

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

**LOK SABHA
UNSTARRED QUESTION NO. 2551
ANSWERED ON 05/08/2025**

CREDIT FACILITY TO WOMEN SELF HELP GROUPS

2551. Dr. Rajesh Mishra:

Smt. KamleshJangde:

Smt. Himadri Singh:

Shri Pratap Chandra Sarangi:

Dr. Vinod Kumar Bind:

Smt. Mala RajyaLaxmi Shah:

Shri P C Mohan:

Shri Bhojraj Nag:

Shri VishweshwarHegdeKageri:

Smt. ShobhanabenMahendrasinhBaraiya:

Shri NabaCharanMajhi:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the details of loans disbursed by banks to Self-Help Groups and the outstanding amount of loans till date;**
- (b) the number of Self-Help Groups benefitted therefrom in ShahdolLokSabha Constituency;**
- (c) the steps taken by the Government to facilitate access to credit for the rural poor so far, State-wise particularly in Chhattisgarh;**
- (d) the steps taken by the Government to enhance credit access for the rural poor and the instructions issued to banks for providing credit under this scheme; and**
- (e) the details of percentage of Non-Performing Assets (NPAs) of bank loans disbursed and extended to Self-Help Groups, State-wise including SidhiLokSabha Constituency of Madhya Pradesh?**

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

(a): Cumulative loans disbursed by Banks to women Self Help Groups since inception of the DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) is Rs. 11,07,479.60crores and the outstanding amount is Rs. 2,99,833.35 crores.

(b): In the ShahdolLokSabha Constituency, a total of 22,632 Women Self Help Groups have benefitted/ have a current loan outstanding.

(c): Following steps have been taken by the Government to facilitate and enhance access to credit for the rural poor:

1. The Mission has been engaged with financial regulators and commercial banks, at strategic as well as operational level through conduct of several workshops, consultative forums, and capacity building programs these include: -

- i. Every year, on the request of the Ministry, a Master Circular on Women Self Help Groups is issued by Reserve Bank of India for Public Sector Banks/Private Banks and Small Financing Banks. Similar circular is issued by the National Bank for Agriculture and Rural Development (NABARD) for Regional Rural Banks (RRBs) and Co-operative banks.**
- ii. Every year under the Chairpersonship of Secretary Rural Development a Central Level Coordination Committee meeting is held with Banks, RBI, NABARD and other Ministries/Departments.**
- iii. Consultation meeting on SHG Bank Linkage helds with Public Sector Banks/Private Banks/ Chairpersons of RRBs, Co-operative Banks and SRLMs from time to time.**
- iv. Dedicated staff are placed at district level, besides positioning bank Sakhi at branch level to facilitate submission of loan applications which includes review, enhancements and following up. In addition, Community Based Repayment Mechanism (CBRM) has been instituted to ensure regular repayment of loans.**

- v. To monitor the progress of SHG-Bank Linkage and to keep a track of repayment of bank loan by SHGs, a dedicated portal "NRLM SHG-Bank Linkage Portal" (banklinkage.lokos.in) has been developed. The portal sources all its data directly from Core Banking solution (CBS) of banks. All Banks lending to SHGs are sharing data with the portal on monthly basis.**
- vi. Training/orientation to Bankers is provided for their capacity building and implementation of the Scheme.**

In Chhattisgarh following steps are taken by the Government to facilitate access to credit for the rural poor:

- i. The meeting with the State Level Bankers Committee (SLBC) is held every year to decide the targets for Credit linkage. Consultation meetings with Banks are also held on SHG-Bank Linkages.**
- ii. Orientation/training to Bankers is provided every year to keep them updated on various provisions of SHG Bank Linkage and facility of Bank Sakhi is also provided. 1,536 Bankers/Branch Officials have been provided training during the financial year 2025-26 in Chhattisgarh.**
- iii. Community Based Recovery Mechanism has been activated in the branch which facilitates credit linkage and loan repayment. To facilitate this, 1,482 bank Sakhi have been positioned in the branches of the banks in Chhattisgarh.**

(d): To enhance credit access the banks provide credit to women SHGs under DAY-NRLM at concessional rate of interest as per details below:

- i. For loans up to ₹3 lakh under the scheme, banks extend credit at a concessional interest rate of 7% per annum.**
- ii. For loans above ₹3 lakh and up to ₹5 lakh under the scheme, banks extend credit at interest rate equivalent to their 1 year-MCLR or any other external benchmark-based lending rate or 10% per annum, whichever is lower**

Reserve Bank of India and NABARD issues master circular containing detailed instructions for financing to women SHGs under DAY-NRLM and copy of master circular issued by RBI is available in the link:

https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12806

and circular issued by NABARD is available in the link:

<https://www.nabard.org/CircularPage.aspx?cid=504&id=17459>.

(e): The present percentage of Non-Performing Assets (NPA) of SidhiLokSabha Constituency in Madhya Pradesh is 4.30%. State wise details of percentage of NPA of the loan disbursed to women SHGs are given at Annexure.

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ANNEXURE

ANNEXURE REFERRED TO IN REPLY OF PART (e) OF LOK SABHA UNSTARRED QUESTION NO. 2551 TO BE ANSWERED ON 05.08.2025 REGARDING “CREDIT FACILITY TO WOMEN SELF HELP GROUPS”.

S.No	Name of States & UTs	% NPA as on 01.08.2025
1	Andaman & Nicobar Islands	3.18
2	Andhra Pradesh	0.48
3	Arunachal Pradesh	2.74
4	Assam	0.95
5	Bihar	1.6
6	Chhattisgarh	2.47
7	Goa	2.04
8	Gujarat	4.3
9	Haryana	7.88
10	Himachal Pradesh	1.91
11	Jammu & Kashmir	1.31
12	Jharkhand	0.96
13	Karnataka	2.79
14	Kerala	3.53
15	Ladakh	0
16	Lakshadweep	0
17	Madhya Pradesh	2.35
18	Maharashtra	2.78
19	Manipur	4.7
20	Meghalaya	5.75
21	Mizoram	4.83
22	Nagaland	2.27
23	Odisha	1.36
24	Puducherry	5.2
25	Punjab	11.62
26	Rajasthan	2.83
27	Sikkim	0.49
28	Tamil Nadu	4.16
29	Telangana	2.27
30	Dadra and Nagar Haveli and Daman and Diu	3.49
31	Tripura	1.78
32	Uttar Pradesh	2.6
33	Uttarakhand	3.22
34	West Bengal	1.26
35	Others	0.43
	Total	1.76
