

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

**LOK SABHA  
UNSTARRED QUESTION NO. 4068  
ANSWERED ON 17/03/2026**

**LOAN TO SHGS**

**4068. Dr. Shivaji Bandappa Kalge:  
Shri Nilesh Dnyandev Lanke:**

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

- (a) the details of the loans disbursed by banks to Self-Help Groups (SHGs) in the country and the amount of loans outstanding as on date, State-wise;**
- (b) the various steps taken by the Government to facilitate access to credit facilities for the rural poor in Maharashtra so far and the various directives issued to banks for providing loans under this scheme; and**
- (c) the details of Non-Performing Assets (NPA) or percentage of bank loans provided to SHGs?**

**ANSWER**

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

**(a): The details of the loans disbursed by banks to Self-Help Groups (SHGs) in the country are available at Annexure –I, and the amount of loans outstanding as on date, State-wise, is available at Annexure-II.**

**(b): The various steps taken by the Government to facilitate credit through SHG–Bank linkage in the country, including Maharashtra, are as follows:**

- 1. Policy Guidelines for SHG Financing: At the request of the Ministry, the Reserve Bank of India (RBI) issues a Master Circular on Women Self Help Groups for Public Sector Banks, Private Sector Banks and Small Finance Banks, outlining the norms and guidelines for financing SHGs, including loan limits, repayment terms and other related provisions. Similarly, the National Bank for Agriculture and Rural Development (NABARD)**

- issues an annual circular for Regional Rural Banks and Cooperative Banks to guide SHG financing
- 2. Target Setting:** Every year, State-wise and Bank-wise targets for SHG–Bank linkage are fixed based on the assessed potential in the respective States, in consultation with banks and State Rural Livelihood Missions, to ensure systematic expansion of institutional credit to Self Help Groups.
  - 3. Affordable Credit:** To make credit affordable for women Self Help Groups (SHGs), the Government has introduced an Interest Subvention Scheme. Under this scheme, banks provide credit to women SHGs at a concessional rate of interest, as per the following provisions:
    - i. For loans up to Rs. 3 lakh under the scheme, banks extend credit at a concessional interest rate of 7% per annum..**
    - ii. For loans above Rs. 3 lakh and up to Rs. 5 lakh under the scheme, banks extend credit at an interest rate equivalent to their 1-year MCLR or any other external benchmark-based lending rate or 10% per annum, whichever is lower.**
  - 4. The Maharashtra State Rural Livelihood Mission (MSRLM) has signed Memoranda of Understanding (MoUs) with 13 banks to facilitate timely and adequate credit flow to Self Help Groups (SHGs). These MoUs aim to strengthen coordination between banks and the State Mission, streamline the credit linkage process, and ensure faster processing and disbursement of loans to SHGs in the State.**
  - 5. Effective Monitoring:** To monitor the progress of SHG–Bank Linkage and track the repayment of bank loans by SHGs, a dedicated portal, “NRLM SHG–Bank Linkage Portal,” has been developed. The portal sources data directly from banks' Core Banking Solutions (CBS). All Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks and Cooperative Banks share data on a monthly basis. The portal enables monitoring of State-, district-, bank-, and branch-wise performance, facilitating timely programmatic interventions and informed decision-making to strengthen SHG–Bank linkage.
  - 6. Capacity Building of Bank Officials:** Regular training and orientation programmes are conducted for bank branch officials on SHG–Bank linkage and other aspects of financial inclusion to ensure effective implementation of the scheme. During FY 2025–26 (till date), a total of 43,740 branch officials have been trained across the country, of which 2,297 officials are from Maharashtra, reflecting focused capacity-building efforts in the State.
  - 7. Bank Sakhi:** To facilitate credit linkage of SHGs with banks, Bank Sakhis are deployed at the branch level to assist SHGs in

**filling loan applications, completing KYC compliances, and following up with bank branches. Bank Sakhis also act as an effective liaison between banks and SHGs, helping to strengthen credit linkages and improve access to institutional finance. As on date, 51,852 Bank Sakhis have been deployed across the country, including 3,529 in Maharashtra.**

- 8. Review and Coordination Mechanism: SHG–Bank linkage is a key and regular agenda item in the Bankers’ Committee meetings at all levels, namely the State Level Bankers’ Committee (SLBC), District Level Consultative Committee (DLCC) and Block Level Bankers’ Committee (BLBC). These committees periodically review progress on the SHG–Bank linkage, discuss operational issues, and take the necessary measures to strengthen the linkage and improve the flow of institutional credit to SHGs. This review mechanism is also operational in Maharashtra, where the progress and issues related to SHG–Bank linkage are regularly examined at the State, district and block levels.**

**c) The Non-Performing Assets (NPA) percentage in Maharashtra State is 2.19 %, and the total NPA percentage across India is 1.74%.**

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**Annexure I**

**Annexure referred to in reply to Part (a) of Lok Sabha Unstarred Question No. 4068 for answer on 17.03.2026 regarding "Loans to SHGs".**

<b>Loans Disbursed by Banks to women SHGs under DAY-NRLM Scheme till January 2026.</b>		
<b>Sr.No.</b>	<b>State</b>	<b>Amount (Rs. in crores)</b>
1.	Andaman & Nicobar islands	19.9
2.	Andhra Pradesh	3,34,341.49
3.	Arunachal Pradesh	211.8
4.	Assam	23,802.74
5.	Bihar	65,367.83
6.	Chhattisgarh	11,418.47
7.	Goa	423.31
8.	Gujarat	4,253.49
9.	Haryana	2,577.42
10.	Himachal Pradesh	1,324.25
11.	Jammu & Kashmir	3,063.92
12.	Jharkhand	18,701.92
13.	Karnataka	1,70,866.23
14.	Kerala	46,056.43
15.	Ladakh	5.71
16.	Lakshadweep	3.8
17.	Madhya Pradesh	16,773.77
18.	Maharashtra	48,333.95
19.	Manipur	210
20.	Meghalaya	715.05
21.	Mizoram	258.71
22.	Nagaland	282.7
23.	Odisha	61,134.33
24.	Puducherry	1,322.4
25.	Punjab	749.86
26.	Rajasthan	12,346.83
27.	Sikkim	246.76
28.	Tamil Nadu	1,10,327.55
29.	Telangana	1,34,881.75
30.	Dadra and Nagar Haveli and Daman and Diu	9.91
31.	Tripura	2,354.59
32.	Uttar Pradesh	11,207.77
33.	Uttarakhand	1,673.84
34.	West Bengal	1,43,566.86
	<b>Total</b>	<b>12,30,774.11</b>

**Annexure II**

**Annexure referred to in reply to Part (a) of Lok Sabha Unstarred Question No. 4068 for answer on 17.03.2026 regarding "Loans to SHGs".**

<b>Amount of loans outstanding under DAY-NRLM Scheme till January 2026.</b>		
<b>Sr.No.</b>	<b>States &amp; UTs</b>	<b>Amount (Rs. in crores)</b>
1.	Andaman & Nicobar islands	2.41
2.	Andhra Pradesh	82,794.32
3.	Arunachal Pradesh	49.91
4.	Assam	9,473.11
5.	Bihar	28,541.04
6.	Chhattisgarh	3,453.13
7.	Goa	106.78
8.	Gujarat	979.85
9.	Haryana	718.10
10.	Himachal Pradesh	380.71
11.	Jammu & Kashmir	1,050.50
12.	Jharkhand	7,672.85
13.	Karnataka	29,843.58
14.	Kerala	11,013.03
15.	Ladakh	2.41
16.	Lakshadweep	1.42
17.	Madhya Pradesh	5,453.59
18.	Maharashtra	14,974.63
19.	Manipur	101.56
20.	Meghalaya	343.14
21.	Mizoram	88.75
22.	Nagaland	162.47
23.	Odisha	19,013.08
24.	Puducherry	244.36
25.	Punjab	171.55
26.	Rajasthan	3,021.46
27.	Sikkim	68.55
28.	Tamil Nadu	30,498.89
29.	Telangana	40,153.28
30.	Dadra and Nagar Haveli and Daman and Diu	1.52
31.	Tripura	721.69
32.	Uttar Pradesh	3,912.34
33.	Uttarakhand	467.03
34.	West Bengal	32,660.25
	<b>Total</b>	<b>3,28,131.26</b>

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