

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

**LOK SABHA
UNSTARRED QUESTION NO. 5168
ANSWERED ON 24/03/2026**

NPA IN WOMEN OWNED SHGS

5168. Shri Kalipada Saren Kherwal:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the top three States that have the lowest percent of Non-Performing Assets (NPA) in Women Self Help Groups (SHG) in big States; and**
- (b) the top three States that had the highest NPA in Women SHGs?**

ANSWER

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

(a): The top three States with the lowest percentage of Non-Performing Assets (NPA) in Women Self Help Groups (SHGs) among big States (amount-wise outstanding) are Andhra Pradesh (0.61%), West Bengal (1.05%) and Bihar (1.96%). The State/UT-wise details of Loan Outstanding Amount, NPA Amount and percentage of NPA in Women SHGs under DAY-NRLM are given at Annexure.

(b): The top three States with the highest NPA amount in Women SHGs are Tamil Nadu (3.65%), Karnataka (2.72%) and Telangana (2.07%).

ANNEXURE**ANNEXURE REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA
UNSTARRED QUESTION NO. 5168 TO BE ANSWERED ON 24.03.2026
- "NPA in Women owned SHGs".**

The State/UT-wise details of Loan Outstanding Amount, NPA Amount and percentage of NPA in Women SHGs under DAY-NRLM are given as under:-

Geographic Wise Loan Delinquency Report as on 17.03.2026				
S.No.	States/UTs	Outstanding Amount (in crores)	NPA Amount (in crores)	% of NPA
1.	Meghalaya	351.73	22.18	6.31%
2.	Mizoram	94.85	4.81	5.07%
3.	Gujarat	990.99	48.10	4.85%
4.	Puducherry	248.48	10.85	4.36%
5.	Dadra and Nagar Haveli & Daman and Diu	1.65	0.06	3.86%
6.	Haryana	729.64	27.04	3.71%
7.	Tamil Nadu	30611.25	1116.05	3.65%
8.	Andaman & Nicobar Islands	2.40	0.08	3.46%
9.	Manipur	103.24	3.45	3.34%
10.	Arunachal Pradesh	49.91	1.60	3.20%
11.	Rajasthan	3031.82	91.47	3.02%
12.	Kerala	10987.89	325.53	2.96%
13.	Uttar Pradesh	3937.62	115.06	2.92%
14.	Maharashtra	15000.94	429.71	2.86%
15.	Chhattisgarh	3492.55	98.48	2.82%
16.	Karnataka	30147.68	820.71	2.72%
17.	Madhya Pradesh	5455.09	133.56	2.45%
18.	Punjab	171.68	3.63	2.11%
19.	Telangana	40272.20	835.63	2.07%
20.	Bihar	28601.16	559.51	1.96%
21.	Nagaland	162.66	3.08	1.89%
22.	Jammu & Kashmir	1055.42	17.64	1.67%
23.	Uttarakhand	471.40	7.75	1.64%
24.	Goa	113.61	1.84	1.62%
25.	Himachal Pradesh	382.88	5.80	1.51%
26.	Odisha	19118.61	282.39	1.48%
27.	Tripura	727.86	9.54	1.31%
28.	West Bengal	32842.97	346.32	1.05%
29.	Jharkhand	7762.62	67.43	0.87%
30.	Assam	9582.43	81.28	0.85%
31.	Andhra Pradesh	82693.46	506.20	0.61%
32.	Sikkim	68.46	0.30	0.43%
33.	Ladakh	2.39	0.00	0.00%
34.	Lakshadweep	1.42	0.00	0.00%
	Total	329377.20	5977.37	1.81%
