

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 3451
ANSWERED ON MONDAY, 11th AUGUST, 2025/ 20 SRAVANA 1947 (SAKA)

NPA ON SELF HELP GROUPS BORROWERS

†3451. SMT. VIJAYLAKSHMI DEVI:

Will the Minister of FINANCE be pleased to state:

- (a) the details of loans disbursed by banks to Self-Help Groups and the outstanding loans against them till date;
- (b) the steps taken so far by the Government to facilitate access to credit for the rural poor of Chhattisgarh along with the instructions issued to the banks for providing loans under this scheme; and
- (c) the percentage of Non-Performing Assets (NPA) on bank loans given to self-help groups?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) The details of loans disbursed by banks and the outstanding loans to Self-Help Groups (SHGs) under the Self-Help Group-Bank Linkage Programme (SHG-BLP), as informed by the National Bank for Agriculture and Rural Development (NABARD) are as follows:

- i) As on 31st March, 2025, loans amounting to ₹3,04,258.74 crore are outstanding to 84.94 lakh SHGs.
- ii) During FY 2024-25, loans amounting to ₹2,08,282.67 crore were disbursed to 55.57 lakh SHGs.

(b) The steps taken by the Government to facilitate access to credit for the rural poor of the states including Chhattisgarh and instructions issued to the banks are as follows:

- i) Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) provides interest subvention to all women SHGs across the country, including Chhattisgarh, to reduce effective cost of bank credit to women SHGs.

- ii) The Credit Guarantee Fund for Micro Units (CGFMU) provides guarantee coverage on micro loans up to ₹20 lakhs under Manufacturing/ Services sector including retail trade and loans for allied agricultural activities are eligible to be covered under CGFMU. Further, loans sanctioned to SHGs between ₹10 lakh and ₹20 lakh are eligible for guarantee coverage under CGFMU Scheme.
- iii) Credit Guarantee Fund for Stand-Up India (CGFSI) provides guarantee cover for loans between ₹10 lakh and ₹1 crore sanctioned by Scheduled Commercial Banks (SCBs) to SC/ST and women entrepreneurs.

(c) As informed by NABARD, the percentage of Gross Non-Performing Assets (GNPA) on bank loans to SHGs stood at 1.74% as on 31st March, 2025.
