHAR	26396	12629	1890.00	6487	4024.61	41245	16689	2501.55	15914	9487.15	107695	51884	7778.6	51072	8661.15	87427	17020	2552.52	15878	2493.35
4	CHHATTISGARH	4227	1718	257.70	598	276.10	5797	4887	720.10	3252	1945.95	10152	7446	1116.9	4893	3321.075	5828	4216	629.64	3388	1986.80
5	GOA																				
6	GUJARAT	7339	4127	426.36	215	107.50	4651	2635	296.65	1165	579.30	26329	5458	431.75	1330	646.02	20951	3438	391.04	1317	620.52
7	JHARKHAND	6505	3810	571.50	2182	1089.00	9017	7309	1094.70	5276	2694.18	10900	8586	1285.01	8374	5728.4531	10046	5159	773.10	2279	1472.22
8	KARNATAKA	1063	1919	287.85	0	0.00	12698	1680	246.60	957	764.70	11611	262	39.3	3708	3881.4	2682	515	75.40	2935	2817.19
9	KERALA	3908	0	0.00	0	0.00	2140	3029	302.90	950	142.50	2954	853	112.95	871	425.5	4913	395	39.70	447	210.15
10	MADHYA PRADESH	13501	7216	987.99	5470	2587.12	16527	11010	1488.73	9857	6362.87	42650	24071	3105.26	11879	7362.88	11919	8794	1069.53	3414	1931.70
11	MAHARASHTRA	6865	2706	398.71	504	278.13	16971	8856	1288.78	2878	1655.29	17013	10283	1506.27	2282	1246.35	10354	4480	661.52	1932	962.88
12	ODISHA	5605	2835	348.11	562	280.90	11205	4842	646.45	400	201.00	6835	4824	656.7	6294	3119.4016	6282	2469	346.30	5877	3423.73
13	RAJASTHAN	2128	472	70.80	25	27.50	932	869	130.35	221	132.60	23249	3315	493.35	1716	1788.82	13425	2999	448.60	1354	1488.92
14	TAMIL NADU	21501	0	0.00	0	0.00	10745	7107	1017.79	0	0.00	10672	4062	517.055	2624	1456.35	6139	4010	584.20	1793	774.40
15	TELANGANA	5600	0	0.00	0	0.00	12600	0	0.00	0	0.00	6622	0	0	0	0	0	0	0.00	0	0.00
16	UTTAR PRADESH	1816	240	22.93	0	0.00	3741	2003	241.25	106	53.00	20852	8461	1212.23	2577	2353.41	10164	8403	1259.20	4778	4182.00
17	WEST BENGAL	40169	18143	2486.65	0	0.00	3928	4761	667.93	0	0.00	12758	8106	1115.18122	1770	766.409	11847	6544	956.13	7761	3150.95
18	HARYANA	804	366	54.58	0	0.00	2342	1407	209.28	659	329.50	1093	716	107.085	268	132.6	2031	760	76.80	341	204.63
19	HIMACHAL PRADESH	221	100	13.60	0	0.00	785	256	36.50	0	0.00	630	344	47.1	164	106.2	535	86	10.70	21	10.95
20	JAMMU AND KASHMIR	2368	1599	205.30	360	158.00	3803	3158	472.95	3114	1269.90	3675	3579	536.85	3437	1374.8	1305	696	104.40	932	370.00
21	PUNJAB	56	207	27.29	72	36.00	572	402	59.93	366	201.25	1235	949	142.35	338	263.725	840	354	39.45	72	34.60
22	UTTARAKHAND	206	0	0.00	0	0.00	548	158	15.80	0	0.00	717	411	41.1	245	186.24	668	249	24.90	80	72.39
23	ARUNACHAL PRADESH	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0	0	0	0	0	0.00	0	0.00
24	MANIPUR	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0	0	0	341	0	0.00	0	0.00
25	MEGHALAYA	0	0	0.00	0	0.00	134	0	0.00	0	0.00	618	135	19.965	13	9.75	731	224	32.76	0	0.00
26	MIZORAM	436	244	36.60	0	0.00	288	404	50.00	0	0.00	51	39	5.25	0	0	367	9	1.35	80	60.00
27	NAGALAND	1051	315	47.25	0	0.00	630	664	99.60	0	0.00	39	414	62.1	60	30	761	1	0.15	257	98.20
28	SIKKIM	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0	0	0	627	0	0.00	0	0.00
28	TRIPURA	0	0	0.00	0	0.00	152	87	9.40	0	0.00	913	620	74.65	244	145.19	811	313	38.60	186	111.35
29	Puducherry																0	0	0.00	0	0.00
	<b>Total:</b>	<b>181931</b>	<b>66288</b>	<b>9268.83</b>	<b>16896</b>	<b>9075.3667</b>	<b>187076</b>	<b>98309</b>	<b>14011.63254</b>	<b>48920</b>	<b>27843.19486</b>	<b>344412</b>	<b>158116</b>	<b>22371.8062</b>	<b>112779</b>	<b>46587.5137</b>	<b>220655</b>	<b>77924</b>	<b>11026.69</b>	<b>57368</b>	<b>27419.52</b>

Annexure I referred in reply to parts (a) to (c) of the Lok Sabha Unstarred Question No. 1489 for answer on 24.11.2016

### Interest Subvention in Category 1 Districts

#### Year wise Report

(Rs. in lakh)

SI No	State Name	Total Claims 2013-14		Total Claims 2014-15		Total Claims 2015-16	
		No. of Accounts	Interest Subvention Amount	No. of Accounts	Interest Subvention Amount	No. of Accounts	Interest Subvention Amount
1	ANDHRA PRADESH AND TELANGANA	712271	21002.55	279809	23399.24	312520	26442.74
2	ARUNACHAL PRADESH	43	1.1	95	3.99	74	2.98
3	ASSAM	991	19.22	1630	14.25	2488	33.23
4	BIHAR	7442	198.96	9372	159.52	11727	193.08
5	CHHATISGARH	1363	25.1	2394	61.09	3411	105.67
6	GOA	463	28.03	659	39.7	591	36.3
7	GUJARAT	1912	31.18	1938	34.51	1410	25.27
8	HARYANA	66	2.19	270	5.71	434	8.18
9	HIMACHAL PRADESH	665	18.23	838	36.07	1026	47.86
10	JAMMU AND KASHMIR	1238	25.33	2132	31.98	2996	50.08
11	JHARKHAND	2232	59.06	2961	104.42	3851	100.1
12	KARNATAKA	24005	1241.22	93845	2780.83	107859	4018.38
13	KERALA	6728	270.31	15132	506.28	22249	1616.48
14	MADHYA PRADESH	1299	22.91	3240	52.13	4491	90.09
15	MAHARASHTRA	5804	245.39	6167	237.16	7644	260.7
16	MANIPUR	25	0.31	0	0	0	0
17	MIZORAM	11	0.72	8	0.47	5	0.33
18	NAGALAND	21	0.39	19	0.48	11	0.33
19	ODISHA	33646	960.16	28371	756.87	27679	834.25
20	PUNJAB	80	2.15	68	1.95	46	1.44
21	RAJASTHAN	1711	56.06	1354	46.51	922	28.73
22	SIKKIM	18	0.93	67	1.87	104	3.12
23	TAMIL NADU	25617	1657.45	26619	1695.51	26788	1894.33
24	TRIPURA	218	5.06	247	4.65	240	4.07
25	UTTAR PRADESH	688	28.35	802	21.68	970	27.25
26	UTTARAKHAND	96	2.45	122	2.13	130	2.09
27	WEST BENGAL	15167	254.48	22670	402.58	28638	682.62
	<b>TOTAL</b>	<b>843820</b>	<b>26159.29</b>	<b>500829</b>	<b>30401.57</b>	<b>568304</b>	<b>36509.72</b>



Annexure II referred in reply to parts (a) to (c) of the Lok Sabha Unstarred Question No. 1489 for answer on 24.11.2016

**Disbursal of Interest Subvention to SHGs - Category II**

		<b>Category - II districts (From 2013-14, to 15-16)</b>	
<b>Sl. No</b>	<b>State Name</b>	<b>Number of Accounts</b>	<b>Interest Subvention Amount (in Lakhs)</b>
1	ANDHRA PRADESH	592355	17803.00
2	ASSAM	1788	15.09
3	BIHAR	4077	22.30
4	CHHATISGARH	5055	86.79
5	GUJARAT	583	5.52
6	HARYANA	55	0.60
7	HIMACHAL PRADESH	609	26.88
8	JHARKHAND	444	5.82
9	Jammu and Kashmir	500	2.90
10	KARNATAKA	342403	4437.69
11	KERALA	51234	985.64
12	MADHYA PRADESH	5153	16.96
13	MAHARASHTRA	3245	49.26
14	ODISHA	113436	1412.24
15	TAMIL NADU	111910	2456.00
16	TELANGANA	337421	10709.00
17	UTTAR PRADESH	181	2.73
18	WEST BENGAL	40309	284.74
	<b>Total</b>	<b>1610758</b>	<b>38323.16</b>



Annexure IV referred in reply to part (a) to (c) of the Lok Sabha Unstarred Question 1489 for answer on 24.11.2016

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE  
Year Wise Bank Linkage progress report

Amount in Crores

S.No	States & UTs	2013-14		2014-15		2015-16		2016-17 (Up to September)	
		Total SHGs	Total Loan Amount	Total SHGs	Total Loan Amount	Total SHGs	Total Loan Amount	Total SHGs	Total Loan Amount
1	ANDHRA PRADESH	300019	9016.87	189019	5990.50	304,202	10308.39	95430	3510.05
2	ARUNACHAL PRADESH	259	1.04	14	0.30	29	0.56	2	0.02
3	ASSAM	6250	75.89	11126	93.33	12,764	93.89	6072	55.10
4	BIHAR	22333	146.83	35096	246.58	64,154	529.25	42774	404.86
5	CHATTISGARH	9175	110.44	9273	113.74	19,006	188.07	5837	67.47
6	GOA	491	10.61	487	15.77	439	13.03	154	6.52
7	GUJARAT	12748	106.74	16281	152.48	14,280	146.87	5525	62.44
8	HARYANA	1440	28.65	996	11.27	1,799	19.50	872	8.29
9	HIMACHAL PRADESH	1439	26.00	1664	29.29	1,902	30.59	548	9.14
10	JAMMU & KASHMIR	261	2.69	1831	13.20	1,717	17.54	1147	8.75
11	JHARKHAND	1634	26.33	3355	36.27	7,346	63.29	3637	22.44
12	KARNATAKA	140504	3085.53	229294	4212.86	160,696	3770.20	85187	1747.94
13	KERALA	39627	903.56	62189	1369.09	54,988	1741.50	20040	611.56
14	MADHYA PRADESH	20367	163.81	17760	179.57	14,680	162.78	3999	49.01
15	MAHARASHTRA	38466	509.96	51973	726.81	60,789	822.33	23588	353.37
16	MANIPUR	150	1.11	84	0.79	68	0.91	35	0.54
17	MEGHALAYA	90	0.63	4	0.05	5	0.08	9	5.59
18	MIZORAM	7	0.19	4	0.09	5	0.03	0	0.00
19	NAGALAND	249	3.28	556	9.05	105	2.25	35	0.41
20	ODISHA	32710	386.37	44195	522.20	46,402	599.35	20743	277.86
21	PUNJAB	663	8.36	323	5.20	397	16.72	161	1.87
22	RAJASTHAN	10957	125.14	13925	140.24	14,659	175.94	8659	101.73
23	SIKKIM	112	1.10	58	0.27	115	0.90	86	0.68
24	TAMIL NADU	102739	2583.19	169620	4405.21	155,574	4542.31	48176	1500.46
25	TELANGANA	185598	4813.45	136504	3938.23	135,673	4470.65	51306	1886.31
26	TRIPURA	382	1.97	912	4.69	656	5.33	14	0.08
27	UTTAR PRADESH	13269	128.11	5803	90.23	7,017	111.70	2080	18.47
28	UTTARAKHAND	1772	15.31	632	5.54	1,339	8.80	175	1.44
29	WEST BENGAL	64419	626.86	138435	1233.81	177,108	2012.01	92185	1198.41
	<b>Sub Total</b>	<b>1008130</b>	<b>22910.02</b>	<b>1141413</b>	<b>23546.65</b>	<b>1257914</b>	<b>29854.76</b>	<b>518476</b>	<b>11910.47</b>
	<b>All India Total (Including Uts)</b>	<b>1015998</b>	<b>23319.30</b>	<b>1159473</b>	<b>23956.47</b>	<b>1283911</b>	<b>30372.75</b>	<b>528583</b>	<b>12168.24</b>



