

GROWTH AND PERFORMANCE OF SHG–BANK LINKAGE PROGRAMME IN INDIA

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ABSTRACT

The Self-Help Group (SHG)–Bank Linkage Programme (SBLP), initiated by NABARD, has emerged as one of the largest microfinance movements in the world, providing millions of rural women accesses to formal financial services. This study analyses the growth and performance trends of the SBLP in India using secondary data drawn from NABARD's *Status of Microfinance in India* reports and government sources. The research evaluates the program's outreach, credit linkage expansion, loan disbursement, repayment performance, and regional variations over time. The study reveals that while the number of SHGs linked to banks and their credit volumes have increased substantially, disparities persist across states and between promotional agencies. Moreover, the recent integration of digital and livelihood initiatives under DAY-NRLM has strengthened sustainability and financial inclusion outcomes. The paper concludes that despite impressive outreach, challenges remain in maintaining repayment discipline, ensuring quality of groups, and deepening financial literacy. The findings offer policy insights for improving credit delivery mechanisms, strengthening institutional support, and enhancing the socio-economic impact of SHGs in rural India.

Keywords: Self-Help Groups (SHGs), Microfinance, SHG-Bank Linkage Programme (SBLP), Women Empowerment.

INTRODUCTION

Microfinance has long been recognized as a powerful instrument for promoting financial inclusion and poverty alleviation in developing economies. In India, the Self-Help Group–Bank Linkage

Programme (SBLP), introduced by the National Bank for Agriculture and Rural Development (NABARD) in the early 1990s, has become the cornerstone of microfinance outreach. By linking informal SHGs with the formal banking system, the programme provides collateral-free credit to low-income households, particularly women, thereby fostering savings, credit discipline, and social empowerment.

Over the past three-decade, India's microfinance sector has undergone rapid transformation driven by digitization, institutional restructuring, and policy convergence under the National Rural Livelihood Mission (NRLM). Between 2002 – 03 and 2024 - 25, the SBLP witnessed significant expansion in the number of SHGs, bank linkages, and credit flow, alongside improvements in recovery performance and outreach to marginalized communities. However, despite quantitative growth, the sector continues to face issues such as uneven regional performance, loan defaults, limited entrepreneurial utilization of credit, and gaps in financial literacy. Evaluating the performance of the SBLP during this thirteen-year period is therefore critical to understanding its efficiency, inclusiveness, and sustainability. This study aims to analyze the trends in SHG formation, savings mobilization, credit disbursement, and loan recovery, as well as to identify emerging challenges and policy directions for strengthening the program's impact.

LITERATURE REVIEW

The groundwork for SHG-oriented microfinance was established in the early 1990s as NABARD began a pilot phase of the Self-Help Group - Bank Linkage Programme (SBLP), which sought to formalize and connect informal self-help groups to the formal banking system. Seibel and Khadka (2002) labeled it a hybrid approach to microfinance that interconnected grassroots self-help and the formal financial system, making it also a global model for other developing countries. Reports by NABARD (2015-2024) have shown consistent increases in the number of SHGs and the volume of credit connected through banks participating in the Programme. While Basu and Srivastava (2005) noted that the programme transformed microfinance from an incentivizing framework with subsidy-driven schemes to a self-reliant and participatory framework, linked to savings. Karmakar (2011) stated that by the mid-2010s the SBLP had become the largest microfinance program in the world, with over 10 million SHGs, benefiting households over 120 million households. Singh and Gupta (2017) noted that the SBLP, achieved significant quantitative expansion, and while it was generally qualitative across regions, the quality of the group community or group viability as well as financial discipline and intermediation in other areas was uneven.

Newer studies (NABARD, 2023; Reddy and Manak, 2022) have shown a rebound in growth after 2018, attributed to digital engagement, financial literacy, and intersecting with the NRLM. However, the pandemic (2020–2021) momentarily stressed the operational performance and repayment performance of SHGs, revealing their susceptibility to external shocks (Kumar & Patel, 2021). Financial sustainability is an important indicator of success of the SHG–Bank linkage model. Harper (2002) asserted that sustainable microfinance must link financial sustainability and empowerment objectives. Puhazhendhi and Badatya (2002) had found that SHGs provide an improved repayment performance and a high credit absorption capacity compared to previous state-sponsored initiatives. Swain and Varghese (2009), using econometric analysis found the SHGs engaged with banks had better credit discipline with repayment compared with those outside of this relationship - largely due to peer pressure and social norms.

Ghosh, and Gupta (2022) explored the role of digitization (e.g., e-bookkeeping and mobile banking) to improve transparency and record keeping for SHGs. The authors noted that digital interventions improved repayment tracking, but supported the connection from the digital experience to the SHG context through handholding. More contemporaneously, Rani and Joseph (2023) further stressed the importance of measuring performance holistically by combining financial literacy, entrepreneurship training, and the building of social capital for SHGs. They recommended a shift away from solely relying on quantitative measures (number of groups and amount of credit disbursed) and to develop complex indices that comprehensively captured social, financial, and institutional performance.

RESEARCH GAP

Review of the available literature shows that many studies have assessed the outreach and performance of the SHG-BLP, but there are very few studies that have conducted a thorough long-term assessment for the period 2002 -2024, the period during which important agricultural livelihood and digital finance reforms take place in India. Most studies focus on short-term assessments or are localized, not assessing program performance at a national level. The strong and obvious research gap is the timing of the SHG - Bank Linkage Programme in its introduction and development as a national policy in India since 2002, the performance in terms of growth and trends in policy application from a financial and institutional perspective over time, but

comparatively over the last thirty years compared to both the national and global contexts. This study will fill that gap using the most recent NABARD data to establish the growth trajectory of the SBLP, successes in impact, the challenges of the SBLP over the last thirty years in the Indian context.

OBJECTIVES OF THE STUDY

1. To investigate the growth patterns of the SHG-Bank Linkage Programme in India from 2012 to 2024, with reference to selected performance measures: number of SHGs linked, value of savings, amount of credit disbursed and outstanding loans.
2. To discuss challenges faced by the programme, such as rising levels of NPAs and SHGs that are inactive, and suggest opportunities for enhancing sustainability and credit management.
3. To review the influence of institutional support, capacity building, and policy initiatives, in shaping the efficacy and future emergence of the SHGBLP.

RESEARCH METHODOLOGY

The study seeks to evaluate the output of the SHG-Bank Linkage programme across the country over the twelve-year period of 2012 -13 to 2023-24. A descriptive research design will be utilized in this study, and it will focus on the analysis of secondary data. Secondary data will be gathered primarily from the NABARD annual reports on microfinance in India, government documents, academic articles, and reputable reports produced by financial institutions from the years of 2012-13 to 2023-24. The variables of primary interest are: number of SHGs that are linked with banks, total and average savings per SHG, total loan disbursements and total outstanding loan amount, as well as NPAs.

SELF HELP GROUP – BANK LINKAGE PROGRAMME (SHG-BLP)

The SHG Bank linkage has progressed from strength to strength in a journey of nearly three decades. Apart from external events like Covid and demonetization, which caused temporary disruption, these links in SHG Bank linkage efforts remained somewhat intact even in times of crisis. The first step of the bank linkage programme is to open bank accounts for SHGs. The first

linkage occurs even before the group becomes fully formed with the opening of a Savings Bank account for the group. The balance is whatever amount the group has mobilized as regular thrift, and after using it for internal lending, it is deposited into these accounts. Subsequently, when the group becomes matured, they will approach the banks for a credit linkage to which the bank will provide credit to the group for on-lending to its members.

As of March 31, 2024, there were 17.75 crore rural households linked to saving through the SHG-BLP utilizing 144.21 lakh SHG bank accounts and performing transactions. The total savings accumulated in these accounts amounted to 265,089.15 crore, which represented a growth of 10.52 percent from the previous year. Of the total number of SHGs, 120.44 lakh were women SHGs which accounted for savings of 155.227.4/9 crore. This constituted nearly 85 percent of SHGs linked to savings and total savings mobilized. Out of all bank accounts opened, about 53 percent have availed of bank credit which indicated a gap of nearly 47 percent in credit linkage. This large gap could be due to the non-accounting of defunct SHGs especially as they were all rounded numbers and the number is a cumulative number.

The SHG Bank Linkage programme was launched by NABARD in 1992 and run with the help of NGOs as well as development institutions in the country. Since its inception, the programme has been taken up for Poverty Alleviation Programmes like the Swarnajayanti Grama Swarozgar Yojana (SGSY), and thereafter for the National Rural Livelihood Mission (NRLM) initiated in 2013. Therefore, most of the SHGs developed through this initiative are associated with various NRLM related programmes of the Government of India. Currently, the Deendayal Antyodaya Yojana-national Rural Livelihoods Mission is under the Ministry of Rural Development, Government of India for the formation and capacity building for SHGs in rural India. NRLM has 84.30 lakh SHGs with a growth of 3% over the year with a net addition of 2.29 lakh SHGs being developed under the mission.

At the same time, in urban spaces, Self-help group (SHG) formation and SHG linkage is being implemented by Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY NULM) at the Ministry of Housing and Urban Affairs, Government of India. There are 7.40 lakh SHGs under NULM with a small increase of 0.01 lakh and a negligible percentage of 0.14% during

the year. SHGs are primarily focused on women, with 84% of the groups being women SHGs. The Program contributes to women empowerment among the poor rural women in India. SHG BLP is a proven and strong intervention for economic enablement and financial inclusion for the bottom of the pyramid. A proven platform originally designed to increase the outreach of banking services among the poor has evolved into a programme to promote livelihoods, alleviate poverty, and support social empowerment. Each of the major parameters, such as the number of SHGs with savings bank accounts, amount of credit disbursed during the year, bank loans outstanding, and total savings outstanding, has exhibited positive growth trends over the past few years. Not to mention recent past experience demonstrated consistent growth of the programme for the past decade except for a dip during the pandemic.

1. Savings of SHGs at all India level

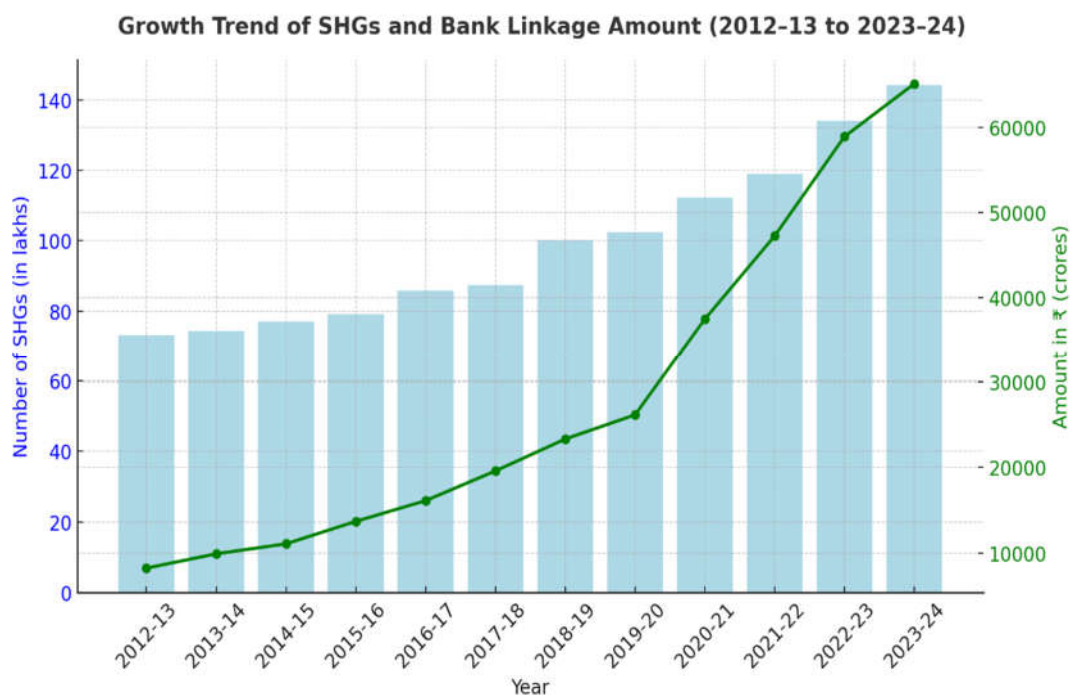
The savings of Self-Help Groups (SHGs) in India from 2012-13 to 2023-24 is demonstrated in Table – 1. The number of Self-Help Groups (SHGs) in India has continuously increased from 73.18 lakhs in 2012-13 until 144.22 lakhs in 2023-24 with a total increase of 97.13 per cent over a twelve-year period. The growth rate in the number of SHGs has been fluctuating from 1.53 per cent to 7.62 per cent which shows the instability in growth. Maximum growth was observed in the year 2018-19 with a growth rate of 14.52 per cent, contributing greatly to the rise in the total number of SHGs. The savings of SHGs in India has shown a large increase from ₹8217.25 crore in 2012-13 to ₹65,089.15 crore in 2023-24. This represented a significant overall increase of 692.26 per cent in twelve years.

The highest rate of growth in savings was observed in 2020-21, with a significant increase of 43.31 percent. A more preliminary level of analysis shows that there is a positive association between the number of SHGs and their savings, as the increase in the number of SHGs tends to occur alongside the total increasing savings of SHGs. This association is indicative of the effectiveness and efficiency of SHGs to increase financial resources as savings in the last couple of years. The consistent growth of the number of SHGs and the savings reflects the success and sustainability of the model in India. SHGs have been effective in empowering women, increasing financial inclusion, and promoting community development.

Table – 1
SAVINGS OF SHGs IN INDIA FROM 2012-13 TO 2023-24

Year	Number of SHGs in lakhs	Growth rate of SHGs	Savings of SHGs Amount in ₹ (crores)	Growth rate of SHGs Savings
2012 - 13	73.18	-	8217.25	-
2013 -14	74.3	1.53	9897.42	20.45
2014 - 15	76.97	3.59	11059.84	11.74
2015 -16	79.03	3.59	13691.39	23.79
2016 -17	85.77	8.53	16114.23	17.7
2017 - 18	87.44	1.95	19592.12	21.58
2018 - 19	100.14	14.52	23324.48	19.05
2019 -20	102.43	2.29	26152.05	12.12
2020 - 21	112.23	9.57	37477.61	43.31
2021 - 22	118.93	5.97	47240.48	26.3
2022 - 23	134.03	12.68	58892.68	24.71
2023 - 24	144.22	7.62	65,089.15	10.54

Source: Status of Micro Finance in India Report from 2012-13 to 2023 -24



2. Loans disbursed to SHGs at all India level

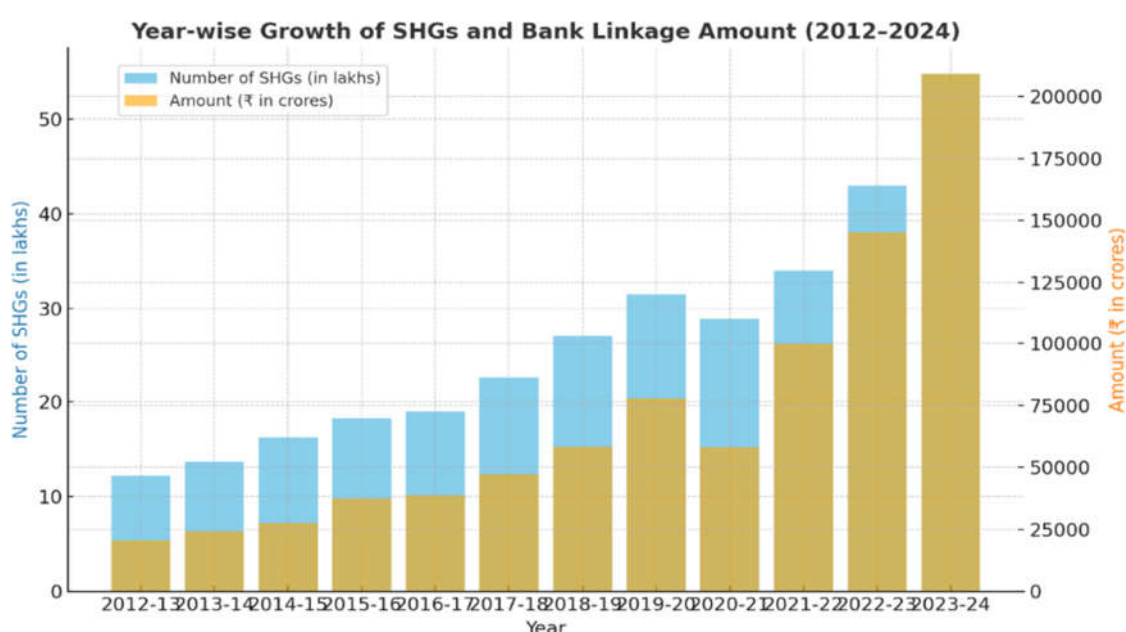
Table – 2 shows loan disbursements to Self-Help Groups (SHGs) in Indian states across the years 2012-13 through 2020-21. An examination of SHG–Bank Linkage Data from 2012–13 to 2023–24 indicated significant upward trajectories in the number of Self-Help Groups and the overall credit extended through the SHG–Bank Linkage Programme in India. The number of SHGs grew from 12.2 lakh to 54.82 lakh, and credit linked grew from ₹20,585.36 crore to ₹2,09,285.87 crore. In short, there is significant growth in financial inclusion across rural India. The years 2012–13 to 2016–17 showed a period of steady institutional growth, 2017–18 to 2019–20 presented expanding growth, and the year during the COVID-19 pandemic (2020–21) indicated lower numbers for both metrics. The cycle got a boost due to renewed policy interventions, digital finance initiatives, and renewed NRLM in the year after the pandemic. Overall, this data indicates that SHG–Bank Linkage Programme is a platform for rural economic empowerment, allowing the collectivization of women's groups to utilize formal credit, build new livelihoods and facilitate economic growth that is

Year	Number of SHGs in lakhs	Growth rate of SHGs	Loan disbursed to SHGs Amount in ₹ (crores)	Growth rate of loan disbursed to SHGs
2012 - 13	12.2	-	20585.36	-
2013 -14	13.66	11.97	24017.36	16.67
2014 - 15	16.26	19.03	27582.31	14.84
2015 -16	18.32	12.67	37286.9	35.18
2016 -17	18.98	3.6	38781.16	4.01
2017 - 18	22.61	19.13	47185.88	21.67
2018 - 19	26.98	19.33	58317.63	23.59
2019 -20	31.46	16.6	77659.35	33.17
2020 - 21	28.87	-8.23	58070.68	-25.22
2021 - 22	33.98	17.71	99729.22	71.74
2022 - 23	42.96	26.40	1,45,200.23	45.59
2023 - 24	54.82	27.62	2,09,285.87	44.14

inclusive to women in India.

Table – 2
LOANS DISBURSED TO SHGs IN INDIA FROM 2012-13 TO 2023-24

Source: Status of Micro Finance in India Report from 2012-13 to 2023 -24



3. Outstanding loans against the SHGs at all India level

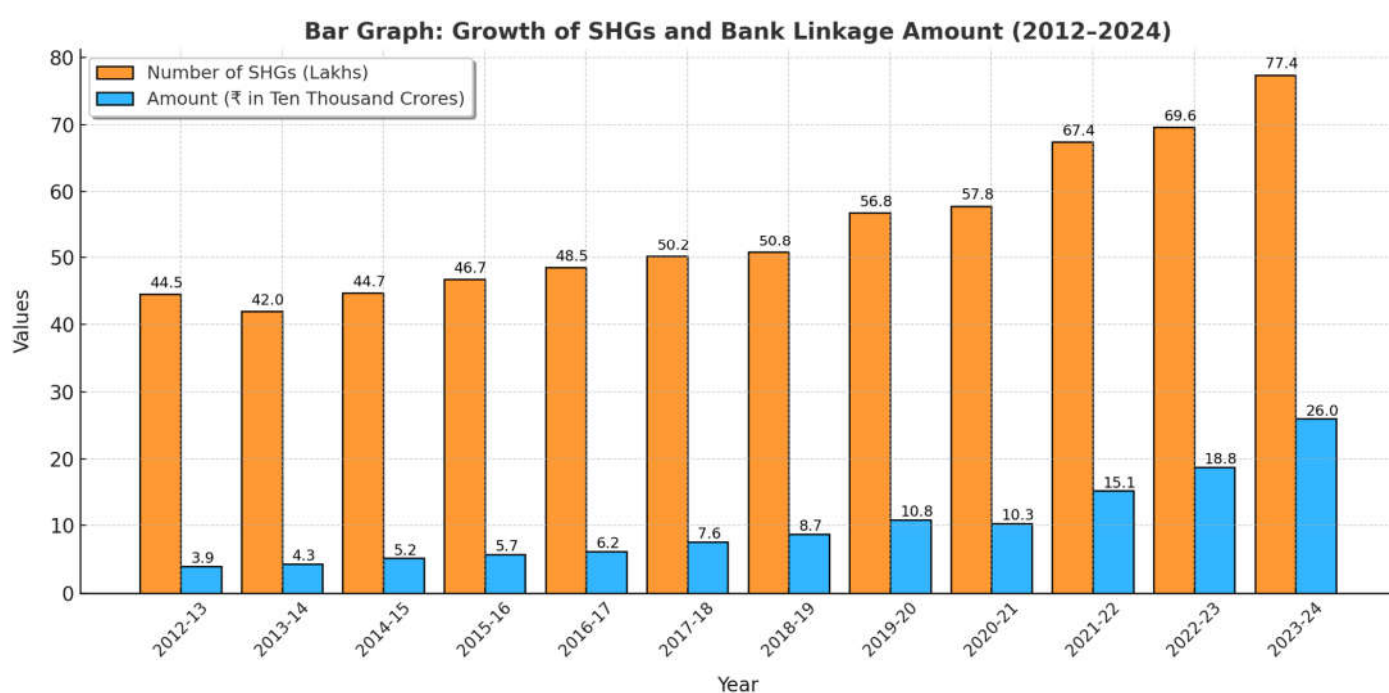
The Self-Help Group (SHG)–Bank Linkage Programme in India has exhibited continual growth from 2012 to 2024, in terms of the number of SHGs existing, and the total value of loan disbursement. In 2012–13, there existed about 44.51 lakh SHGs with a total loan disbursed of ₹39,375.3 crores. Over the years, the number of SHGs increased to 77.42 lakhs by 2023–24, with an overall increase of nearly 74 per cent. The trend exhibits some variations in their growth, including a decline in the number of SHGs in 2013–14 (-5.71%); and a fall in loan amount in 2020–21 (-4.43%), which may have been in relation to the economic shock inflicted by the COVID-19 pandemic. Nonetheless, the rebound following this period was substantial—year-over-year growth of 16.61 percent in the number of SHGs in 2021–22 and acceleration in credit flow

Year	Number of SHGs in lakhs	Growth rate of SHGs	Total loan outstanding of SHGs Amount in ₹ (crores)	Growth rate of outstanding loan of SHGs
2012 - 13	44.51	-	39375.3	-
2013 -14	41.97	-5.71	42927.52	9.02
2014 - 15	44.68	6.46	51545.46	20.08
2015 -16	46.73	4.59	57119.23	10.81
2016 -17	48.48	3.74	61581.3	7.81
2017 - 18	50.2	3.55	75598.45	22.76
2018 - 19	50.77	1.14	87098.15	15.21
2019 -20	56.77	11.82	108075.07	24.08
2020 - 21	57.8	1.81	103289.71	-4.43
2021 - 22	67.4	16.61	1,51,051.3	46.24
2022 - 23	69.57	3.22	1,88,078.8	24.51
2023 - 24	77.42	11.28	2,59,663.73	38.06

by 46.24% during the same period demonstrates the greatest recovery in a decade. In 2023–24, the total loan disbursed reached ₹2,59,663.73 crores—this is a sixfold growth from the previous financial year (2012-13). The increase in total loan disbursed also signifies the continued, steady nature of the financial inclusion of rural women through, SHGs, institutional support, and improvement in repayment. The data provided indicate growing confidence of the banking system in SHGs and the effectiveness of microfinance processes at the grassroots level to serve as a mechanism of socio-economic empowerment.

Table – 3
LOANS OUTSTANDING AGAINST SHGs IN INDIA FROM 2012-13 TO 2023-24

Source: Status of Micro Finance in India Report from 2012-13 to 2023 -24



4. Non-Performing Assets at all India level

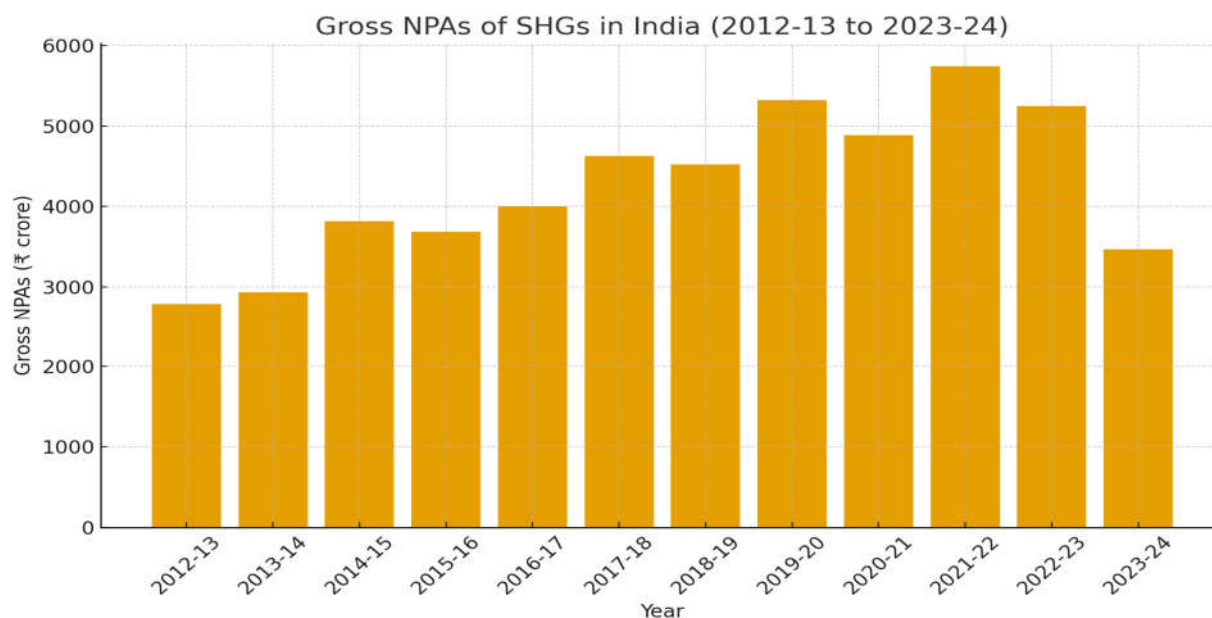
Table-4 reports the Non-Performing Assets (NPAs) of Self-Help Groups (SHGs) in India for the years 2012-13 to 2023-24. The Gross NPAs indicated notable fluctuations over the tenure, increasing from ₹2,786.90 crore in 2012-13 to ₹3,465.99 crore in 2023-24, implying an increase in the overall volume of nonperforming assets. The NPA percentage, which indicates the share of NPAs in the total outstanding loans, fluctuated between 2.12 percent and 7.40 percent during the period of study. More importantly, the NPA ratio decreased significantly from 7.08 percent in 2012-13 to 2.12 percent in 2023-24, respectively, indicating better loan recovery and portfolio quality in operative Self-Help Group – Bank linkage programmes. The annual growth rate of the NPA percentage has been unstable as several years indicated negative growth revealing a high degree of volatility in repayment trends and high credit risk. The most prominent of these was a

decline of -26.58 percent in the year 2022-23, while 2023-24 of -24.01 percent, which indicates aggressive recovery and improved financial discipline in recent years.

Table – 4
NON-PERFORMING ASSETS OF SHGs IN INDIA FROM 2012-13 TO 2023-24

Year	Amount of Gross NPAs ₹ crore	NPA percent	Growth rate in the percentage of NPA
2012 - 13	2786.9	7.08	0
2013 -14	2932.7	6.83	-3.53
2014 - 15	3814.7	7.40	8.35
2015 -16	3683.23	6.45	-12.84
2016 -17	4002.19	6.50	0.78
2017 - 18	4628.05	6.12	-5.85
2018 - 19	4524.05	5.19	-15.20
2019 -20	5321.7	4.92	-5.20
2020 - 21	4889.21	4.73	-3.86
2021 - 22	5,743.71	3.80	-19.80
2022 - 23	5249.33	2.79	-26.58
2023 - 24	3,465.99	2.12	-24.01

Source: Status of Micro Finance in India Report from 2012-13 to 2023 -24



FINDINGS

The findings suggest that SHGBLP has shown consistent upward movement across all key performance indicators: number of SHGs linked, savings mobilized, credit lent, and amount of loans outstanding, indicating the expanding role of Self-Help Groups as respected financial intermediaries in rural India. Seasonal volatility does occur in response to the economic and policy environments, but the longer-term trend is strongly positive and reflects growing confidence among rural households and other financial players. The assessment also identified structural and operational issues. The performance of the programme will be challenged by the increase and effect of NPAs, inactive SHGs, weak record keeping and ranges of financial literacy. Gaps in performance between and within states are compounded by weak monitoring and the absence of SHGs being, where appropriate, coherent. However, this suggests new ways forward to strengthen the system through technology adaptation, community monitoring, de-centralized capacity building, and income diversification. These constraints will need to be addressed for SHGBLP to maintain momentum and work responsibly with credit at the community level.

Institutional support, capacity-building activities, and supportive policy regimes have emerged as the three scaffolds of programme success. Institutions like NABARD, NRLM, banks, and SRLMs played critical roles in scaling outreach, establishing standardization, and providing access to formal finance. Capacity-building activities strengthened financial discipline, repayment behavior, and entrepreneurial readiness-all factors which enabled stronger overall programme benefits for SHG members. Policy initiatives-interest subvention, priority sector lending policies, digital inclusion, and livelihood enhancement-have provided the contexts for SHGs to evolve beyond their original savings-and-credit identity into responsive micro-enterprise and community-development institutions. The cumulative evidence tends to confirm that SHGBLP has contributed to financial inclusion, improved rural livelihoods, and empowered women. Its future viability depends on addressing these challenges, forming supportive institutional-community linkages, and forging deeper digital and livelihood connections wherever possible. If these aspects can continue to progress together, the SHG-Bank Linkage Programme is set to stay a transformative pillar of rural development and grassroots financial inclusion in India.

CONCLUSION

In India, the Self-Help Group-Bank Linkage Programme (SHG-BLP) has developed in the last three decades into one of the largest and most effective microfinance programs globally, promoting financial inclusion and rural livelihood security. This study analyzes the growth and performance of SHGs over the time period from 2012-13 to 2023-24, using secondary data from NABARD's reports on the Status of Microfinance in India. The analysis shows that SHGs increased in size, volume of savings, and access to bank credit significantly over this time. It was found that SHG savings had increased potentially three times, indicating improved thrift and engagement with the financial system at the local level. Additionally, loan disbursement and outstanding credit had increased by a much greater volume than savings, indicating improved capacity to absorb credit and increased demand for rural credit.

The programme showed remarkable resilience despite disruptions caused by the pandemic, with loan disbursements rebounding sharply from 2020 onwards, aided by improved policy support provided under DAY-NRLM, increased adoption of digital finance, and capacity-building initiatives. Importantly, asset quality measures showed consistent improvement; specifically, non-performing assets (NPA) reduced from 7.08 percent in 2012-13 to 2.12 percent in 2023-24 as a result of improved repayment discipline among borrowers, community-based monitoring, and increased institutional credit governance. Overall, the SHG-BLP has established itself as a backbone of inclusive finance and women-focused development in India, however, maintaining effort on livelihood diversification, digital literacy and risk-reduction strategies will remain critical to deepen impact and ensure long-term sustainability of the programme.

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