Dr. Chandra Sekhar Pemmasani addressed the 25th CLCC meeting in Hyderabad

Calls for Single Standardised Loan Application, Digital Integration and Real-Time Dashboards to Empower Women Entrepreneurs

SHG NPAs Below 1.5%; Women Entrepreneurs are India's Most Loyal and Underserved Customers: MoS Rural Development

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Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development, Government of India, organised the 25th Central Level Coordination Committee (CLCC) Meeting today in Hyderabad, Telangana. The Union Minister of State for Rural Development and Communications, Dr. Chandra Sekhar Pemmasani, addressed the 25th Central Level Coordination Committee (CLCC) meeting under Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) in Hyderabad today. Union Minister for Agriculture & Farmers' Welfare and Rural Development Shri Shivraj Singh Chouhan and Minister for Panchayat Raj, Rural Development, and Women & Child Welfare, Telangana and D. Anasuya Seethakka were also present on this occasion.

The Minister of State lauded their leadership and commitment to strengthening rural livelihoods. He congratulated the Government of Telangana for the significant progress achieved under NRLM and appreciated the dedication of officials, banking partners and SHG functionaries in advancing the Lakhpati Didi movement. Highlighting the scale of transformation, the Minister noted that loan disbursement to SHGs has grown nearly tenfold—from ₹23,000 crore in 2013 to around ₹2 lakh crore in 2024—reflecting the strength of the SHG–Bank linkage ecosystem. He pointed out that nearly 50–60 lakh Lakhpati Didis have been facilitated with bank linkages, and individual enterprise financing has surged from ₹138 crore benefiting 30,000 women in 2021 to over ₹8,300 crore reaching more than 5.5

lakh women entrepreneurs this year. Emphasising that SHG NPAs remain below 1.5%, significantly lower than many other segments, he said this demonstrates the discipline and creditworthiness of women entrepreneurs.

Calling for systemic reforms to further accelerate credit access, Dr. Pemmasani advocated a single standardised application system for women entrepreneurs, integration of digital KYC and transaction data, simplified appraisal mechanisms, and the creation of real-time dashboards accessible to banks and stakeholders. He urged banks to adopt time-bound processing norms, strengthen last-mile outreach through Cluster Level Federations (CLFs), and consider dedicated officers for SHG engagement.

Stressing that Lakhpati Didis are not beneficiaries of charity but dependable economic partners, he also stressed the importance of financial literacy, marketing support, digital platforms such as She-Marts and enterprise capacity building to nurture women-led rural businesses. Concluding his address, he reaffirmed the Central Government's commitment under the leadership of the Prime Minister to build transparent digital systems and strengthen multi-stakeholder collaboration to transform SHG members into vibrant rural entrepreneurs, driving inclusive and sustainable economic growth.

Background

The Central Level Coordination Committee (CLCC) has been constituted to assist the Department of Rural Development in policy formulation, monitoring, and evaluation of SHG Bank Linkages. The CLCC meets every year. Secretary, Ministry of Rural Development is the Chairman of the Committee. The members of the Committee include Deputy Governor, Reserve Bank of India, Secretaries to some Central Ministries, Managing Director, NABARD, State Secretaries of Rural Development, Chairman-cum-Managing Director of all Commercial Sector Banks among others.

Over the last 14 years, the Mission has established deep roots across all States and Union Territories, mobilising more than 10 Crore rural poor women into 93 Lakh Self Help Groups (SHGs) and their federations. These institutions today manage an internal corpus exceeding ₹1.2 Lakh Crore. With a strong focus on access to formal finance, the programme has witnessed overwhelming participation from the banking sector, with cumulative credit disbursements of over ₹12 Lakh Crore, supported by consistently high on-time repayment by SHG members.

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