

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

**LOK SABHA
UNSTARRED QUESTION NO. 4073
ANSWERED ON 17/03/2026**

DISBURSEMENT OF LOANS BY NATIONALISED BANKS

4073. Thiru Thanga Tamilselvan:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the details of the loans disbursed by Nationalised Banks to Women Self Help Groups (SHGs) since inception of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission to the State of Tamil Nadu;**
- (b) the criteria and terms and conditions be adopted for disbursement of loan to Women Self Help Groups;**
- (c) the total number of such Women Self Help Groups who have obtained loans from Banks under this scheme during the last five years;**
- (d) whether the Ministry has any proposal to revive/increase the loan amount to SHGs, if so, the details thereof; and**
- (e) if not, the reasons therefor?**

ANSWER

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

(a): The details of loans disbursed by Nationalised Banks to women Self Help Groups (SHGs) since the inception of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission(DAY-NRLM) till January 2026, to the State of Tamil Nadu are ₹ 65,934.77 crores.

(b): Loans to women Self Help Groups under DAY-NRLM are disbursed by the Banks as per the guidelines issued by the Reserve Bank of India (RBI) from time to time, which are enumerated below:

Eligibility Criteria for SHGs to avail loans:

- (i) SHGs should be in active existence for at least 6 months as per their books of accounts (and not from the date of opening of S/B account).**

(ii) SHGs should be practising 'Panchasutras', i.e., regular meetings, regular savings, regular inter-lending, timely repayment, and up-to-date books of accounts.

(iii) SHGs should qualify as per the grading norms fixed by the National Bank for Agriculture and Rural Development (NABARD). As and when the federations of the SHGs come into existence, the grading exercise may be done by the federations to support the banks.

(iv) The existing defunct SHGs are also eligible for credit if these are revived and continue to be active for a minimum period of three months.

(c): A total number of 255.01 lakhs women SHGs have obtained loans from Banks under DAY-NRLM during the last five years, i.e. from Financial Year (FY) 2020-21 to 2024-25.

(d) & (e): No. The average loan availed by women SHGs nationally stands at Rs. 3.55 lakh, which is significantly below the permissible ceiling of Rs. 20 lakh; thus, the question does not arise.
