

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

**LOK SABHA
UNSTARRED QUESTION NO. 2673
ANSWERED ON 16/12/2025**

SHGS UNDER DAY-NRLM

2673. Dr. Rajkumar Sangwan:

Smt. D K Aruna:

Smt. Bijuli Kalita Medhi:

Shri Buntty Vivek Sahu:

Shri Ashish Dubey:

Shri Sunil Kumar:

Dr. Sanjay Jaiswal:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the details and total amount of loans disbursed and outstanding to the women Self Help Groups (SHGs) under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) since its inception including Guwahati Lok Sabha Constituency;**
- (b) the initiatives undertaken by the Government to facilitate access to credit and ensure timely linkage of SHGs with banks;**
- (c) the key features and objectives of the NRLM SHG-Bank Linkage Portal developed to monitor credit flow and e-payment;**
- (d) the measures taken to ensure low Non-Performing Assets (NPAs) and strengthen financial inclusion of rural women;**
- (e) the number of registered and functional SHGs in Jabalpur; and**
- (f) the number of beneficiaries under DAY-NRLM in West Champaran district of Bihar?**

ANSWER

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

(a): The total amount of loans disbursed and outstanding to the women Self Help Groups (SHGs) under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) since its inception including Guwahati Lok Sabha Constituency are as under:-

Rs. in crores

S.No.	Particulars (since Inception)	Total Amount of Loan Disbursed	Total Amount of Loan Outstanding
1.	In the Country	11,86,517.65	3,13,392.53
2.	Amount of Loan Disbursed to SHGs under ASRLM (including Guwahati Lok Sabha Constituency)	22,192	9,155
3.	Guwahati Lok Sabha Constituency	1781.50	655.75

(b): The initiatives undertaken by the Government to facilitate access to credit and ensure timely linkage of SHGs with banks are as follows:-

- i. NRLM works closely with the Reserve Bank of India (RBI) in issuing the Master Circular on SHG-Bank Linkage every year, which facilitates, regulates and promotes the financial inclusion of SHG members.**
- ii. Engage closely with the Indian Banks' Association (IBA) to streamline norms for lending to SHGs, to standardise procedures and simplify documentation, thereby reducing delays in SHG credit linkage.**
- iii. Provides interest subvention on loans to eligible SHGs to make the rate of interest affordable.**
- iv. Conducts regular financial literacy training for SHG members to increase awareness about different bank products, the procedure for applying for loan and its utilisation.**
- v. Deployment of local trained SHG members as Bank Sakhis to bridge the last-mile gap between the Bank and the community and to make the process smooth.**
- vi. Monitoring of loan repayment through the Community-Based Repayment Mechanism (CBRM).**
- vii. Regular orientation of bank managers for smooth processing of the loans.**

(c): The key features and objectives of the NRLM SHG-Bank Linkage Portal developed to monitor credit flow, and repayment are:

- i. Tracking SHG credit linkage across all states and banks.**
- ii. Data is uploaded by banks into the portal, derived directly from the Core Banking System (CBS).**

- iii. **Dashboards and analytics are provided to stakeholders for monitoring bank-wise and state-wise progress and performance.**
- iv. **Data validation checks to ensure accuracy and prevent duplication.**
- v. **Promote better repayment discipline by tracking State-wise and Bank wise NPA status.**
- vi. **Bank-wise and State-wise performance.**
- vii. **Improve transparency and strengthening monitoring of credit flow to SHGs at various levels.**
- viii. **Supporting decision-making through high-quality, authentic data and trend analysis.**
- ix. **Enhancing financial inclusion by ensuring that all eligible SHGs are linked to formal banking.**

(d): The measures being taken to ensure low non-performing assets (NPAs) and strengthen the financial inclusion of rural women are:-

- i. **Establishment of Community-Based Repayment Mechanisms in all branches, involving Village Organisations (VOs) and Cluster-Level Federations (CLFs), to monitor loan usage and enforce repayment discipline.**
- ii. **Regular monitoring of state-wise and bank-wise Non Performing Assets (NPAs) through the SHG Bank Linkage Portal to address repayment status.**
- iii. **Provision of interest subvention for those SHGs having a track record of regular and timely loan repayment.**
- iv. **Continuous handholding support by Bank Sakhis to guide SHGs on proper loan utilisation and repayment tracking.**
- v. **Regular large-scale awareness programs on digital and financial literacy are held to ensure SHG members are informed about various banking products and Government of India schemes.**

(e): Under DAY- NRLM program, in Jabalpur, a total of 10,917 SHGs have been formed and functioning covering 1,32,336 rural Households (HHs). The SHGs are informal bodies hence no registration is required for them.

(f): Under DAY- NRLM program, in West Champaran District of Bihar, a total of 3,93,167 rural HHs have been mobilised into 40,243 SHGs.
