

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2988  
ANSWERED ON 10/03/2026**

**STATUS OF DAY-NRLM**

**2988. Dr. C M Ramesh:**

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

- (a) the current status of implementation of Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in Andhra Pradesh including Anakapalli Lok Sabha Constituency;**
- (b) the number of rural poor households mobilized into Self Help Groups (SHGs), Village Organisations (VO's) and Cluster Level Federations (CLFs);**
- (c) the details of credit mobilized by SHGs, VOs and CLFs and the level of Non-Performing Assets (NPAs) of these groups;**
- (d) whether there is any proposal to devise a mechanism to provide loans to these groups, through their individual CIBIL score;**
- (e) the details of Lakhpati Didis created in Anakapalli and in Andhra Pradesh along with the measures undertaken to increase their non-farm entrepreneurship capacity, market linkage and skill development;**
- (f) the details of the amount of capitalisation and other funds provided to these groups; and**
- (g) whether the Government keeps track of the funds through institutional mechanism of community based monitoring, if so, the details thereof?**

**ANSWER**

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

**(a): Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) is being implemented across 28 districts and 660 blocks in Andhra Pradesh, including the Anakapalli Lok Sabha Constituency. In Andhra Pradesh, the mission is implemented by the Society for Elimination of Rural Poverty (SERP).**

**(b): A total of 58.41 lakh households have been mobilised into 8,34,072 Self-Help Groups (SHGs). These SHGs have been institutionalised into 27,426 Village Organisations (VOs), 660 Mahila Samakhyas (Cluster Level Federations – CLFs), and 26 Zilla Samakhyas at the district level.**

**In the Anakapalli Lok Sabha Constituency, 4,14,097 rural poor households have been mobilised into 39,096 Self-Help Groups (SHGs), which are further organised into 1,277 Village Organizations (VOs) and 24 Cluster Level Federations (CLFs).**

**(c): The details of credit accessed by women SHGs from banks since 2013–14 and the details of Non-Performing Assets (NPAs) in respect of loans availed by women SHGs from banks are placed at Annexure–I and Annexure–II respectively.**

**(d): Under the DAY-NRLM guidelines, loans to SHGs are primarily provided through the group-based lending model under the SHG-Bank Linkage Programme. Banks assess the creditworthiness of SHGs based on group performance (grading), savings behaviour, and repayment track record. Loans to women SHGs under DAY-NRLM are provided by banks as per the guidelines issued by the Reserve Bank of India through its annual Master Circular. Loans to individual women SHG members are extended in accordance with the loan policies and guidelines of the respective banks.**

**(e): The Government of Andhra Pradesh has identified 21,37,892 SHG members as potential Lakhpati Didis, out of which 21,12,195 SHG members have already been transformed into Lakhpati Didis as of date.**

**In Anakapalli District 65,462 SHG members have been transformed into Lakhpati Didis.**

**In the Anakapalli Lok Sabha Constituency, several interventions, including skill development, enterprise promotion, financial support, and market linkages, are being provided to SHG women to enhance their incomes and promote non-farm livelihood activities.**

#### **Enterprise Promotion:-**

**i) PMFME (Prime Minister Formalisation of Micro Food Processing Enterprises) is one of the major programmes contributing to enterprise promotion activities in Andhra Pradesh State.**

**ii) Skill development training is provided to Seed Capital beneficiaries in areas such as packaging, branding, marketing, and business management.**

**iii) Market linkage support is also provided to women entrepreneurs through platforms such as ONDC (Open Network for Digital Commerce), National-level SARAS exhibitions, and local marketing initiatives.**

**iv) In addition, training and capacity-building programmes are conducted for entrepreneurs on Udyam registration, FSSAI certification, PAN and GST registration, preparation of Detailed Project Reports (DPRs), value chain development, and business planning.**

**f) Under DAY-NRLM, along with State Government projects in Andhra Pradesh, a total amount of ₹832.88 crores has been provided to SHGs as capitalisation support in the form of Revolving Fund (RF) and Community Investment Fund (CIF). This support is provided as a 'resource in perpetuity' to meet the credit and livelihood needs of SHG members.**

**g) The Government monitors the implementation of DAY-NRLM through a robust community-based monitoring mechanism. SHGs, VOs, and CLFs maintain records of financial transactions, which are digitally tracked through the SHG Mobile Bookkeeping App. Programme activities are regularly monitored through periodic reviews and the Management Information System (MIS). In addition, social audit processes are conducted to ensure transparency and accountability in the programme's implementation in the Anakapalli Lok Sabha Constituency.**

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**ANNEXURE I**

**ANNEXURE REFERRED TO IN REPLY to Part (c) OF LOK SABHA  
UNSTARRED QUESTION NO. 2988 TO BE ANSWERED ON 10.03.2026  
REGARDING “Status of DAY-NRLM”.**

**The details of credit mobilized by SHGs, VOs and CLFs till January,  
2026 under DAY-NRLM**

**(Rs. Crores)**

<b>S.No.</b>	<b>State/UTs</b>	<b>Amount</b>
1.	Andaman & Nicobar Islands	19.9
2.	Andhra Pradesh	334341.49
3.	Arunachal Pradesh	211.8
4.	Assam	23802.74
5.	Bihar	65367.83
6.	Chattisgarh	11418.47
7.	Goa	423.31
8.	Gujarat	4253.49
9.	Haryana	2577.42
10.	Himachal Pradesh	1324.25
11.	Jammu & Kashmir	3063.92
12.	Jharkhand	18701.92
13.	Karnataka	170866.23
14.	Kerala	46056.43
15.	Ladakh	5.71
16.	Lakshadweep	3.8
17.	Madhya Pradesh	16773.77
18.	Maharashtra	48333.95
19.	Manipur	210
20.	Meghalaya	715.05
21.	Mizoram	258.71
22.	Nagaland	282.7
23.	Odisha	61134.33
24.	Puducherry	1322.4
25.	Punjab	749.86
26.	Rajasthan	12346.83
27.	Sikkim	246.76
28.	Tamil Nadu	110327.55
29.	Telangana	134881.75
30.	Dadra And Nagar Haveli and Daman and Diu	9.91
31.	Tripura	2354.59
32.	Uttar Pradesh	11207.77
33.	Uttarakhand	1673.84
34.	West Bengal	143566.86
	<b>Total</b>	<b>1228835.34</b>

**ANNEXURE-II****ANNEXURE REFERRED TO IN REPLY to Part (c) OF LOK SABHA UNSTARRED QUESTION NO. 2988 TO BE ANSWERED ON 10.03.2026 REGARDING “Status of DAY-NRLM”.****The details of Non-Performing Assets (NPAs) in women SHGs of the loan availed from Banks**

<b>S.No.</b>	<b>States &amp; UTs</b>	<b>NPA %</b>
1	Andaman & Nicobar Islands	3.45
2	Andhra Pradesh	0.6
3	Arunachal Pradesh	3.16
4	Assam	0.87
5	Bihar	1.3
6	Chhattisgarh	2.08
7	Goa	1.35
8	Gujarat	4.38
9	Haryana	3.77
10	Himachal Pradesh	1.53
11	Jammu & Kashmir	1.68
12	Jharkhand	0.82
13	Karnataka	2.73
14	Kerala	2.94
15	Ladakh	0
16	Lakshadweep	0
17	Madhya Pradesh	2.42
18	Maharashtra	2.82
19	Manipur	3.39
20	Meghalaya	7.08
21	Mizoram	4.76
22	Nagaland	1.9
23	Odisha	1.39
24	Puducherry	4.47
25	Punjab	2.14
26	Rajasthan	2.7
27	Sikkim	0.45
28	Tamil Nadu	3.66
29	Telangana	2.1
30	The Dadra And Nagar Haveli And Daman And Diu	4.77
31	Tripura	1.88
32	Uttar Pradesh	2.94
33	Uttarakhand	1.77
34	West Bengal	1.06
	<b>Total</b>	<b>1.74</b>

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