

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

**LOK SABHA
UNSTARRED QUESTION NO. 536
ANSWERED ON 03/02/2026**

SELF-HELP GROUP UNDER DAY-NRLM

536. Shri Rajesh NaranbhaiChudasama:

Smt. PoonambenHematbhaiMaadam:

Shri BhartruhariMahtab:

Shri KhagenMurmu:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of rural households mobilised into Self Help Groups (SHGs) under DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) as on December 2025;**
- (b) whether the deployment of Bank Sakhis under the Scheme has enhanced rural financial inclusion and access to institutional credit, if so, the details thereof; and**
- (c) the number of enterprises supported under the entrepreneurship component of DAY-NRLM as on December 2025?**

ANSWER

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

(a): 10.05 crore Households have been mobilised into 90.91 Lakh Self Help Groups (SHGs) under DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) as on December 2025.

(b): The deployment of Bank Sakhis at the branch level has significantly strengthened the SHG-Bank linkage under the scheme. Bank Sakhis play a key role in identifying eligible Self Help Groups (SHGs) for bank linkage, preparing and facilitating the submission of loan applications, including cases of loan review and enhancement, and regularly following up on pending loan proposals on a monthly basis.

In addition, a Community Based Recovery Mechanism (CBRM) has been institutionalised at each bank branch to ensure timely and regular repayment of bank loans by SHGs.

As on date, 50,548 Bank Sakhis have been deployed, who have collectively enabled women SHGs to access institutional bank credit amounting to ₹12.18 lakh crore since the inception of the scheme in 2013–14, thereby substantially enhancing rural financial inclusion.

(c): Under the SVEP umbrella, a total of 5.88 lakhs enterprises have been supported under the entrepreneurship component of DAY-NRLM as on December 2025.
