INCLUSION OF RURAL FAMILIES IN DAY-NRLM

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Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) has mobilised 10.05 crore rural poor households into 90.90 lakh Self Help Groups (SHGs) across the country, wherein Jharkhand has mobilised 35.90 lakh rural poor households into 2.92 lakh SHGs.

Deployment of Bank Sakhis at bank branches has enhanced access to Bank Credit under DAY-NRLM. The following activities are generally undertaken by Bank Sakhis:

(i) Bank Sakhi supports in completing documentation formalities for the Saving Bank account opening of SHG women and individual SHG members.

(ii) Bank Sakhis prepare the list of eligible SHGs for bank linkage and facilitating submission of loan applications, including review/enhancements and follow-up of pending loan applications.

(iii) Bank Sakhis are instrumental in ensuring regular repayment of bank loans and have helped in reducing the NPA in SHG Bank Linkage.

So far, 50,548 Bank Sakhis have been deployed in the country who have helped women SHGs in accessing bank credit worth ₹ 12.18 lakh crores since the inception of the scheme in 2013-14.

Till December 2025, the Start-up Village Entrepreneurship Programme (SVEP) umbrella, a dedicated sub-scheme for enterprise promotion under DAY-NRLM, has supported 5.88 lakh enterprises.

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

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