

Credit Facility to Women Self Help Groups

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The cumulative loans disbursed by Banks to women Self Help Groups since inception of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is Rs. 11,07,479.60 crores and the outstanding amount is Rs. 2,99,833.35 crores.

Following steps have been taken by the Government to facilitate and enhance access to credit for the rural poor:

The Mission has been engaged with financial regulators and commercial banks, at strategic as well as operational level through conduct of several workshops, consultative forums, and capacity building programs these include: -

- i. Every year, on the request of the Ministry, a Master Circular on Women Self Help Groups is issued by Reserve Bank of India for Public Sector Banks/Private Banks and Small Financing Banks. Similar circular is issued by the National Bank for Agriculture and Rural Development (NABARD) for Regional Rural Banks (RRBs) and Co-operative banks.
- ii. Every year under the Chairpersonship of Secretary Rural Development a Central Level Coordination Committee meeting is held with Banks, RBI, NABARD and other Ministries/Departments.
- iii. Consultation meeting on SHG Bank Linkage is held with Public Sector Banks/Private Banks/ Chairpersons of RRBs, Co-operative Banks and SRLMs from time to time.
- iv. Dedicated staff are placed at district level, besides positioning bank Sakhi at branch level to facilitate submission of loan applications which includes review, enhancements and following up. In addition, Community Based Repayment Mechanism (CBRM) has been instituted to ensure regular repayment of loans.
- v. To monitor the progress of SHG-Bank Linkage and to keep a track of repayment of bank loan by SHGs, a dedicated portal "NRLM SHG-Bank Linkage Portal" (banklinkage.lokos.in) has been developed. The portal sources all its data directly from Core Banking solution (CBS) of banks. All Banks lending to SHGs are sharing data with the portal on monthly basis.
- vi. Training/orientation to Bankers is provided for their capacity building and implementation of the Scheme.

Following instructions have been issued to the banks for providing loans under this scheme:-

Reserve Bank of India and NABARD issues master circular containing detailed instructions for financing to women SHGs under DAY-NRLM and copy of master circular issued by RBI is available in the link:

https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12806

and circular issued by NABARD is available in the link:

<https://www.nabard.org/CircularPage.aspx?cid=504&id=17459>

The present percentage of Non-Performing Assets (NPA) on bank loans given to SHG is 1.76 %.

This information was given by the Minister of State for Rural Development Dr. Chandra Sekhar Pemmasani in a written reply in Rajya Sabha today.

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