

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2561**  
ANSWERED ON 02/08/2022

**LOANS TO WOMEN UNDER WOMEN SHGs**

2561. SHRI Y.S. AVINASH REDDY:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government is taking steps to provide loans to women under women's Self Help Groups in the States to provide impetus to women entrepreneurs and help them gain self-confidence;
- (b) if so, the details thereof since 2014 to till date, State-wise;
- (c) the details of funds being sanctioned/spent every year; and
- (d) the details of loans waived for women's SHGs, State-wise from 2014 to till date?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(SADHVI NIRANJAN JYOTI)

(a) From 2013-14, till 28<sup>th</sup> July, 2022 women Self Help Groups (SHGs) have accessed more than Rs. 5.24 lakh crore of credit from Banks. Under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) interest subvention is being provided to all such bank loans accessed by women SHGs, thus reducing the cost of capital. Training/orientation is also being provided to the bankers in the States/UTs on SHG Bank Linkages to further facilitate credit linkage of the SHGs. The guidelines for providing credit to women SHGs under DAY-NRLM are being issued by the Reserve Bank of India every year.

In addition, the Ministry is implementing the Start-up Village Entrepreneurship Programme (SVEP), since the year 2017 as a sub-scheme under DAY-NRLM. The objective of the scheme is to help the SHG members or members of their households to set-up enterprises at the village level in non-agricultural sectors. Besides providing start-up capital, a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) is set up to provide business support services to enterprises. SHG members are supported under the project. Till now, more than 2.08 lakh enterprises have been supported under SVEP.

(b) The State-wise details of the total loan disbursed by Banks to SHGs since FY 2014-15 is given in Annexure I.

(c) The total amount of funds allocated and released to SHGs State-wise from FY 2014-15 to FY 2022-23 is given in Annexure II.

(d) As per the information received from the states/UTs, in Tamil Nadu, loan to the tune of Rs 2755.99 crore outstanding in Co-operative Banks has been waived off since FY 2014-15. However, in Andhra Pradesh, a new scheme named "YSR AASARA" under Navaratnalu has been introduced for providing financial assistance to Rural and Urban women SHGs who had availed bank finance to meet their financial needs by reimbursing the entire bank outstanding amount as on 11.04.2019. Out of the total amount of Rs 25,516.56 crore to be reimbursed in four years, Rs 12,758.28 crore has been reimbursed during FY 2020-21 and 2021-22.

**Annexure I** –referred in reply to Part (b) of Lok Sabha Unstarred Question No. 2561 for answer on 02.08.2022 regarding “Loans to Women under Women SHGs”

**The loan disbursed to the States/UTs under DAY-NRLM from FY 2014-15 to FY 2022-23 (28<sup>th</sup> July’ 22) (Amount in Rs. Crore)**

<b>S.No.</b>	<b>State/UT</b>	<b>Amount of Loan disbursed</b>
1	Andaman & Nicobar Islands	12.77
2	Andhra Pradesh	153710.21
3	Arunachal Pradesh	16.7
4	Assam	4046.1
5	Bihar	22905.53
6	Chhattisgarh	3413.05
7	Dadra & Nagar Haveli and Daman & Diu	7.00
8	Goa	158.43
9	Gujarat	1787.79
10	Haryana	629.26
11	Himachal Pradesh	534.48
12	Jammu & Kashmir	997.91
13	Jharkhand	4362.97
14	Karnataka	82373.4
15	Kerala	23104.98
16	Ladakh	1.59
17	Lakshadweep	1.74
18	Madhya Pradesh	3629.24
19	Maharashtra	13685.59
20	Manipur	40.06
21	Meghalaya	150.44
22	Mizoram	80.00
23	Nagaland	95.7
24	Odisha	17153.85
25	Puducherry	717.55
26	Punjab	187.63
27	Rajasthan	3730.04
28	Sikkim	76.1
29	Tamil Nadu	43426.15
30	Telangana	63442.03
31	Tripura	464.86
32	Uttarakhand	252.42
33	Uttar Pradesh	1582.8
34	West Bengal	53853.1
	<b>Total</b>	<b>5,00,631.47</b>

**Annexure II** –referred in reply to Part (c) of Lok Sabha Unstarred Question No. 2561 for answer on 02.08.2022 regarding “Loans to Women under Women SHGs”

(Amount in Rs Lakh)

S.No	State/UT	2014-15		2015-16	
		Central Allocation	Central Release	Central Allocation	Central Release
		NRLM/NRLP	NRLM/NRLP	NRLM/NRLP	NRLM/NRLP
1	Andhra Pradesh	9214.56	8157.36	2680.53	3289.45
2	Bihar*	31961.00	10909.50	11000.71	11744.9
3	Chhattisgarh*	8718.00	3255.00	4245.58	3777.78
4	Goa	0.00	0.00	153.75	75
5	Gujarat*	5744.25	2046.00	1919.01	501.32
6	Haryana	1009.00	0.00	546.41	693.66
7	Himachal Pradesh	466.00	0.00	231.68	97.38
8	Jammu & Kashmir	4871.00	3750.00	2031.38	4267.54
9	Jharkhand*	10774.29	5778.87	7133.55	9269.43
10	Karnataka*	7980.00	1430.85	3671.83	4416.6
11	Kerala	2396.00	1973.89	977.90	3008.9
12	Madhya Pradesh*	15279.00	10560.00	7219.81	8641.5
13	Maharashtra*	13531.04	1516.00	6661.46	9603.48
14	Odisha*	5730.00	0.00	4344.41	4773.02
15	Punjab	484.00	0.00	262.72	122.37
16	Rajasthan*	4780.00	0.00	2407.07	495
17	Tamil Nadu*	12398.18	3360.59	3702.08	3973.72
18	Telangana	6585.44	6585.44	1915.71	1480.54
19	Uttar Pradesh*	14223.00	0.00	10251.14	5806.14
20	Uttarakhand	772.00	0.00	434.61	0
21	West Bengal*	14262.50	5633.93	5221.30	5880.16
22	A&N Islands	0.00	0.00	0.00	0
23	Daman & Diu	0.00	0.00	0.00	0
24	D & N Haveli	0.00	0.00	0.00	0
25	Lakshadweep	0.00	0.00	0.00	0
26	Puducherry	350.00	135.34	475.00	150
27	Arunachal Pradesh	226.00	0.00	161.82	0
28	Assam*	13478.00	0.00	5588.89	500
29	Manipur	467.00	0.00	285.71	0
30	Meghalaya	467.00	0.00	319.00	0
31	Mizoram	207.00	64.00	74.75	684
32	Nagaland	318.00	185.00	221.66	1334.72
33	Sikkim	146.00	0.00	82.43	72
34	Tripura	866.00	0.00	535.74	226.44
	<b>Total</b>	<b>187704.26</b>	<b>65341.77</b>	<b>84757.64</b>	<b>84885.05</b>

**NRLP:**National Rural Livelihoods Project

\* NRLP was being implemented in these States.

S.No	State/UT	2016-17		2017-18	
		Central Allocation	Central Release	Central Allocation	Central Release
		NRLM/NRLP	NRLM/NRLP	NRLM/NRLP	NRLM/NRLP
1	Andhra Pradesh	1185.81	2328.73	6214.57	9321.86
2	Bihar*	15440.89	16010.55	30358.43	31846.95
3	Chhattisgarh*	4866.08	6622.56	7493.61	12966.86
4	Goa	150.00	75.00	300.00	150.00
5	Gujarat*	2913.19	2317.18	5066.41	4328.89
6	Haryana	450.18	450.18	2359.27	2282.54
7	Himachal Pradesh	189.59	94.80	993.58	748.78
8	Jammu & Kashmir	2500.00	2368.00	1227.80	6590.53
9	Jharkhand*	10327.41	10087.55	13737.67	13303.95
10	Karnataka*	3904.07	3227.45	9209.83	4604.92
11	Kerala	688.78	1769.56	3609.74	6261.74
12	Madhya Pradesh*	10698.98	17771.60	16188.38	15769.48
13	Maharashtra*	8470.46	12926.30	18575.88	20824.66
14	Odisha*	6467.13	8859.58	14222.18	16343.85
15	Punjab	218.78	143.57	1146.58	573.29
16	Rajasthan*	2832.63	4609.78	7528.49	11537.79
17	Tamil Nadu*	4905.46	4717.96	10948.35	14903.57
18	Telangana	847.01	623.51	4438.98	3456.04
19	Uttar Pradesh*	14495.06	14694.97	39990.66	29114.80
20	Uttarakhand	366.56	366.56	1921.04	1921.04
21	West Bengal*	6923.93	11110.61	15069.99	24326.58
22	A&N Islands	25.00	25.00	100.00	99.70
23	Daman & Diu and Dadra & Nagar Haveli	25.00	0.00	100.00	50.00
24	Lakshadweep	25.00	12.50	100.00	0.00
25	Ladakh	25.00	12.50	100.00	50.00
26	Puducherry	250.00	250.00	400.00	327.80
27	Arunachal Pradesh	600.00	576.51	920.00	1496.33
28	Assam*	11256.00	10126.89	11777.76	11718.01
29	Manipur	800.00	782.18	920.00	834.93
30	Meghalaya	400.00	400.00	1380.00	3502.80
31	Mizoram	1600.00	1600.00	1840.00	2991.78
32	Nagaland	2400.00	2400.00	2760.00	1380.00
33	Sikkim	600.00	564.66	690.00	619.36
34	Tripura	2700.00	2373.53	3105.00	3677.15
	<b>Total</b>	<b>119548.00</b>	<b>140299.77</b>	<b>234794.20</b>	<b>257925.98</b>

\* NRLP was being implemented in these States.

S.No	State/UT	2018-19		2019-20#	
		Central Allocation	Central Release	Central Allocation	Central Release
		NRLM	NRLM	NRLM/NRETP	NRLM/NRETP
1	Andhra Pradesh	8638.93	11922.19	11924.13	16652.51
2	Bihar*	35230.54	35230.54	54474.39	56625.60
3	Chhattisgarh*	7824.92	10317.47	13074.18	13037.57
4	Goa	300.00	150.00	400.00	200.00
5	Gujarat*	5574.60	2787.30	8668.91	8151.71
6	Haryana	3279.64	3181.56	4526.82	3997.97
7	Himachal Pradesh	1381.18	690.59	1906.41	1454.79
8	Jammu & Kashmir	1709.40	5854.70	2359.46	2299.09
9	Jharkhand*	13283.99	12512.08	21583.62	28076.75
10	Karnataka*	11183.34	10297.26	16410.53	10545.90
11	Kerala	5017.93	6925.01	6926.15	3463.08
12	Madhya Pradesh*	16763.19	8381.60	28759.49	25828.69
13	Maharashtra*	22106.73	29977.34	34411.06	34404.77
14	Odisha*	16939.12	20244.16	26628.72	33934.99
15	Punjab	1593.87	1380.61	2199.98	1099.99
16	Rajasthan*	8491.88	8442.36	14644.37	9958.93
17	Tamil Nadu*	13094.93	17444.53	19698.67	24169.16
18	Telangana	6170.66	3085.33	8517.24	6525.19
19	Uttar Pradesh*	50720.22	39151.80	74880.07	53401.11
20	Uttarakhand	2670.45	3853.52	3685.97	4643.32
21	West Bengal*	18824.48	20978.27	29555.83	35484.45
22	A&N Islands	100.00	150.00	200.00	200.00
23	Daman & Diu and Dadra & Nagar Haveli	100.00	0.00	200.00	100.00
24	Lakshadweep	100.00	50.00	200.00	0.00
25	Ladakh	100.00	50.00	200.00	0.00
26	Puducherry	400.00	306.70	0.00	0.00
27	Arunachal Pradesh	3177.00	2575.02	600.00	558.13
28	Assam*	17694.00	19618.00	5597.11	5181.12
29	Manipur	3091.94	1545.97	22405.78	24777.56
30	Meghalaya	4944.00	4944.00	5447.25	2723.63
31	Mizoram	5442.38	4203.89	8710.17	6295.40
32	Nagaland	7295.57	5475.17	9588.20	7343.47
33	Sikkim	2134.00	1067.00	12853.08	9736.11
34	Tripura	8958.00	8575.63	2948.06	1092.34
	<b>Total</b>	<b>304336.89</b>	<b>301062.90</b>	<b>469890.79</b>	<b>442398.21</b>

#NRLP was closed in 2018 and a World Bank assisted National Rural Economic Transformation Project (NRETP) started from 2019-20.

\* NRETP is being implemented in these States.

S.No	State/UT	2020-21		2021-22	
		Central Allocation	Central Release	Central Allocation	Central Release
		NRLM/NRETP	NRLM/NRETP	NRLM/NRETP	NRLM/NRETP
1	Andhra Pradesh	13447.79	20171.69	25166.83	12583.42
2	Bihar*	59176.05	93032.79	112173.22	112173.22
3	Chhattisgarh*	13866.27	19266.27	28153.98	25474.48
4	Goa	400.00	400.00	700.00	350.00
5	Gujarat*	9400.11	13119.88	17439.87	12668.42
6	Haryana	5105.26	5105.26	9554.21	2388.55
7	Himachal Pradesh	2150.01	1612.51	4023.63	4023.63
8	Jammu & Kashmir	2660.95	11527.18	14668.93	11001.70
9	Jharkhand*	23086.53	31216.53	45582.58	42140.68
10	Karnataka*	18130.95	26386.99	33664.98	25520.19
11	Kerala	7811.16	7811.16	14618.18	7309.10
12	Madhya Pradesh*	30188.04	20594.23	54834.35	25917.18
13	Maharashtra*	37302.05	18651.03	56398.72	28199.36
14	Odisha*	28776.30	41315.04	55346.87	66183.59
15	Punjab	2481.10	1860.83	4643.24	2321.62
16	Rajasthan*	15386.09	14695.76	28179.35	25598.68
17	Tamil Nadu*	21588.24	30128.96	39948.01	39498.01
18	Telangana	9605.57	9605.57	17976.30	4494.08
19	Uttar Pradesh*	82565.66	80662.92	153757.57	149066.36
20	Uttarakhand	4156.96	4618.84	7779.53	7620.73
21	West Bengal*	31951.91	35522.91	64439.23	48329.43
22	A&N Islands	300.00	300.00	600.00	450.00
23	Daman & Diu and Dadra & Nagar Haveli	400.00	200.00	400.00	100.00
24	Lakshadweep	200.00	0.00	200.00	100.00
25	Ladakh	200.00	200.00	1320.00	330.00
26	Puducherry	200.00	200.00	1000.00	500.00
27	Arunachal Pradesh	7601.95	5218.39	8289.42	4144.71
28	Assam*	22891.67	26905.44	36998.66	36323.66
29	Manipur	5609.34	2804.67	10273.53	2568.38
30	Meghalaya	11729.19	11729.20	14375.43	7187.72
31	Mizoram	10004.73	5002.37	10540.55	2635.14
32	Nagaland	13544.04	6772.02	17118.28	4279.57
33	Sikkim	3922.88	980.72	4431.85	1079.84
34	Tripura	16405.20	16405.20	17364.21	8682.11
	<b>Total</b>	<b>512246.00</b>	<b>564024.36</b>	<b>911961.51</b>	<b>721243.56</b>

\* NRETP is being implemented in these States.

S.No	State/UT	2022-23 (As on 28 <sup>th</sup> July, 2022)	
		Central Allocation	Central Release
		NRLM/NRETP	NRLM/NRETP
1	Andhra Pradesh	25172.97	0.00
2	Bihar*	112300.29	0.00
3	Chhattisgarh*	28628.47	0.00
4	Goa	750.00	0.00
5	Gujarat*	18233.44	0.00
6	Haryana	9556.55	0.00
7	Himachal Pradesh	4024.62	402.87
8	Jammu & Kashmir	18016.86	0.00
9	Jharkhand*	43395.23	0.00
10	Karnataka*	36307.14	0.00
11	Kerala	14621.75	0.00
12	Madhya Pradesh*	56166.28	0.00
13	Maharashtra*	71020.83	0.00
14	Odisha*	53193.67	7398.90
15	Punjab	4644.38	0.00
16	Rajasthan*	28469.30	0.00
17	Tamil Nadu*	40065.62	0.00
18	Telangana	17980.69	0.00
19	Uttar Pradesh*	152774.55	0.00
20	Uttarakhand	7781.43	0.00
21	West Bengal*	62262.18	0.00
22	A&N Islands	900.00	0.00
	Daman & Diu and Dadra & Nagar Haveli	600.25	0.00
23			
24	Lakshadweep	238.95	59.72
25	Ladakh	1319.20	0.00
26	Puducherry	1700.00	0.00
27	Arunachal Pradesh	13225.95	0.00
28	Assam*	43091.95	0.00
29	Manipur	12538.30	0.00
30	Meghalaya	16928.17	0.00
31	Mizoram	15671.94	0.00
32	Nagaland	17793.90	0.00
33	Sikkim	6648.53	0.00
34	Tripura	24162.21	0.00
	<b>Total</b>	<b>960185.60</b>	<b>7861.49</b>

\* NRETP is being implemented in these States.

Remark: An additional installment is provided to better performing States