

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
UNSTARRED QUESTION NO. 1191
ANSWERED ON 03/12/2024**

PROGRESS OF DAY-NRLM

1191. SHRI JASHUBHAI BHILUBHAI RATHVA:

SHRI RADHESHYAM RATHIYA:

SHRI KANWAR SINGH TANWAR:

SHRI VISHWESHWAR HEGDE KAGERI:

SHRI JUGAL KISHORE:

SMT. POONAMBEN HEMATBHAI MAADAM:

SHRI CHANDRA PRAKASH JOSHI:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the details of progress and achievements made under the Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM);**
- (b) whether the said scheme is beneficial in changing the life of rural male and female in the country, if so, the details thereof;**
- (c) the parameters or indicators on which the progress of the said scheme is evaluated;**
- (d) whether the progress in terms of material/physical/financial of the said scheme is updated on the portal and if so, the details thereof, State/District-wise including Uttar Pradesh and Rajasthan;**
- (e) the details of extent to which the said scheme has been proven beneficial in various States, State/district-wise including Rajasthan; and**
- (f) whether the Government is planning to or has taken any measures to ensure that bank branch officials are equipped to assist rural women seeking loans, if so, the details thereof?**

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

(a) & (b): The DeendayalAntodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) is a centrally sponsored scheme of the Ministry of Rural Development. This is being implemented across the country (except Delhi & Chandigarh) with the objective to alleviate rural poverty inter-alia, through organizing the rural poor women into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in income over a period of time and improve their quality of life. The progress and achievement under DAY-NRLM is at Annexure I.

(c): The key performance indicators on the which the DAY-NRLM is evaluated are at Annexure II.

(d) & (e): Yes. The State-wise, district-wise, and block-wise physical and financial progress under DAY-NRLM is regularly updated and is available on the DAY-NRLM portal (<http://nrlm.gov.in>). The DAY-NRLM has taken significant steps towards poverty reduction and social upliftment by fostering self-reliance and sustainable livelihoods. Lakhpatididi is an outcome of DAY-NRLM. A structured approach has been adopted to make the SHGs Women Lakhpati, i.e. they earn minimum annual income of Rupees one lakh on a sustainable basis.

The State/UT-wise progress made under DAY-NRLM since inception till October'2024 is shown at Annexure III.

(f): Bank officials are provided training/orientation on a regular basis including field visits to equip them about the various aspects of women SHG Bank Linkage schemes. 48,588 Bank officials were provided training/orientation during the financial year 2023-24. Further, 46,033 Bank officials have been provided orientation/training during financial year 2024-25 up-to October, 2024.

Annexure - I

Annexure - I referred in reply to Parts (a) and (b) of Lok Sabha Unstarred Question No.1191 for answer on 03.12.2024 regarding Progress of DAY-NRLM

SN	Indicator	Cumulative Achievement till Oct 2024
1.	No. of Households covered in SHGs (In crore)	10.05
2.	No. of SHGs formed (in lakh)	90.87
3.	No. of Village Organizations formed	5,96,375
4.	No. of Cluster level Federations formed	32,439
5.	Capitalization Support to SHGs (Rs. In Cr.)	47,685
6.	Bank Credit disbursed (Rs in Cr.)	9,69,140.17
7.	Non-Performing Assets % (NPA)	1.59
8.	Business Correspondents/ Digi Pay Sakhis	1,33,000

Annexure – II referred in reply to Part (c) of Lok Sabha Unstarred Question No.1191 for answer on 03.12.2024 regarding Progress of DAY-NRLM

Key Performance Indicator
Households Mobilized and CBOs promoted
SHGs having Saving Bank Accounts
Village Organizations promoted
Cluster Level Federations (CLFs) formed
Community Funds to SHGs
SHGs provided Revolving Fund (RF)
Amount of RF provided to SHGs
SHGs provided Community Investment Fund (CIF)
Amount of CIF released to SHGs
Farm Livelihoods
MahilaKisans to be covered under Agro-Ecological Practice Interventions
MahilaKisans to be covered under Livestock Interventions
MahilaKisans to be covered under sub-sector (including all sub-sectors) clusters
MahilaKisan HHs to have Agri-Nutrition Garden
Custom Hiring Centres to be established
Producers groups to be Promoted
Women producers to be covered under Producer Group
Women producers to be covered under Producer Enterprise
Non-Farm Livelihoods
Enterprises under Start-up Village Entrepreneurship Program (SVEP)
Enterprises under Micro-Enterprise Development
Enterprises under One Stop Facility
Total artisans
Vehicles under AajeevikaGrameen Express Yojana
Financial Inclusion
% of total SHGs credit linked
SHG members working as BC Agents/ Digi Pay
BC Sakhi with more than 250 transactions/month
SHG members covered under life insurance- Pradhan MantriJeevanJyotiBimaYojana
SHG members financed for individual economic activities
Saksham Center Established

Annexure – III

**Annexure – III referred in reply to Parts (d) & (e) of
Lok Sabha Unstarred Question No. 1191 for answer on 03.12.2024
regarding Progress of DAY-NRLM**

State	Districts	Blocks	No. of SHGs	No. of Households	No. of SHGs receiving RF	RF Amount (in lakh)	No. of SHGs receiving CIF	CIF Amount (in lakh)
Andaman and Nicobar Islands	3	9	1294	13194	905	135.9	174	87
Andhra Pradesh	26	660	855600	9075289	12	1.4	68	53.65
Arunachal Pradesh	25	123	11730	91964	9070	2043.95	2604	3115.76
Assam	35	219	361516	4111020	273956	55484.98	165574	85221.15
Bihar	38	534	1097100	12713428	762531	113610.8	523159	166151.3
Chhattisgarh	33	146	276375	3068427	215143	33112.35	63280	39324.2
Dadra and Nagar Haveli and Daman and DIU	3	3	1645	16674	893	157.26	126	169.5
Goa	2	12	3891	50735	3456	828.04	1112	662.91
Gujarat	33	248	279758	2783006	217189	23816.04	60559	41991.01
Haryana	22	143	60301	629094	52256	6619.19	32601	16230.3
Himachal Pradesh	12	90	45295	378542	34261	6607.81	10028	5091.81
Jammu and Kashmir	20	285	91445	797805	65314	9797.74	53439	21643.84
Jharkhand	24	263	291601	3589607	248634	37901.85	178655	75640.23
Karnataka	31	233	360684	4207374	17221	2394.73	77137	74763.17
Kerala	14	152	271209	4002478	31021	4726.65	62	30.2
Ladakh	2	31	1736	12180	1120	263.65	178	71.2
Lakshadweep	1	10	348	4363	163	24.45	0	0
Madhya Pradesh	52	313	487291	5829972	374998	55854.69	155717	122786.2
Maharashtra	34	351	640719	6525549	505303	82014.89	127517	74220.42
Manipur	16	55	11538	117457	8734	2074.5	2361	2486.17
Meghalaya	12	46	45312	444264	42217	6426.03	13705	9814.08

Mizoram	11	28	10291	85934	9583	1649.45	9748	11581.6
Nagaland	11	74	15419	135261	14008	2198.4	8695	5071.73
Odisha	30	314	548817	5757107	352445	54853.05	253178	140021
Puducherry	2	3	4744	59714	3695	792.35	2664	1039.46
Punjab	23	153	52118	543246	36111	6305.07	9177	4127
Rajasthan	33	353	321875	3804161	220349	33076.5	126800	132396.2
Sikkim	6	34	5915	56675	5341	974.31	4839	4614.79
Tamil Nadu	37	388	336764	4023939	244700	35038.99	230617	191150.2
Telangana	32	541	442979	4820573	0	0	106	53.55
Tripura	8	58	51841	494675	47573	9061.9	45006	57339.76
Uttar Pradesh	75	826	841901	9507884	686420	107732.7	519797	575035.1
Uttarakhand	13	95	65840	497777	51971	7112.77	37083	24798.39
West Bengal	23	345	1192980	12251533	824749	137792.1	304910	175828.3
Total:	742	7138	9087872	100500901	5361342	840484.50	3020676	2062611.20
