

For releasing interest subsidy on DBT mode the GOI has developed a web portal. The Banks have uploaded the master data in the web portal. As per the guideline, the ULBs have verified and approved the 2118 number of NULM compliant beneficiaries through the portal. Now the SMMU may verify and approve the data. The ULB wise list is enclosed in the CP side.

If the data is approved by SMMU then the amount of Rs.389141.8/- may be released as interest subsidy and directly credited to the loan account of the beneficiaries.

The proposal is placed for your kind perusal and approval.

Dy. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

The data may be approved by  
SMMU & the amount- Rs.389141.8/-  
(Rupees Three lakh eighty nine  
thousand one hundred forty one  
and eighty paise) may be  
released if approved.

Director  
DD

Sandip Bairagi  
FO

10/8/18

Amun  
10/8/18

As per the guideline of interest Subvention  
the ULBs has verified and approved  
the data of interest Subvention in the  
web portal.

Now for releasing Subsidy SMMU  
may verify and approved the data



in the interest Subsidy Portal.  
Total 1099 loan account of the  
beneficiaries under NULM has been  
verified and approved by the VLB.  
Total amount of interest subvention  
is Rs. 193405.69/-.

In the Proposal is approved <sup>by</sup> ~~the~~  
the authority then SMMU may verify  
and approve the web portal data.

D. Disector  
SUDA

The verifier (Shri Amit Choudhury,  
SMM, M182 M13) may ~~verify~~ verify  
the data & subsequently it may  
be approved by Approver (Shri  
Lalip Bairagi, SMM, F12 M13, NULM).  
Put up for kind approval

27/9/18

27/9/18

Disector

Lalip Bairagi

27/9

28/9/18



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NOTE SHEET

SUDA

We have received a letter from MOHUA vide letter no K-12012(4)/2/2018 – UPA-II (EFS 9044080) Dated 28/09/2018 relating to Video Conference for Interest Subvention web Portal. The Agenda of the VC and a reporting format was enclosed along with the letter. We have prepared a draft report and the forwarding letter and submitted both for your kind perusal and approval.

Dy. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

Discret  
DD

1/10/18  
10/10/18



We have received a letter vide memo No. K-12015/1/2017-UPA I SECTION (EFS 3145897) dated 18/10/2018 relating to the Identification of DAY- NULM Loans in the CBS of Banks. The letter has been forwarded to the Chairman and Managing Director of All Public and Private Sector Banks.

The GOI has collected the Product/Scheme Code from different Banks and provided the same to SMMU for circulating the code among the ULBs, Banks and the Branches of different Banks in the jurisdiction of the ULBs.

Accordingly, we may circulate the product code to the ULBs and request them to visit the Bank Branches and hand over the copy Product code booklet to the Branch. So that they can use the NULM product code for SEP loan.

We may forward the letter to the SLBC convener Bank and requeste them to advice the Local Head office of different Banks who are operating in our State to circulate the NULM Scheme/product Code related circular of their Bank to the Branches of their Bank.

We may also forward the letter to the LDMs of 23 districts and request them to request the DCOs of different Banks of their district to advise their Bank Branches to use the NULM scheme code in the loan account of SEP -I, SEP- G and new & old credit linked SHGs.

The Draft letter is submitted for your kind perusal and Signature, if Approved.

DY. Director  
SUDA

Draft may kindly be  
signed if approved.

Sandip Bairagi  
SMM (FI&ME)

26/10/18

Asst. Director (S. Div)  
NULM

U.C. No. SUDA: 682  
dated 29.10.2018

- i) Letter may be sent to all addresses in the proposed manner
- ii) SMM may assess necessity to arrange briefing session for the ULBs to make them aware in regard to the newly introduced system.

Director  
SUDA

29/10/18

30/10/18

20/11



order for page (at the bottom) -

As per the ~~GOI~~ GOI order we had arranged the Training Programme on national web portal of NULM. In three phases we have trained to the officials of NULM of 125 ULBs.

For sensitization of the Bank officials, we will arrange the Bankers Sensitization Programme at district level. In case of ~~each~~ district the Bankers ~~to~~ Sensitization Programme will be conducted on cluster mode.

We have already conducted the said programme ~~at~~ at ~~district~~ district level with clusters of ULBs.

As per the instruction the letter have forwarded to the ULBs, ~~and~~ SLBE and LDMS.

It Done for  
SUDA

Pl. put  
up with  
service  
return

05/11/18



# NOTE SHEET

SUDA

For releasing interest subsidy on DBT mode the GOI has developed a web portal. The Banks have uploaded the master data in the web portal. As per the guideline, the ULBs have verified and approved the 1327 number of NULM compliant beneficiaries through the portal. Now the SMMU <sup>has</sup> ~~may~~ verify <sup>and</sup> ~~and~~ approve the data. The sub component wise list is enclosed in the CP side.

the data <sup>have been</sup> approved by SMMU, <sup>therefore</sup> the amount of Rs.292514.73/- may be released as interest subsidy and directly credited to the loan account of the beneficiaries.

The proposal is placed for your kind perusal and approval.

Jt. Director,  
SUDA

*Sandip Bairagi*  
Sandip Bairagi  
SMM (FI&ME)

Screen shot of NULM web-portal (Data  
is - Subsidy) tagged as '1' may  
kindly be perused.

If the Data is approved the amount -  
Rs. 292514.73/- (Rupees Two lakh  
ninety two thousand five hundred  
and fourteen and twenty three paise)  
only may be released to 1327  
A/C's of SHY-G, SHY-I, SHY  
I WSHY if approved, RBT  
may be done.

*Asst Director*  
Asst Director

Director,  
SUDA

30/05/14

May be approved

*In*  
In

5/5/14



After the instruction of the Authority the SMMU has approved the Interest Subsidy data in the Interest Subvention web Portal for releasing Subsidy to the ~~BE~~ SEP Beneficiaries under NULM. Now the data may be updated in the expenditure under NULM. Periodically released amount is placed in the EP Code.

Proposal Submitted for your kind Review and approval.

J. D. Sheikh  
SUDA

Y.S.

19/11/18

CCA

Pl. incorporate into A/Cs of SUDA (NULM)

Bar 17.11.18



It is found  
From the Interest Subsidy web portal  
that 18 ULBs were not map the  
Branches of the Banks who are Providing  
services in the jurisdiction of the ULB.  
We may request the listed ULBs  
to map the Bank Branch in the  
Interest Subsidy portal. The draft  
letter is placed for your kind  
perusal and of signature, if approved.

It. Director  
SUDA

20/11/18

~~Draft~~ Letter may be initiated  
to the Defaulter ULB's ~~with~~ <sup>make</sup> with  
request to mapping of Bank Branches  
in the Interest-Subsidy portal  
if approved

20/11/18

20/11/18

20/11/18

Director

DD (48)

Sanjay Pringra



As Per instruction <sup>the</sup> draft letter is  
 Referred and Submitted for your  
 kind perusal and Signature if  
 approved.

St. Director  
SUDA

new pre-page.

Draft put up for kind Signature.

10/12/18

Draft

10/12/18

Next VC is on 18th.

Ask all CMMs to verify data  
 by 17th & confirm. Explanation to  
 call from CMM only & CO or others  
 where CMM is not present ~~14/12~~

SD

14/12



A Video Conference held on 16/11/2018 relating to the review of State and Banks for operation of Interest subvention. In this VC the Director, NULM requested our state to complete the verification and approval process of Data which are uploaded by the Bank in the time line. The ULBs get access in the web portal from 05<sup>th</sup> to 25<sup>th</sup> of every calendar month for verification and approval of the data. This month 388 number of accounts is pending at verifier level for verification of data. From our end, we had repeatedly requested the listed ULBs to verify and approve the data within the time line. But the ULBs did not verify the data. The list of the ULBs is placed in the CP side.

Again, the listed ULBs are not mapped the Bank Branches in the Interest Subvention portal.

Instruction on these two issues may be solicited by the authority.

*It. Director  
SUDA*

*Sandip Bairagi  
SMM (FI&ME)*

*In the last vc with govt  
these matters are taken as exception  
so it has already communicated  
to the CMA's but they have  
failed to do the same.  
So written explanation may  
be sought from them if  
approved*

*26/11/18*

*Director  
SUDA  
Sandip Bairagi*

*As proposed. Draft be  
put up pl.*

*sat 22/11*

*27/11/18*



To streamline the process of releasing interest subvention under NULM, the Ministry of Housing and Urban Affairs, GoI has entered into an MOU with Allahabad Bank to design and development of a central web portal to disburse interest subvention to the SEP beneficiaries under NULM across the country. In the first phase the GOI has on boarded the Public and Private Sector Banks in the interest subvention web Portal.

A letter has been received from GOI vide letter no K-12015 (25)/1/2017 UPA-I SECTION dated 31/10/2018 relating to process of interest subvention through portal for RRBs and Cooperative Banks. In this letter it is requested to provide the information about Nodal officer and the User details of Maker and checker for operation of Interest subsidy Web portal for the said Bank. Accordingly, we may request the said bank to provide the details on prescribed format.

A draft letter has been prepared and submitted for your kind perusal and signature if approved.

Jt. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

Draft may kindly be  
sign it approve  
21/12

Revised draft letter is setup for your  
kind perusal and Signature, if approved.

Amended Draft - may be signed

27/01/19

27/01/19

27/01/19

Disburse  
27/01/19

Jt. Director  
SUDA

Disburse  
JD



As per the advise of GeOI the Banks are uploading the SEP loan data in the Interest Subvention Portal. The ~~ULB~~ ULBs are authorised to verify ~~the~~ and approve the data in the Interest Subvention Portal. Accordingly the CMMUs have verified and approved the data. Now, the CMMUs have to verify & approve the data at State level.

"X" { If the data is verified and approved at ULB level then on the amount of Rs 818203.40 may be transferred to 3465 accounts of SEP-C, SEP-1 & SEP-2. The Proposal is submitted for your kind Perusal and approval.

Jt. Director  
SODA

2/1/19

Proposal "X" may be approved

Asst. Director  
(S.D.O.) NULM  
Director  
SODA  
20

May be approved

2/1/19

In 2/1/19

SEP 2/1/19



To streamline the process of releasing interest subvention under NULM, the Ministry of Housing and Urban Affairs, GoI has entered into an MOU with Allahabad Bank to design and development of a central web portal to disburse interest subvention to the SEP beneficiaries under NULM across the country. In the first phase the GOI has on boarded the Public and Private Sector Banks in the interest subvention web Portal.

A letter has been received from GOI vide letter no K-12015 (25)/1/2017 UPA-I SECTION dated 31/10/2018 relating to process of interest subvention through portal for RRBs and Cooperative Banks. In this letter it is requested to provide the information about Nodal officer and the User details of Maker and checker for operation of Interest subsidy Web portal for the said Bank. The Banks have submitted the details in the prescribed format. The information may be forwarded to the GOI.

The draft letter is submitted for your kind perusal and signature, if approval.

Jt. Director,  
SUDA

May be signed

Sandip Balragi  
SMM (FI&ME)

W 08/11/19

22/8/19

3D



**Proposal -I:**

A letter has been received vide letter no355/G-19/1 dated 07/01/2019 from the Halisahar ULB relating to the slow progress of SHG credit linkage and sluggish rate of approval of SEP-I loan under NULM. The listed Bank Branches (enclosed in CP side) are working in the jurisdiction of said ULB. But the Branches are not disposing the loan applications which are pending for more than six months at Branch level.

In this case we may place the issue before Lead District Manager of the District and request him to advise the Branch to dispose the loan application at the earliest.

**Proposal -II:**

The Kalna ULB has submitted a letter vide memo no NULM/241/1(2)/K.M/2018 dated on 19/12/2018 relating to the non cooperation of Kalna Branch of Canara Bank. The said branch is not disposing the SHG loan applications which are pending at branch level for more than 4 months. We may bring the issue in the notice of the LDM and SLBC convener bank, so that they can advise the bank to take necessary action in this regard.

The Draft letters are placed for your kind perusal and Signature, if approved.

Sandip Bairagi  
SMM (FI&ME)



We have received a letter from Jhargram ULB vide letter no. 17/NULM-2 dated on 04/01/19 relating to the approval of correct data of 30 SHGs in the interest subvention portal. A VC held on 18/12/2018 on Interest Subvention web portal where the Joint Secretary, MoHUA raised the issue that the Jhargram ULB has rejected 31 Cases because the sanction loan amount was not correct. In the VC the Joint Secretary, MoHUA requested the United Bank of India to upload the correct data in the Interest Subvention portal. The said bank uploaded the correct data in the portal and the Jhargram ULB has approved the data to release the interest subvention.

The information is placed for your kind perusal and further instruction may be solicited.

Sandip Bairagi  
SMM (FI&ME)

The matter may be placed before the WDZMA left for further correspondence to communicate the same to Govt if approved

By this time perhaps the ~~second~~ disbursement figure has been reflected in the MIS. That is enough for compliance with regard to last month VC discussion. Pl confirm the MIS entry.

sd/ 18/1

15/1/19

The ULB has verbally communicated that the 31 cases are not ~~not~~ updated in the MIS Portal of the. It is -

PJO

Jt Director  
SUDA

Director

SD

Sandip Bairagi



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NOTE SHEET

SUDA

requested to ULBs to ~~to~~ updated the  
said data in the MIS Portal by 29/01/19.

The information is placed for your kind  
perusal.

Jt. Director  
SUDA

29/01/19

For releasing interest subsidy on DBT mode the GOI has developed a web portal.  
The Banks have uploaded the master data in the web portal. As per the guideline, the  
ULBs have to verify and approve 3527 number of NULM compliant beneficiaries through  
the portal. The sub component wise list is enclosed in the CP side.

The SMMU may verify and approve the data and amount of interest subsidy  
which is approved by the ULBs. If approved then the amount of Rs.709169.79/- may be  
released as interest subsidy and directly credited to the loan account of the  
beneficiaries.

The proposal is placed for your kind perusal and approval.

Jt. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

may be approved

29/1/2019

Pranab Kumar  
06/02/19

27/2/19

27/2/19

Asst. Director  
NULM

Director

70

SMM  
FI&ME



**Proposal -I**

We have received a letter from MoHUA vide letter no F-20019/2/2018-UPA-I (9049384) dated on 28//01/2019 relating to Minutes of Monthly Meeting held on 22/01/2019 in respect of PAiSA portal. The decisions of the Video conference are as follows;

**Action Point: Item 1: MIS data Shared by Minister to Bank**

1. The state has to rectify the MIS data and update the incorrect loan account number, for which provision has been made by NIC. The loan account data in MIS should be made 100% error free with all pending entries being completed at the earliest. Again A letter has been received from MoHUA vide letter no F-20019/2/2018-UPA-I (EFS 9049384) dated on 31/01/2019 relating to the discussion during VC dated on 22/01/2019. Here it is mentioned that there is already provision on PAiSA to upload unclaimed master data from ULB login and reports of such data are available in State/ULB login. Here it is also the state should undertake modification/rectification SEP MIs data and share only the correct records with the banks for further uploading on PAiSA portal. The state should directly communicate with the concerned banks for rectification of MIS data and claim amount on the PAiSA portal and a copy of all such communication with respective banks may also be shared with the Ministry /Allahabad Bank for information purpose.
2. It is requested not to approve any master data under PAiSA, unless the same has been included in the NULM MIS.
3. The performance of the PAiSA parameters would now be a pre-requisite factor for next fund release. Therefore, all required processes under PAiSA must be completed by states.

**Action Point: Item 2: Manual Vs Electronic Interest Subvention**

The state are requested to conduct at least 2 VCs per month on Paisa portal chaired by the State Mission Director and share highlights of 5 best and 5 worst performing ULBs in the state. I was further reiterated that MIS records should be completed, so that eligible beneficiaries could get the subvention.

**Action Point: Item 4: Excess claim of Interest Subvention**

The state are requested to conduct due diligence in approval of claim data at ULB level and ensure that no excess claim is processed.

**Action Point: Item 6: pendency in unmapped bank branches**

The state should dispose the pendency in unmapped bank branches at the earliest.

We may communicate the aforesaid action point to the ULBs so that they can take necessary actions on the issues. The draft letter is placed for your kind perusal and signature, if approved.



Proposal -II

The Interest subvention is being processed through the PAISA portal. In last three months (November 2018, December 2018 and January 2019) as per our consent the Allahabad Bank has debited the NULM SEP account and credited the amount as interest subvention to the account of the beneficiaries who are approved by the ULBs. The ULB wise amount of subvention is placed in the CP side. The synopsis of last three month is mentioned below;

Sl. No	Months	No of beneficiaries received Interest Subvention	Amount of Interest Subvention has credited to the account of the Beneficiaries	Subsidy - Commission, NPCI and SMS Charges (Including GST)
1	August, 2018	1996	366235.82	5686.03
2	September, 2018	1118	208246.33	3199.02
3	October, 2018	1312	291642.79	4321.79
	November, 2018	1921	520165.74	7383.44
	December, 2018	3363	797842.90	11513.39
	January, 2019	3436	691887.55	
<b>Total</b>			<b>2876021.13</b>	<b>32103.67</b>

The expenditure on interest subvention will be booked on SEP head of account and the charges (Commission, NPCI and SMS Charges including GST) will be booked on A&OE head under NULM.

Now the amount may be updated in the tally so that we can show the expenditure in our report.

The **proposal -I and II** is placed for your kind perusal and approval.

11/02/19  
Sandip Bairagi  
SMM (FI&ME)

Expressive with pre pages 17-18 may be perused. & proposal I & II may be approved.

11/02/19  
Jt. Director  
SUDA



Notes at NSP 17-18 may be seen

The action point in response to the VC on 22.01.2019 as suggested prepage and above may be conveyed to all ULBs. The draft placed on the CP side may be approved and signed.

Director, SUDA

*Handwritten*  
24/02/19  
AMD

Revised draft pl.  
24/2/19

P. br m

24/2/19

The revised draft is placed for your  
Review and Signature, if approved.

Revised draft may kindly  
be signed 24/2/19

24/2/19

24/2/19

*Handwritten*  
24/2/19

*Handwritten*  
24/2/19  
SUDA

*Handwritten*  
24/2/19

*Handwritten*  
24/2/19

*Handwritten*  
24/2/19



A VC held on 01/03/2019 relating to PAiSA portal. In this VC it was decided that the ULBs have to update the unclaimed master data in PAiSA portal for information of the bank. Accordingly the ULBs have uploaded the 8235 Master data (from October, 2018 to March, 2019) in the portal. Out of which the bank has released interest subvention to 1116 beneficiaries in February, 2019. Therefore, 7119 SEP beneficiaries are not received Interest subvention through PAiSA portal.

We may request the banks to upload the data in PAiSA portal so that the beneficiaries can get the interest subvention through PAiSA portal.

The draft letter is placed for your kind perusal and approval.

Jt-Director  
SUDA

Proposal "A" may be approved

Sandip Bairagi  
SMM (FI&ME)

AMD, NULM

X-May be approved

20/03/19

Director/SUDL

Draft needs to be revised. Sandip has been directed accordingly.

20/03/19

JD



For releasing interest subsidy on DBT mode the GOI has developed a web portal. The Banks have uploaded the master data in the web portal. As per the guideline, the ULBs have verified and approved 18195 number of NULM compliant SEP beneficiaries through the portal. The sub component wise details are given below;

Sl. No.	Scheme	Status	No of Accounts	Sanctioned Amt (Rs.)	Disbursed Amt (Rs.)	Interest Amt (Rs.)	Subsidy Amt (Rs.)
1	WSHG	Approved by ULB	12146	1677738650.00	1663309803.75	8880049.10	3063603.35
2	SEP-G	Approved by ULB	672	72182800	72178648	324544.2	129917.12
3	SEP-I	Approved by ULB	5377	558623240	543620602.6	3392850.74	1050847.3
		Total	18195	2308544690.00	2279109054.34	12597444.04	4244367.75

The SMMU may verify and approve the data and amount of interest subsidy which is approved by the ULBs. If approved then the amount of Rs. 4244367.75/- may be released to the 18195 SEP Beneficiaries of 101 ULBs as interest subsidy. The Interest subvention amount may be credited directly to the loan account of the beneficiaries. The ULB wise and scheme wise list is placed in the CP side.

The proposal is placed for your kind perusal and approval.

Jt. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

Notes above may kindly be seen.

An amount of Rs.42,44,367/- has been claimed as interest subvention for 18195 SEP beneficiaries for 101 ULBs may be approved.

Director, SUDA

Chankharia  
AMD  
27/05/19

27/5/19

2775




the implementation of PAiSA portal for monthly release of interest subvention to the SEP beneficiaries under NULM has created a positive vibration among the beneficiaries. At the time of analysis of data which has been downloaded from PAiSA we are facing problem which are as follows;

1. The claim processed data for a particular month can be downloaded from the portal. In the data it is found that if a beneficiary has received interest subsidy for last 3 months then the name has been mentioned 3 times in the list. In such case it is very difficult to find out the number of beneficiaries who have received interest subvention in a particular month. Now we are requesting the Banks to claim the interest subvention of a number of beneficiaries whose interest subvention was not claimed by bank. But if the name of beneficiaries is available from the portal then the problem will be solved easily.
2. A number of data is constantly showing in the PAiSA portal as 'Not Uploaded'. We have several times requested the banks to upload the 'Not Uploaded' master data in the paisa. But the Banks are not uploading data in the portal.
3. The ULBs are approving master data in PAiSA portal in every month. In spite of that there is a gap between MIS data and PAiSA data. To monitoring the gap we need the since inception data of disbursement of SEP loan in the MIS portal. So that we can compare the approved master data of PAiSA portal and disbursement data of MIS portal.

For smooth implementation of the programme we may request GOI to kindly bring some necessary change in PAiSA portal and MIS portal so that the state can get the aforesaid data for the portal.

The draft letter is placed for your kind perusal and signature, if approved.

AMD, NULM

  
Sandip Bairagi  
SMM (FI&ME)



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## NOTE SHEET

SUDA

Notes prepage may kindly be seen.

The introduction of PAiSA portal as a software has been effective in disbursement of interest subvention to all category of SEP beneficiaries under NULM. The portal acts as an interface between the ULBs, the banks and the State Mission Management Unit. However, all though we have on boarded the PAiSA portal in the State, certain modifications / customization is necessary to make the portal more effective. Issues are mentioned at 'X' prepage.

In this context, we may write to the Mission Director, NULM and Joint Secretary, Ministry of Housing & Urban Affairs, Govt. of India highlighting the issues. The draft placed on the cp side may be approved & signed.

Director, SUDA

*Khandhu*  
AMD 20/08/19

AD (NULM)

Queries and suggestions may be sent  
to concerned NMM.

sd/ 21/6

Sandip Bairagi

Per speech

*Khandhu*  
24/08/19



For releasing interest subsidy on DBT mode the GOI has developed a web portal. The Banks have uploaded the master data in the web portal. As per the guideline, the ULBs have verified and approved 6221 number of NULM compliant SEP beneficiaries through the portal. The sub component wise details are given below;

Sl. N O.	Sche me	Status	No of Accounts	Sanctioned Amt (Rs.)	Disbursed Amt (Rs.)	Interest Amt (Rs.)	June, 2019 Subsidy Amt (Rs.)
1	WSHG	Approved by ULB	4788	681270970	668436539.6	3369956.71	1078135.56
2	SEP-G	Approved by ULB	66	9256600	8960806	43478	14510.01
3	SEP-I	Approved by ULB	1367	138815012	135174125.8	929332.64	296279.92
		Total	6221	829342582	812571471.3	4342767.35	1388925.49

The SMMU may verify and approve the data and amount of interest subsidy which is approved by the ULBs. If approved then the amount of Rs. 1388925.49/- may be released to the 6221 SEP Beneficiaries of 101 ULBs as interest subsidy. The Interest subvention amount may be credited directly to the loan account of the beneficiaries. The ULB wise and scheme wise list is placed in the CP side.

The proposal is placed for your kind perusal and approval.

Jt. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

"1" may be approved

04/7/19

Comments please

Chandra  
01/07/19

Acct.

Fund availability may be confirmed as on present date.  
Y. Hore  
08/07/19.



As per notes and orders at prepage

Proposed release of fund may be met out of available total balance of Rs.1,05,67,436/- under Self Employment (Individual & Group Enterprise) and Self Help Group – Bank Linkage (NULM).

Placed for consideration please.

Finance Officer

*[Signature]*  
11-07-19  
*Director*

May be approved  
*[Signature]*  
11/07/19.

Ref 12/7/15

*for*  
*pro*  
*AND*



The beneficiaries under NULM who have received loan from bank branches and repaying their loan promptly are eligible to get interest subvention through PAiSA portal. But it is observed that your bank is not uploading the master data and claim data in PAiSA portal regularly. As a result the urban beneficiaries are deprived from their entitlement. This is comprising with the objective of the programme to improve the livelihood of urban poor. Data of individual(S)/ SHGs pending at banks for uploading in PAiSA portal and the Interest subvention data claimed by bank is mentioned in the table

Sl.No	Name of the Bank	Number of Accounts are not uploaded by Bank in PAiSA	Total number of beneficiaries for which Interest subvention have to be claimed by Bank
1	ALLAHABAD BANK	402	1398
2	ANDHRA BANK	6	63
3	AXIS BANK	0	3
4	BANGIYA GRAMIN VIKASH BANK	490	0
5	BANK OF BARODA	23	478
6	BANK OF INDIA	239	638
7	CANARA BANK	93	327
8	CENTRAL BANK OF INDIA	57	295
9	CORPORATION BANK	39	0
10	DENA BANK	0	9
11	HDFC BANK LTD	0	2
12	IDBI BANK LTD	35	27
13	INDIAN BANK	115	90
14	INDIAN OVERSEAS BANK	118	169
15	ORIENTAL BANK OF COMMERCE	8	74
16	PASCHIM BANGA GRAMIN BANK	181	0
17	PUNJAB AND SIND BANK	7	57
18	PUNJAB NATIONAL BANK	252	500
19	STATE BANK OF INDIA	555	845
20	SYNDICATE BANK	53	375
21	UCO BANK	327	780
22	UNION BANK OF INDIA	86	302
23	UNITED BANK OF INDIA	1051	3015
24	UTTARBANGA KSHETRIYA GRAMIN BANK	485	0
25	VIJAYA BANK	7	31
Total		4629	9478

We may request the bank to take necessary action to upload the master data and claim data in the PAiSA portal. The draft letter is placed for your kind perusal and signature, if approved.

Jt. Director,  
SUDA

Drafts may kindly be signed

12/07/19  
Sandip Bairagi  
SMM (FI&ME)

AND NULM

14/7/19



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NOTE SHEET

SUDA

Notes at page-26/N.

It has come to notice that banks have not been uploading entire master data and claim data of individual/ SHGs in the PAiSA portal thereby depriving the urban poor beneficiaries their due interest subsidy. We have generated a bank-wise comprehensive beneficiary list. This may be shared with the banks immediately, with the request to update all pending data in the MIS portal within 20<sup>th</sup> of July, 2019.

25 (twenty five) separate draft letters placed on the cp side may kindly be approved and signed.

Director, SUDA

Chandhan  
AMD 12/07/19

Ref 16/7

Chandhan  
18/07/19

S. Bairagi SMM



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## NOTE SHEET

SUDA

As per the directive of the GOI a separate current account 50446367233 in the name of STATE URBAN DEVELOPMENT AGENCY - SEP was opened in Allahabad Bank for releasing interest subvention to the SEP loan beneficiaries under NULM. In last financial year an amount of Rs. 110 lakh was deposited in the aforesaid account. The present balance of the account is Rs. 1296078.92/-.

Now to smooth release the interest subvention we may deposit Rs.50 lakh in the aforesaid account.

The proposal is placed for your kind perusal and approval.

Jt. Director,  
NULM

Sandip Bairagi  
SMM (FI&ME)

*For*  
The present available balance of Rs. 12,96,078.92, is verified from the 'Paisa Portal'. As per the claim processed report in the said portal, the average monthly outflow for interest subvention is around Rs. 12-15 lakhs. The present available balance for the 'SEP' subcomponent for the NULM account maintained at SBI is Rs. 96.16 ~~crore~~ lakhs. So the proposed amount of Rs. 50 lakhs may be transferred to the 'SUDA-SEP' A/c of Allahabad Bank.

AND

(NULM)

Y. H. H. H.  
25/07/19



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NOTE SHEET

SUDA

Notes page-28/N.

The balance in the Allahabad Bank account of DAY-NULM is currently at ₹ 12.96 lakh. This needs to be tapped up as the average monthly out flow on account of Interest Subvention is around ₹ 12.15 lakh.

It is proposed to transfer an amount of ₹ 50 lakh from the current balance of ₹ 96.16 lakh currently as balance in the DAY-NULM account maintained at SBI.

Director

*Handwritten signature*  
AMD  
29/07/19

*Handwritten signature*  
26/07/19

*Handwritten signature*  
26/07/19

*Handwritten signature*  
29/07/19

As per notes and orders at above

As approved by Director,SUDA, a Transfer Advice has been prepared for Rs. 50,00,000/- (Rupees Fifty Lakh only) in favour of Allahabad Bank,GD Market Branch for releasing interest subvention to the SEP loan beneficiaries under NULM and placed herewith for signature of Director,SUDA and Finance Officer,SUDA please for onward transmission to SBI, Salt Lake for electronic transfer of fund.

*Handwritten signature*  
29.07.19

*Handwritten signature*  
29/7/19

*Handwritten signature*  
29/7/19

*Handwritten signature*  
F.O.

*Handwritten signature*  
Din. SUDA

*Handwritten signature*  
FO



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# NOTE SHEET

SUDA

For releasing interest subsidy on DBT mode the GOI has developed a web portal. The Banks have uploaded the master data in the web portal. As per the guideline, the Banks have claimed interest subvention for 7736 number of NULM compliant SEP beneficiaries who are verified and approved by ULBs through the portal. The sub component wise details are given below;

Sl. N o.	Schem e	Status	No of Accounts	Sanctioned Amt (Rs.)	Disbursed Amt (Rs.)	Interest Amt (Rs.)	Subsidy Amt (Rs.)
1	WSHG	Approv ed by ULB	5867	843977830	817179154.45	4271558.57	1434750.16
2	SEP-G	Approv ed by ULB	75	10256600	9624806.00	46988.00	15545.34
3	SEP-I	Approv ed by ULB	1794	184464148	175458131.75	1262556.7	391497.13
		<b>Total</b>	<b>7736</b>	<b>1038698678</b>	<b>812571471.3</b>	<b>5581103.27</b>	<b>1841792.63</b>

The SMMU may verify and approve the data and amount of interest subsidy which is approved by the ULBs. If approved then the amount of Rs. 1841792.63/- may be released to the 7736 SEP Beneficiaries of 103 ULBs as interest subsidy. The Interest subvention amount may be credited directly to the loan account of the beneficiaries. The ULB wise and scheme wise list is placed in the CP side.

The proposal is placed for your kind perusal and approval.

Jt. Director,  
SUDA

  
Sandip Bairagi  
SMM (FI&ME)



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## NOTE SHEET

SUDA

Notes page-30/N.

SMMU is permitted to verify and approve the amount of interest subsidy which are since been approved by the ULBs aggregating to ₹ 18,41,792.63 (₹ eighteen lakh forty one thousand seven hundred ninety two and sixty three paisa) only for 7736 (seven thousand seven hundred thirty six) SEP beneficiaries of 103 (one hundred & three) ULBs.

*P. R. R. R.*  
02/08/19  
AMD

S. Bairagi  
SMM

Self Employment Programme (SEP) is the most critical component of development for development of micro entrepreneurs at ULB level. The components has 3 (three) subcomponents (1) Self employment programme for individual (SEP-I) (loan amount upto Rs.2 lakh) (2) Self Employment Programme for group (SEP-G) (loan amount upto Rs.10 lakh) (3) SHG credit linkage (1<sup>st</sup> tranche loan amount for a minimum of Rs.1.5 lakh). The financial assistance in the form of Interest subvention would be given to all SEP loan beneficiaries under NULM who has repaid their loan on time.

The financial assistance available to urban poor in setting up individual and group enterprises will be in the form of Interest subsidy on the bank loans. Interest subsidy, over and above 7% rate of interest will be available on a bank loan for setting up of individual or group enterprises. The difference between 7% p.a. and the prevailing rate of interest will be provided to banks under NULM. Interest subsidy will be given only in case of timely repayment of loan. An additional 3 % interest subvention will be provided to all Women SHGs (WSHGs) who repay their loan in time.

To expedite the process the Ministry of Housing and Urban Affairs (MOHUA), GOI has signed a MOU with the Allahabad Bank as a nodal bank for releasing Interest Subsidy to the beneficiaries of Self Employment Programme under NULM. To execute the process, Allahabad Bank has developed a web portal in the name of 'Portal for Affordable credit and Interest Subvention Access (PAiSA)' for expediting the process for releasing Interest subvention on monthly basis. Some concerns need to be addressed.

1. As per the guideline ULBs are to verify and approve the NULM compliant beneficiaries who are credit linked with different branches of nationalized banks in the PAiSA portal. But it is observed that the claim for interest subvention for all beneficiaries have not been made from the bank. As a result the poor urban women are deprived from



their entitled financial benefit of the programme. The fact has been communicated to the Nodal Officer of PAiSA portal of the respective banks for taking appropriate action. Separate letter along with the list of beneficiaries have been sent to banks dated on 18/07/2019. Copies Placed in CP side. Despite of the follow up individually with the banks, the beneficiaries have not received interest subvention. The gap between approved master data and claim data for the month of July, 2019 is still there as per detail below;

Approved Master Data	Claim Data As on June,2019	GAP
<b>11853</b>	<b>7736</b>	<b>4117</b>

2. With regard to disposal of loan application under Self Employment Programme under NULM, it is observed from the Monthly Progress Report (MPR) that there is no substantial progress in credit linkage of SHGs and individual loan; though a number of loan applications are pending at different branches of your bank for a long period of time. As a result the national mission mode programme is under performing from the set goal. We have communicated the issues to the 22 banks. But we have not yet received any positive feedback in this regard from the ULBs.

In this context we may request the higher officials of Banks to advise their Branches to upload the claim for interest subvention of all SEP loan beneficiaries and dispose the loan applications pending with banks at the earliest.

The proposal submitted for your kind perusal and approval.

AMD, NULM

*Sandip Bairagi*  
Sandip Bairagi  
SMM (FI&ME)

There are a couple of critical concerns with the banks for furtherance of the NULM programme.

(1) Interest subvention of all beneficiaries (Individuals & Self Help Groups) are not being claimed by the different banks against the data already approved by the ULBs entered in the MIS portal of NULM by the ULB and sent to the PAiSA portal by the Ministry. Despite the data being available in the PAiSA portal interest subvention is of all the beneficiaries in the PAiSA portal entitled for subsidy, is not being claimed by the banks. Against **11853 beneficiaries** entitled to interest subvention, for the month of June,2019 banks have raised claim for **7736 beneficiaries** only. Almost 1/3<sup>rd</sup> of beneficiaries entitled to interest subsidy are not being claimed by the banks, although the banks are charging the normal rate of interest on the beneficiaries and not reimbursing it to the extent of the subsidy amount in the loan account for the beneficiaries. *Bank wise detail flagged.*

Director, SUDA has already written to the 22 (twenty two) nationalized banks dated 18.07.2019 separately enclosing the detail list of beneficiaries not receiving interest subvention.



- (2) There are still a large number of cash credit loan sanction proposals pending with the different branches of the nationalized banks. On this count also we have written to the Nodal Officers of SLBC member banks dated 07.06.2019 & 26.06.2019 and followed it up again with a reminder dated 22.07.2019, but we have not received any response so far. We have also spoken to the individual Nodal Officer over phone. The detail of the pendency for both the issues mentioned above are placed on the cp side (flagged).

In the context articulated above and as discussed with the officials with the Ministry of Urban Affairs, Govt. of India, Principal Secretary may kindly consider to write to the Chairman cum Managing Director of the banks requesting for their kind intervention and appropriate direction.

A draft DO letter to the head of Nationalised Banks on the cp side may kindly be perused.

Director

*Handwritten signature*  
AMD 05/08/19

Last ~~reminded~~ reminder was sent only on 22/7/19.  
Let us discuss the matters in the next review meeting.  
CMMU be asked to come with bankwise updated status.

sdg 4/8/19

~~AMS~~



Further discussed with Director.

For both the issues the matter has been taken up with the concerned Nodal Officer of the Banks. Therefore, Principal Secretary may like to consider to write to the Chairman cum Managing Director of the concerned banks drawing their kind attention to both the issues.

Principal Secretary may kindly like to peruse the draft DO to the Chairman cum Managing Director of the banks placed on the cp side.

Director

*Phonothan*  
13/08/19  
AMD



We have received a letter from GOI vide letter no. F-20019/2/2018-UPA-I-UD (9060144) dated on 02/08/2019 relating to the rejection of master data in the PAISA portal in the month of June, 2019 though the data was already entered in the NULM MIS portal. It is observed from the data of June, 2019 that the Bhatpara, Old Malda and North Barrackpore ULB have rejected the master data in the PAISA portal.

In this case we may seek clarification from the aforesaid ULBs for rejection of data in PAISA portal.

The draft letter is placed for your kind perusal and signature, if approved.

AMD, NULM

Sandip Bairagi  
SMM (FI&ME)

It is observed from the data that there is a gap between approved data and claim data. The bank branch wise approved data and claim data is given below;

Bank	number of Accounts approved by ULB	No. Of accounts received Interest subvention( as on 31/08/2019)	Gap
ALLAHABAD BANK	1711	1196	515
ANDHRA BANK	87	0	87
AXIS BANK LTD.	3	0	3
BANK OF BARODA	629	451	178
BANK OF INDIA	795	449	346
CANARA BANK	368	265	103
CENTRAL BANK OF INDIA	376	276	100
DENA BANK	11	7	4
IDBI BANK LIMITED	29	24	5
INDIAN BANK	116	0	116
INDIAN OVERSEAS BANK	254	186	68
ORIENTAL BANK OF COMMERCE	88	85	3
PUNJAB & SIND BANK	73	57	16
PUNJAB NATIONAL BANK	559	111	448
STATE BANK OF INDIA	1168	878	290
SYNDICATE BANK	423	209	214
UCO BANK	1340	723	617
UNION BANK OF INDIA	352	54	298
UNITED BANK OF INDIA	3445	2465	980
<b>Total</b>	<b>11827</b>	<b>7436</b>	<b>4391</b>

We may request the nodal officer of PAISA portal of different bank to claim interest subvention for all eligible beneficiaries under NULM. The bank wise draft letters are placed for your kind perusal and signature, if approved.

AMD, NULM

Sandip Bairagi  
SMM (FI&ME)

S. Banerjee SMM

Yeagnd

Chandhan  
18/09/19



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## NOTE SHEET

SUDA

## Proposal: 1

It is observed from the data that there is a gap between approved data and claim data. The bank branch wise approved data and claim data is given below;

Bank	number of Accounts approved by ULB	No. Of accounts received Interest subvention( as on 31/08/2019)	Gap
ALLAHABAD BANK	1711	1196	515
ANDHRA BANK	87	0	87
AXIS BANK LTD.	3	0	3
BANK OF BARODA	629	451	178
BANK OF INDIA	795	449	346
CANARA BANK	368	265	103
CENTRAL BANK OF INDIA	376	276	100
DENA BANK	11	7	4
IDBI BANK LIMITED	29	24	5
INDIAN BANK	116	0	116
INDIAN OVERSEAS BANK	254	186	68
ORIENTAL BANK OF COMMERCE	88	85	3
PUNJAB & SIND BANK	73	57	16
PUNJAB NATIONAL BANK	559	111	448
STATE BANK OF INDIA	1168	878	290
SYNDICATE BANK	423	209	214
UCO BANK	1340	723	617
UNION BANK OF INDIA	352	54	298
UNITED BANK OF INDIA	3445	2465	980
<b>Total</b>	<b>12428</b>	<b>7436</b>	<b>4992</b>

We may raise the issue to General Manager, SLBC convener bank for their information and taking necessary action. The draft letters are placed for your kind perusal and signature, if approved.

## Proposal: 2

In the 146<sup>th</sup> SLBC meeting the Hon'ble Finance Minister, GoWB instructed to submit the bank branch wise list of SHG loan application to the concern banks. Accordingly, a draft letter is placed for your kind perusal and signature, if approved.

AMD, NULM

Sandip Bairagi  
SMM (FI&ME)

As proposed  
to signed

Chandrima  
16/9/19

S. Bairagi SMM



## NOTE SHEET

SUDA

It is observed from the data that there is a gap between approved data and claim data. The bank branch wise approved data and claim data is given below;

Bank	number of Accounts approved by ULB	No. Of accounts received Interest subvention( as on 31/08/2019)	Gap
ALLAHABAD BANK	1711	1196	515
ANDHRA BANK	87	0	87
AXIS BANK LTD.	3	0	3
BANK OF BARODA	629	451	178
BANK OF INDIA	795	449	346
CANARA BANK	368	265	103
CENTRAL BANK OF INDIA	376	276	100
DENA BANK	11	7	4
IDBI BANK LIMITED	29	24	5
INDIAN BANK	116	0	116
INDIAN OVERSEAS BANK	254	186	68
ORIENTAL BANK OF COMMERCE	88	85	3
PUNJAB & SIND BANK	73	57	16
PUNJAB NATIONAL BANK	559	111	448
STATE BANK OF INDIA	1168	878	290
SYNDICATE BANK	423	209	214
UCO BANK	1340	723	617
UNION BANK OF INDIA	352	54	298
UNITED BANK OF INDIA	3445	2465	980
<b>Total</b>	<b>12428</b>	<b>7436</b>	<b>4992</b>

We may raise the issue to Chief Secretary, Finance for their information and taking necessary action. The draft letters are placed for your kind perusal and signature, if approved.

AMD, NULM

Sandip Bairagi  
SMM (FI&ME)

There are a couple of critical concerns with the banks for furtherance of the NULM programme.

- (1) Interest subvention of all beneficiaries (Individuals & Self Help Groups) are not being claimed by the different banks against the data already approved by the ULBs entered in the MIS portal of NULM by the ULB and sent to the PAiSA portal by the Ministry. Despite the data being available in the PAiSA portal interest subvention is of all the beneficiaries in the PAiSA portal entitled for subsidy, is not being claimed by the banks. Against **12428 beneficiaries** entitled to interest subvention, for the month of June, 2019 banks have raised claim for **7436 beneficiaries** only. Almost 1/3<sup>rd</sup> of beneficiaries entitled to interest subsidy are not being claimed by the banks, although the banks are charging the normal rate of interest on the beneficiaries and not reimbursing it to the extent of the subsidy amount in the loan account for the beneficiaries.



Director, SUDA has already written to the 22 (twenty two) nationalized banks dated 18.07.2019 separately enclosing the detail list of beneficiaries not receiving interest subvention.

(2) There are still a large number of cash credit loan sanction proposals pending with the different branches of the nationalized banks. On this count also we have written to the Nodal Officers of SLBC member banks dated 07.06.2019 & 26.06.2019 and followed it up again with a reminder dated 22.07.2019, but we have not received any response so far. We have also spoken to the individual Nodal Officer over phone.

The detail of the pendency for both the issues mentioned above are placed on the cp side (flagged).

In the context of the discussion held on the SLBC meeting today the 17<sup>th</sup> of September, 2019 chaired by the Hon'ble Finance Minister, Govt. of West Bengal, it has been decided to raise the issues with the Finance Department for taking up at an appropriate level.

A draft DO letter to the Additional Chief Secretary, Finance Department, Govt. of West Bengal placed on the cp side may kindly be approved and signed.

Director

Pranab  
AMD 17/09/19

Note Above.

A draft in this connection is placed for signature, if approved.

Pr. Secretary  
UD & MA Deptt.

U.O. No. SUDA 512

Dated 27.09.19

File No. SUDA-156/2018

PS → final so

28/10/2019

Self 26/9/19

I would like to take up with the banks too. Are the interest subventions claimed by the banks being credited to respective beneficiary / SHOC accounts?

28/10/2019

Director, SUDA

A note on PAISA portal be drafted pl.

Self 10/10

S. Bakshi SMM

8/10/19

AMD (56)



Instruction of Principal Secretary at page-38/N.

A draft D.O letter (flagged-'A') for the Chairman & Managing Director of 22 Nationalised Banks placed on the cp side.

A short write up on the PAiSA portal is also placed on the cp side (flagged-'B'). Through the PAiSA portal web based application the amount of subsidy is credited by the bank directly to the account of the individual/ group beneficiaries.

Detail of the CMD of concerned banks along with the latest status report placed on the cp side.

Director, SUDA

Charan  
18.10.18  
AMD

Pr. Secretary  
CD & MA Dept.

If approved, draft may kindly  
be signed.

Def 11/11/19.

U.O. No. SUDA... 542

Dated... 04.11.19

File No. SUDA-156/2018

Director, SUDA

6/11/2019

AD (31)

Revised draft pl.

Def 11/11/19

Revised draft put up (marked  
flag A)

Sandip B  
is put up with

Def 11/11/19  
AMD (K)

Director,





## NOTE SHEET

**SUDA**

Copy of notes & orders extracted from E-File No. SUDA-14012(13)/4/2019-NULM SEC(SUDA)-SUDA (Computer No.252148) may kindly be seen.

As approved, to transfer SEP fund from State Bank of India, Salt Lake, Sector-I branch to Allahabad Bank, GD Market Branch, a transfer advice amounting to Rs.2,00,00,000/- (Rupees Two Crore) only is prepared and placed herewith for signature of Finance Officer, SUDA please for transmission of the same to the State Bank of India, Salt Lake, Sector-I branch.

Finance Officer

*[Signature]*  
06-05-2020

FO (PAS)

*[Signature]*  
06.05.2020

*[Signature]*  
06/05/2020

Copy of notes & orders extracted from E-File No. SUDA-14012(13)/4/2019-NULM SEC(SUDA)-SUDA (Computer No.252148) may kindly be seen.

As approved, to transfer the SEP fund from State Bank of India, Salt Lake, Sector-I branch (A/C No.34061121921) to the Allahabad Bank, G. D. Market Branch, Salt Lake (A/C No.50446367233), a transfer advice amounting to Rs.3,50,00,000/- (Rupees Three Crore Fifty Lakh) only has been prepared and placed in herewith for signature of Finance Officers, SUDA please for onward transmission to State Bank of India, Salt Lake, Sector-I branch.

Finance Officer

(PAS)

*[Signature]*  
30-09-2020

*[Signature]*  
30.09.2020

*[Signature]*  
30/9/20