

# Public Sector Banks and the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM): Assessing their Role in Rural Financial Inclusion in Sagar District of Madhya Pradesh

Dr. Pushpa Suryavanshi<sup>1</sup>, Ms. Arunima Agrawal<sup>2</sup>

<sup>1</sup>Assistant Professor, Dr. Harisingh Gour Central University, Sagar, Madhya Pradesh

<sup>2</sup>Research Scholar, Dr. Harisingh Gour Central University, Sagar, Madhya Pradesh

## Abstract:

The Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) stands as a significant initiative aimed at alleviating poverty and fostering sustainable livelihoods in rural India. Central to the success of DAY-NRLM is the collaboration with different sectors banks, which play a pivotal role in providing financial services and support to the rural poor. This research seeks to evaluate the role of public sector banks in the implementation of DAY-NRLM, examining their contributions to rural financial inclusion and the challenges they encounter in effectively supporting the mission's objectives. The study analyses the total disbursement amount and total outstanding amount (loans due with Banks) by the public sectors banks in Sagar district under DAY-NRLM scheme. The study utilized mixed method includes qualitative data from stakeholders of DAY-NRLM and secondary data available on official websites. To analyse data descriptive as well as inferential statistical tools were used in this study. To compare the total disbursement amount and total outstanding uses paired t- test has been conducted with the help of SPSS version 27. The study will explore the experiences of public sector banks in DAY-NRLM implementation, identify key success factors, and propose recommendations to enhance their impact in driving inclusive growth and sustainable development in rural communities.

**Keywords:** DAY-NRML, Financial inclusion, Public Sector Banks, SHG's.

## Introduction:

The Deendayal Antyodaya Yojana-National Rural Livelihood Mission has played a significant role in transforming livelihoods in rural areas. Through its various initiatives and programs, the mission has provided a platform for inclusive growth and development. One of the key areas where the National Rural Livelihood Mission has had a positive impact is in financial inclusion. (Ahemad & Katoch, 2022) By promoting the formation and strengthening of women's self-help groups and their federations, DAY-NRLM has empowered individuals in income-constrained settings and enabled them to access financial services. This has not only improved their economic well-being but also enhanced their overall socio-economic status. The Women's self-help groups and their federations, supported by the DAY-NRML,

have become an untapped platform for improving the reach and use of essential nutrition interventions, particularly for women residing in income-constrained settings (Sethi et al., 2019). A scoping study conducted by UNICEF India in 2016 highlighted that these village organizations managed by DAY-NRLM have the potential to effectively manage grants for improving the last mile delivery of essential nutrition services for women. The establishment of community resource persons known as Jeevika Sakhis has aided in the transformation of rural livelihoods. These facilitators serve as internal designers, leading and steering SHG members in the right direction. Their presence not only allowed for the efficient execution of NRLM treatments, but it also cultivated a sense of community and support among SHG members.

The Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has emerged as a transformative initiative to address rural poverty and empower marginalized communities in India. At the heart of this ambitious mission lies the goal of achieving inclusive growth and sustainable development by providing financial services and support to the rural poor. In this endeavour, public sector banks have played a pivotal role, serving as critical partners in the implementation of DAY-NRLM and contributing significantly to rural financial inclusion. Rural financial inclusion stands as a fundamental pillar of DAY-NRLM, aiming to bridge the gap between the financially excluded and the formal banking system. The mission recognizes that access to credit, savings, and other financial services is essential for enabling rural households to build resilience, invest in livelihood opportunities, and improve their overall well-being. Public sector banks, with their extensive reach and well-established presence in rural areas, have become key enablers in expanding financial access to the last mile, thereby catalysing positive socio-economic changes in the lives of the rural poor.

This research endeavours to assess the crucial role of public sector banks in advancing rural financial inclusion within the framework of DAY-NRLM. By examining their contributions and challenges, the study seeks to shed light on the efficacy of their interventions, the impact on rural households, and the overall progress towards achieving the mission's objectives. Through an in-depth exploration of the dynamics between public sector banks and DAY-NRLM, the study aims to uncover best practices, identify bottlenecks, and propose actionable recommendations to enhance the effectiveness of financial inclusion efforts.

As the nation continues its commitment to inclusive growth and poverty reduction, the findings of this research hold significant implications for policymakers, public sector banks, and other stakeholders in the rural development landscape. The study's outcomes will not only inform evidence-based decision-making but also contribute to strengthening the synergy between public sector banks and DAY-NRLM, ultimately fostering a more inclusive and equitable financial ecosystem for rural India. Public Sector banks works for economic development, social welfare in cooperation with government that's why only public sectors banks role in implementing DAY-NRLM is chooses to conduct this research. Sagar district of Madhya Pradesh is a geographical region including 70% rural area with 2096 villages in 11 blocks. As a broader rural area this study choose the title "Public Sector Banks and the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM): Assessing their Role in Rural Financial Inclusion in Sagar District of Madhya Pradesh".

### **Review the Literature:**

To explore the concept of DAY-NRLM, Public Sector Banks role in implementing the scheme and to find out the research gap the following critical review have been conducted:

**National Rural livelihood Mission:**

The National Rural Livelihood Mission (NRLM) is a development program implemented by the Indian government to address poverty and improve the lives of rural people. It aims to empower women in rural households by encouraging their participation in Self-Help Groups (SHGs) (Bharadwaj et.al., 2020). NRLM has been adopted as a strategy for sustainable development in rural India, where a significant portion of the population resides (Bharadwaj et.al., 2020).. The program utilizes microfinance to provide financial assistance to the poor, particularly those belonging to vulnerable groups such as Scheduled Castes (SCs) and Scheduled Tribes (STs) (Diganta, Kumar, Das 2020). Empirical studies have shown that participation in NRLM has a positive impact on the food security of rural poor, improving their food consumption patterns and overall well-being (Das Kanti et.at.,2020). The government's introduction of NRLM aims to provide secure livelihoods to the rural poor through self-employment and poverty alleviation measures (Debata.et.al.,2021).

**Public Sector Banks:**

Public Sector Banks (PSBs) are an important component of the Indian banking industry. PSBs have played a significant role in the country's economic development and have been instrumental in promoting financial inclusion (Sahu Nath.et.at.,2020). The performance of PSBs has varied over time, with periods of dominance followed by challenges and reforms (Gupta A.et.al.,2020). The introduction of financial sector reforms in 1993 brought about changes in the banking landscape, leading to increased competition from private banks (Biradar Jagadish,2020). PSBs have faced issues such as non-performing assets (NPAs), with higher NPAs compared to private sector banks (Sheopuri Anita, 2019). The government has made efforts to revive the banking industry, but PSBs continue to face challenges in terms of performance and NPAs (Sarswat Devansh, 2019). Overall, PSBs have a crucial role in the Indian banking system, and their performance and efficiency are important for the country's economic health.

**Previous Studies related to role of Public Sector Banks in implementing DAY-NRLM:**

Public Sector Banks play a crucial role in implementing the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) (Singh P., et.al, 2015). The mission aims to provide livelihood security, protection, and promotional maintenance to vulnerable communities, including indigenous tribes, through self-help groups (SHGs) (Gupta Das Manidipa 2021). DAY-NRLM has taken special efforts to bring together scattered vulnerable communities and has implemented promotional policies in areas such as finance, marketing, and skill development (Chanderjeet 2017). However, tribal participation in SHGs has been found to be meager in some states, and it has decreased severely in the post-COVID-19 phase (Mellacheruvu Sujatha, 2008). To improve the situation, it is recommended to involve more community resource persons and conduct awareness campaigns (Bhardwaj.,et.al,2020). The success of DAY-NRLM in curbing the socio-economic effects of the pandemic and benefiting the distressed vulnerable communities depends on addressing these challenges and implementing further improvements.

**Research Gap:**

The study examines loans disbursed and the total outstanding amount under the DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) Scheme by Public Sector Banks in Sagar District, Madhya Pradesh, to investigate potential differences in loan distribution across various time periods and the achievements of public sector banks in implementing DAY-NRLM; however, it does not

investigate the underlying factors that may contribute to the observed lack of significant differences. This study gap indicates the need for a more in-depth investigation into the likely causes of consistent loan disbursement patterns over time, which might lead to vital insights into the effectiveness and impact of the NRLM Scheme in the region. Understanding these underlying issues might lead to more focused and effective policy suggestions to improve the NRLM Scheme's outreach and effectiveness in the district and Madhya Pradesh.

### **Objectives of the Study:**

1. To study the role of public sectors banks in DAY-NRLM.
2. To analyse the progress of public sector banks in different years under DAY- NRLM in Sagar District of Madhya Pradesh.
3. To analyse the total disbursement amount and total outstanding loan amount of public sector banks under DAY-NRLM scheme.

### **Hypothesis of the Study:**

**H<sub>0</sub>** - There is no significant difference between the total disbursement amount and total outstanding amount by public sector banks under DAY-NRLM in Sagar district.

**H<sub>1</sub>** - There is no significant difference between the total disbursement amount and total outstanding amount by public sector banks under DAY-NRLM in Sagar district.

### **Research Methodology:**

The study use a mixed-methods approach, integrating quantitative and qualitative methodologies to acquire a thorough knowledge of public sector banks' roles in implementing DAY-NRLM. In this study the researcher collects quantitative data from Sagar District of Madhya Pradesh, public sector banks for loan disbursement data, loan outstanding data, including numbers, amounts, etc. Conduct the focus group discussions with stakeholders of DAY-NRLM to gather qualitative data on decision-making processes, obstacles, and program efficacy. To know whether exists the significant differences between the total disbursement amount and total outstanding amount by public sector banks in the year 2023 under DAY-NRLM in Sagar district of Madhya Pradesh, Paired t-test was applied at 95% significant level with the use of Statistical Package for Social Sciences (SPSS version 27). The study transcribe and analyse the material from the focus groups using thematic analysis to discover common themes about the role of public sector banks in DAY-NRLM and their success in the Sagar district of Madhya Pradesh.

### **DAY-NRLM in Rural Financial Inclusion:**

The Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) offers loans to rural women and families in order to empower them and alleviate poverty. Here's how DAY-NRLM makes loans possible:

1. **Formation of Self-Help Groups (SHGs):** The first stage is to organise village-level women Self-Help Groups (SHGs). These SHGs are small groups of 10-20 women that meet on a regular basis to save and contribute to a shared fund.
2. **Capacity Building and Training:** DAY-NRLM offers SHG members with capacity building and training. To improve their livelihood skills and competencies, the training comprises financial literacy, skill development, entrepreneurship, and management training.

3. **Access to the Revolving Fund and the Community Investment Fund:** SHGs have access to the Revolving Fund and the Community Investment Fund. The Revolving Fund is intended to make modest loans to SHG members to help them with income-generating activities. As loans are returned, the funds are reinvested to help additional members. The Community Investment Fund is utilised for larger-scale community initiatives.
4. **Bank Linkage:** DAY-NRLM helps SHGs connect with formal financial institutions such as public sector banks, regional rural banks, and cooperative banks. This affiliation allows SHGs to obtain greater loans and financial services from these banks.
5. **Credit Plus Approach:** DAY-NRLM follows a "credit plus" approach, where along with financial services, the SHG members are provided with social and economic services like health, education, and skill development to enhance their overall well-being.
6. **Livelihood Promotion:** The loans provided through DAY-NRLM are primarily used to support livelihood promotion activities like agriculture, animal husbandry, micro-enterprises, crafts, and other income-generating projects.
7. **Revolving Loans:** The loans offered to SHG members are normally revolving, with repayment done in regular instalments. As the loans are returned, more members can have access to the money, resulting in a continuing circle of assistance.

DAY-NRLM strives to improve rural communities, eliminate poverty, and promote sustainable development in India's rural areas by empowering women through SHGs and giving access to financial services and economic possibilities.

### **Public Sector Banks:**

Public Sector Banks (PSBs) are financial institutions owned and controlled by a country's government. In India, public sector banks are those in which the government of India owns the majority (more than 50%) of the stock. These banks are critical components of the Indian banking system and are regarded as the backbone of the country's financial infrastructure.

Public Sector Banks play a vital role in the economic development of the country, catering to the diverse financial needs of the population and supporting the government's efforts to achieve inclusive growth and social welfare.

**Challenges Faced by Public Sector Banks:** Public Sector Banks have a significant role in the Indian economy, they also face various challenges, such as:

- NPA (Non-Performing Assets) issues
- Capital adequacy and funding challenges
- Technological up gradation and digitalization
- Increasing competition from private and foreign banks

In recent years, the government has taken several initiatives to address these challenges and strengthen the performance of Public Sector Banks.

Overall, Public Sector Banks remain critical institutions in India's banking and financial landscape, contributing to the country's economic growth and development through inclusive banking practices and support for various government initiatives. Presently in India there are twelve public sector banks.

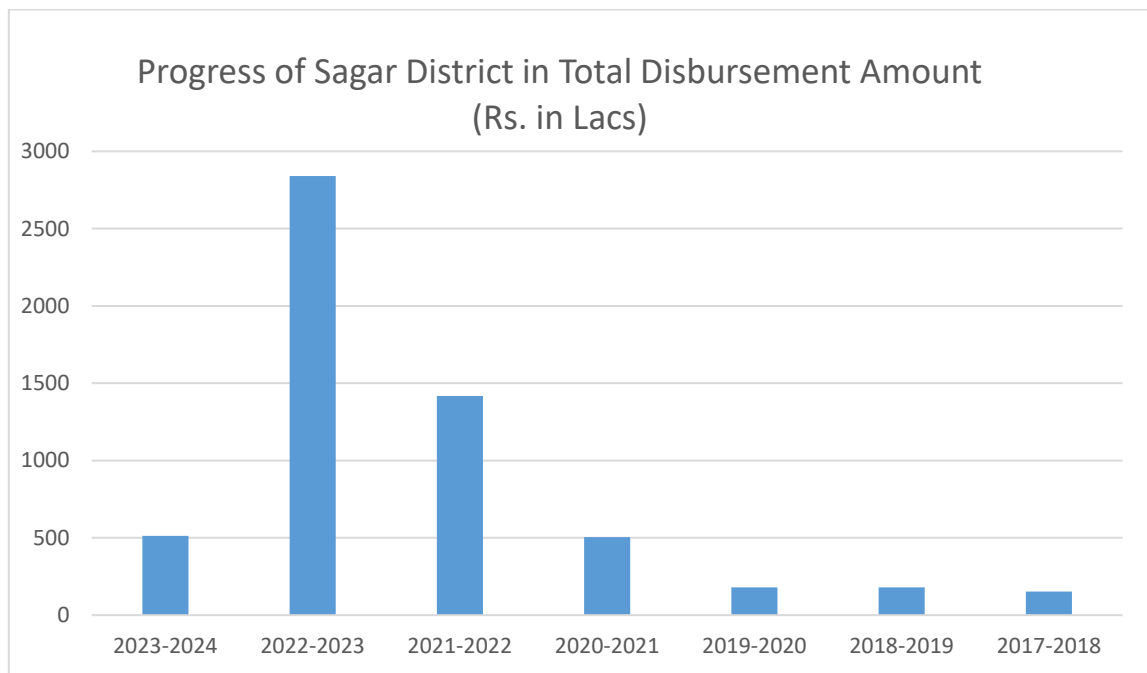
**Contribution of Public Sector Banks in implementing DAY-NRLM**

**Table 1**

Year	Total SHG	Total Disbursement Amount ( Rs. In Lacs)	Total Outstanding Amount ( Rs. In Lacs)
2023-2024	381	512.01	2,755.43
2022-2023	1,690	2,839.15	3,038.47
2021-2022	1,212	1,416.92	1,527.90
2020-2021	722	505.25	642.09
2019-2020	379	179.43	345.18
2018-2019	381	179.36	284.32
2017-2018	347	151.71	230.76
<b>Total</b>	<b>5112</b>	<b>5783.83</b>	<b>8,824.15</b>

(Source: - DAY NRLM Bank Linkage official website)

Table shown above represents data of contribution of public sector banks in implementing DAY-NRLM in Sagar district of Madhya Pradesh. Table include total of SHG’s, total disbursement amount and total outstanding amount of public sector banks for the years 2017-18 to 2023-2024. To make analysis of this data the following bar graph is made with the use of MS. Excel.



The above graph explains total disbursement amount in lac rupees by the public sector banks for the years 2017-18 to 2023-2024. In the year 2022-23 the total disbursement amount is maximum in comparison to the other years. On the basis of the bar graph presentation of disbursement amount for the different years by public sector banks it is concluded that there is gradual increase in the amount disbursement for the SHG’s under the scheme DAY-NRLM. The mean number of SHGs formed annually is approximately 799, with a median of 722. The standard deviation of 459.17 indicates moderate variability in the number of SHGs formed each year. Total Disbursement Amount: The mean disbursement amount (in lakhs of rupees) is approximately 1178.36, with a median of 512.01. The standard deviation of 973.51 indicates considerable variability in disbursement amounts. Total Outstanding Amount: The mean outstanding

amount (in lakhs of rupees) is approximately 1862.38, with a median of 1527.9. The standard deviation of 1003.47 indicates significant variability in outstanding amounts.

**Challenges to Public Sector Banks in Financial inclusion Under DAY-NRLM:**

DAY-NRLM faces several challenges for public sector banks in providing loans to marginalized communities. These include reaching remote areas, promoting financial inclusion, assessing beneficiary capacity, assessing credit risk, ensuring timely loan disbursement, monitoring and evaluating loan utilization, aligning lending practices with social objectives, coordinating with non-banking institutions, and addressing political interference. Addressing these challenges requires a coordinated effort from the government, banks, and stakeholders involved in implementing the program. Innovative strategies, technology-driven solutions, and strengthening stakeholder capacity are essential for achieving the intended social and economic impact of DAY-NRLM.

**Bank wise achievements of Public Sector in implementing DAY-NRLM Scheme (2023)**

**Table 2**

Bank Name	Target					Achievement		
	SHGs			Total Disbursement Amt.	Total Outstanding Amt. (in Rs.)	Total SHGs	Total Disbursement Amt. (in Rs.)	Total Outstanding Amt. (in Rs.)
	Fresh SHG's	Repeat/Renewal s/ Enhancement	Total SHG's					
BANK OF BARODA	130960	111520	242480	606540.00	920710.00	175283	290837.36	932709.94
BANK OF INDIA	69100	114190	183290	596860.00	624600.00	93236	161545.70	593554.06
BANK OF MAHARASHTRA	22410	12790	35200	72460.00	75590.00	1273	2932.63	131464.91
CANARA BANK	48930	158210	207140	901690.00	962240.00	85282	451678.20	1574914.92
CENTRAL BANK OF INDIA	59440	101160	160600	488820.00	583430.00	48417	56021.87	510117.89
IDBI BANK LTD	22080	27380	49460	107910.00	298350.00	0	0.00	267757.82
INDIAN BANK	74930	153390	228320	1049860.00	1379090.00	66955	247378.44	1333695.48
INDIAN OVERSEAS BANK	17600	37390	54990	199980.00	242820.00	11710	39184.19	233632.38
PUNJAB AND SIND BANK	4380	1190	5570	5840.00	5630.00	0	0.00	1652.01
PUNJAB NATIONAL BANK	77180	156120	233300	863340.00	707610.00	36179	45822.55	583031.26

STATE BANK OF INDIA	169 470	493870	6633 40	2616720. 00	390469 0.00	171 196	237919.1 0	3636768.75
UCO BANK	277 60	68320	9608 0	265410.0 0	244060. 00	164 18	15611.64	206414.27
UNION BANK OF INDIA	608 20	259810	3206 30	1547510. 00	296732 0.00	198 494	195580.7 2	2665847.10
<b>Public Sector Bank Total</b>	<b>785 060</b>	<b>1695340</b>	<b>2480 400</b>	<b>9322940. 00</b>	<b>129161 40.0</b>	<b>904 443</b>	<b>1744512. 40</b>	<b>12671560.7 9</b>

(Source: - DAY NRLM Bank Linkage official website)

The above table shows the achievements of public sector banks under the scheme DAY-NRLM. Here 13 banks achievements are listed which is provided in the official website. Here Total number of SHGs Target: 785,060, Total number of SHGs Achievement: 1,695,340, Total Disbursement Amount Target: ₹9,322,940.00, Total Outstanding Amount Target: ₹1,744,512.40 and Total Outstanding Amount Achievement: ₹12,671,560.79.

**Analysis and interpretation of data:**

To test the hypothesis "There is no significant difference between the total disbursement amount and total outstanding amount by public sector banks under DAY-NRLM in Sagar district," a paired samples t-test may be used. When comparing the means of two related variables from the same group (in this example, the total disbursement amount and total outstanding amount by public sector banks in Sagar district), this test is applicable.

**Paired Samples Correlations**

Pair 1: Total Disbursement and Outstanding Amount	N	Correlation	Sig.
	94	.978	.000

The correlation coefficient (r) between total disbursement amount and total outstanding amount in 2023 is 0.978.

The significance level (Sig.) associated with the correlation coefficient is 0.000.

Paired Samples Test								
	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1: Total Disbursement and Outstanding amount	-553804.428	2171997.787	224024.466	-998672.619	-108936.236	-2.472	93	.015



Paired Samples Effect Sizes					
		Standardizer <sup>a</sup>	Point Estimate	95% Confidence Interval	
				Lower	Upper
Pair 1: Total Disbursement and Outstanding amount	Cohen's d	2171997.787	-.255	-.460	-.049
	Hedges' correction	2180805.169	-.254	-.458	-.049
<p>The denominator used in estimating the effect sizes.            Cohen's d uses the sample standard deviation of the mean difference.            Hedges' correction uses the sample standard deviation of the mean difference, plus a correction factor.</p>					

The paired samples test compares the differences between total disbursement and total outstanding amount for each public sector banks. The mean of the paired differences is -553804.428. The standard deviation of the paired differences is 2171997.787. The standard error of the mean for the paired differences is 224024.466. The 95% confidence interval of the difference is between -998672.619 and -108936.236. The t-statistic is -2.472. The degrees of freedom (df) are 93. The two-tailed p-value associated with the t-statistic is 0.015.

The negative mean of the paired differences (-553804.428) suggests that, on average, Total disbursement by public sector banks is lower than the total outstanding.

The t-statistic of -2.472 indicates the magnitude of the difference between total disbursement and total outstanding amount relative to the variability in the data. The p-value of 0.015 is the probability of observing such a difference (or more extreme) although, the null hypothesis were true but rejected. In this case, a p-value less than 0.05 (assuming a significance level of 0.05) suggests that the observed difference between total disbursement amount and total outstanding amount of public sector banks is statistically significant.

**Conclusion:**

The National Rural Livelihood Mission had a substantial influence on the asset structure of people and households in terms of altering livelihoods in rural regions. Individuals have been able to invest in income-generating assets like as livestock, farm equipment, and small-scale companies thanks to the provision of loans and financial support. This has resulted in a rise in their asset base and improved access to resources, which has subsequently contributed to their general economic well-being. In addition, the National Rural Livelihood Mission has empowered rural women by encouraging them to participate actively in economic activities. This has expanded not just women's income but also their decision-making authority in their homes and communities. Furthermore, the National Rural Livelihood Mission has made significant contributions to increasing the quality of education and healthcare in rural regions. The Jammu and Kashmir State Rural Livelihoods Mission, which is part of the National Rural Livelihoods Mission, has been significant in altering livelihoods. The programme has focused on enhancing access to excellent education and healthcare services in rural communities via its numerous efforts. These initiatives have not only enhanced the general well-being of people and households, but they have also boosted rural communities' human capital. Banks have set objectives for providing loans to SHGs through DAY-

NRLM. By empowering women via SHGs and providing them with access to financial services and economic opportunities, DAY-NRLM works to enhance rural communities, eradicate poverty, and promote sustainable development in India's rural areas. The role of public sector banks in the implementation of the DAY-NRLM Scheme is critical. DAY-NRLM faces several challenges for public sector banks in providing loans to marginalized Communities. Finally, there is a significant disparity between the total distribution amount and the total overdue amount owed by public sector banks in the Sagar area under DAY-NRLM. This finding indicates that more study and evaluation of other elements are necessary to comprehend the implications of this disparity in DAY-NRLM programme implementation. Although the correlation between these variables indicates their interdependence, the amount of the effect shows that the practical relevance of this difference may be small. As a result, in order to make informed judgements, stakeholders should extensively assess the program's financial aspects and research other factors that may affect the relationship between distribution and overdue amounts. This study suggest to policy makers that there should be more effective capacity building programmes for the SHG's working for livelihoods in the rural under DAY-NRLM. So that, the overall effectiveness may be seen under this scheme. There also may be the possibility for timely loan repayment by SHG's to the banks. The study is appropriately useful to the stakeholders of DAY-NRLM to make it more effective in sustainable economic development in the Sagar District of Madhya Pradesh as well in the other regions of the country.

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