

Government of India
Ministry of Development of North Eastern Region

LOK SABHA
UNSTARRED QUESTION No. 4252

To be answered on
Monday, March, 27, 2023/ Chaitra 6, Saka 1945

QUESTION
North-East Rural Livelihood Project (NERLP)

4252. SHRI P RAVINDHRANATH:

Will the Minister of DEVELOPMENT OF NORTH EASTERN REGION be pleased to state:

- (a) the steps taken/being taken by the Government for doorstep delivery of financial services to the entrepreneurs of unserved and underserved areas of North Eastern Region so far; and
- (b) the status of implementation and monitoring of North-East Rural Livelihood Project (NERLP) to improve rural livelihoods especially that of women and unemployed youths in the participating North-Eastern States to accelerate the pace of socio-economic development of the Region?

ANSWER

The Minister of the Ministry of Development of North Eastern Region

[Shri G. Kishan Reddy]

- (a) As per the Department of Financial Services, doorstep banking services are offered by all the 12 Public Sector Banks (PSBs) on a common platform under PSB Alliance since September 2020. At present 15 services are being offered under doorstep banking services across 100 centres in the country. Out of 100 centres where Doorstep Banking is currently offered, 3 centres namely Guwahati, Shillong and Agartala, are covered for the services in the NE region. Further, the State Level

Bankers' Committees (SLBCs) of the North Eastern Region have informed that PSBs offer doorstep banking services through their identified bank branches and Business Correspondents (BCs).

Further, Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 as part of Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and business enterprises in meeting their operational liabilities and restarting their businesses in context of the disruption caused by the COVID-19 pandemic. This scheme covers all the sectors of the economy. Under ECLGS, 100% guarantee is provided to Member lending Institutions (MLIs) in respect to the credit facility extended by them to eligible borrowers. The scheme is valid till 31.3.2023. The details of ECLGS support extended to the North Eastern States are at **Annexure.**

The Department of Rural Development, Ministry of Rural Development has taken an initiative under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) for providing doorstep delivery of financial services through Women Self Help Group (SHG) members by ensuring their capacity building and coordinating with banks, Common Service Centres and fintechs etc. So far, 4660 women SHG members have been engaged as Business Correspondents through banks. North East State Wise engagement of SHG members as BC Sakhi/Digipay Sakhi/Paypoints for providing doorstep financial Services in rural area is as under:-

(Status as on 28th February, 2023)

S. No.	State	Total BC/DIGIPAY/Pay Points
1	Assam	2930
2	Arunachal Pradesh	31
3	Manipur	183
4	Meghalaya	625
5	Mizoram	174
6	Nagaland	313
7	Sikkim	360
8	Tripura	44
	Total	4660

(b) North East Rural Livelihood Project (NERLP), a World Bank aided project implemented by Ministry of Development of North Eastern Region (MDoNER), concluded on 30.09.2019. The project provided skill development training, vocational training to unemployed youths and Self Help Groups (SHGs) members for job placement and self-employment in 1,645 villages under 58 development blocks across 11 districts of 4 states of Mizoram, Nagaland, Sikkim and Tripura. The major achievements of the project were as under:

(i) It provided training to 10462 boys and girls in various job skills.

(ii) 2,92,889 households were covered through formation of 28,154 Self Help Groups (SHGs) and 1,212 Village Federations, as well as formation of 1599 Community Development Groups (CDG).

(iii) At the end of the project, 97% of the members of SHGs formed under the project had savings bank accounts with a cumulative savings to the tune of Rs.60.51 crores. Project had released a Community Investment Fund (CIF) of Rs.319.15 crores to 28,154 SHGs. A total number of 5,535 SHGs had availed bank linkage with a total sanctioned bank loan amount of Rs.58.19 crores. The average loan amount per SHG from bank was Rs.1.02 lakh.

Annexure**Annexure to Lok Sabha Unstarred Parliament Q. No. 4252 for answer on 27.03.2023**

Credit Line Guarantee Scheme support extended to the North Eastern States						
	Financial Year 2020-21		Financial Year 2021-22		Financial Year 2022-23 (till 28.02.23)	
State Name	Total No of Guarantees issued	Total amount Guaranteed (Rs. in Crore)	Total No of Guarantees issued	Total amount Guaranteed (Rs. in Crore)	Total No of Guarantees issued	Total amount Guaranteed (Rs. in Crore)
Arunachal Pradesh	2228	71.31	159	57.94	46	30.81
Assam	529128	2715.09	23527	807.08	1729	278.22
Manipur	10259	123.06	322	12.87	31	6.19
Meghalaya	11030	200.9	487	26.3	53	13.97
Mizoram	3722	54.89	146	9.3	29	0.4
Nagaland	7396	68.36	171	8.83	33	3
Sikkim	8178	92.95	178	33.88	47	4.57
Tripura	60471	245.64	2178	46.75	208	3.02
Grand total	632412	3572.2	27168	1002.95	2176	340.18

Source: National Credit Guarantee Trustee Company Ltd.