

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ

“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং

SUDA-68/2014(PT-I)/ 604

তারিখ

02/07/2018

From: Director, SUDA &amp;

Mission Director, WBSULM

To: The Director

Administrative Training Institute

Government of West Bengal

Block FC, Sector III, Saltlake Kolkata,

West Bengal Pin: 700106

**SUB: Request to provide the Venue and other support for Non residential one day training cum workshop for Roll out of Central Web Portal for Interest Subvention under NULM**

Sir,

We would like to conduct one day non residential hand holding training on 05/07/2018 on above mentioned subject at Administrative training institute, Kolkata. The MOUPA, GOI will provide facilitator for this training programme. The following amenities may be needed in the training Hall;

1. The Seating arrangement may preferable be in a cluster mode.
2. PA system
3. Digital Projector screen
4. Uninterrupted WI-Fi or broadband connection for internet would be required.
5. User Manual (Provided by SUDA) and Welcome kit.

In this training programme 100 (aprox) participants may be present.

You are requested kindly intimate us whether shall we get the Hall on aforesaid date. You are also requested to provide the estimate of the training programme.

Encl.:- 1. Session Plan

2. User Manual

Yours faithfully,

Director, SUDA

&amp;

Mission Director, WBSULM

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ

“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(PT-I)/605

তারিখ 02/07/2018

**From: - Director, SUDA &  
Mission Director, WBSULM**

**To: - General Manager (FI & Prisec) and Convener-SLBC  
Lead Bank Division, United Bank of India, Head Office  
11, Hemanta Basu Sarani, Kolkata-700001**

**Sub: Training Cum Workshop on National Roll out of Central Web Portal for  
Interest Subvention under NULM**

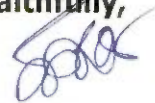
Sir,

This is to inform you that 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. Accordingly, the said Bank has developed a web portal for said purpose.

Now, as per the directive of MOHUA the state has conducted a Training Cum Sensitization Workshops for Roll out of Central Web Portal for Interest Subvention on 05/07/2018 at 10.00 A.M at New Seminar Hall- 3, Annex Building, 2<sup>nd</sup> floor, Administrative Training Institute, Block FC, Sector III, Saltlake, Kolkata, Pin: 700106

You are requested to kindly attend the programme on said date, time and venue. You are also requested to kindly request the state level Bankers (Regional / Circle) of all Banks to attend the programme on said date, time and venue.

**Yours faithfully,**



**Director, SUDA**

**&**

**Mission Director, WBSULM**

Government of India  
Ministry of Housing & Urban Affairs  
(NULM-I Section)

Nirman Bhawan, New Delhi.

Dated: 20/06/2018


To,  
The Mission Directors, DAY-NULM  
All States / UTs

**Subject: Notice of Training Cum Sensitization Workshops - National Roll Out of Central Web Portal for Interest Subvention.**

**Reference: This Ministry's letter no. K-12012(25)/1/2017-UPA-I-UD dt.18/19<sup>th</sup> June,2018.**

Reference above, Allahabad Bank will be organizing training and Sensitization Workshop in the States / UTs in consultation and coordination with Ministry. The Training for states and ULBs and sensitization for Bankers will be held jointly. The details in this regard are given here under:

1. **Participants from States and ULBs:** Portal users at the State and ULB level, namely Verifier and Approvers both at the State and ULB level may be called for these trainings. States may ensure that the minimum number of participants is 20.
2. **Participants from Banks:** Bankers at the state level (Regional / Circle office) may also be invited for the sensitization workshop. This may be done in coordination with the State Level Bankers Committee (SLBC), so that the information is passed on to all the bankers in the state.
3. **Logistics Arrangements:** The necessary logistics arrangements such as venue arrangement and other requirements may be made by the states. Sufficient copies of user manual for distribution to participants may be printed by states in advance. User Manual will be sent by email in advance.
4. **Infrastructure Requirement:** The seating arrangement may preferably be in a cluster mode. PA system, digital projector, screen, Wi-Fi or broadband connection for internet would be required. As the participants would be provided hands-on training, it is suggested that they may carry their laptops, if possible.
5. **Workshop Details:** The one day training cum workshop would be of approximately four hours duration. Representatives from Allahabad Bank and Ministry will be doing the necessary facilitation.
6. **Dates of Training cum Workshop:** The dates will be communicated to each state in advance by email so as to make advance preparation.

  
(Niraj Kumar)  
Director (NULM)  
Tel # 2306 2850

Copy to:

1. Shri Anurag Deep, AGM-IT, Allahabad Bank



Office of The Panihati Municipality  
Panihat, North 24 Parganas,  
Pin no.- 700 114  
Phone: 2553-2909/2563-4457  
Fax : 2553-1487  
Website- [www.panihatimunicipality.in](http://www.panihatimunicipality.in)  
Email ID- [panihatimunicipality@yahoo.co.in](mailto:panihatimunicipality@yahoo.co.in)




SL No.	SHG Name	Name of the Bank	A/C No.	Monthly Savings
91	ARADHANA NO-1 SHG	IDBI BANK	1148104000133050	30.00
92	DISHARI SHG	IDBI BANK	1148104000122139	30.00
93	UTSAB-2 SHG	IDBI BANK	1148104000128599	30.00
94	BASUNDHARA SHG	IDBI BANK	1148104000124294	30.00

PAGE-6

You are therefore requested to release the revolving fund for the above SHGs for smooth running of the programme.

Thanking You,



Yours Faithfully,  
  
Chairman  
Panihat Municipality  
Panihat Municipality





Director SULM &lt;wbsulm@gmail.com&gt;

## Round 2 - Training cum Sensitization Workshops - Web Portal | Dates

1 message

Pallavi Sen &lt;pallavi@umcasia.org&gt;

Thu, Jun 28, 2018 at 8:36 AM

To: mdmepma@apmepma.gov.in, Taring Darang <jdcumse@gmail.com>, Assam sulm <assam.sulm@gmail.com>, odffreeportblair@gmail.com, bihar\_sulm@yahoo.com, nulm.chd@gmail.com, SULM CG <sulmchhattisgarh@gmail.com>, Dnhpda Dnhpda <dnhpda@gmail.com>, atpdaman@gmail.com, "Sh.J.P. Agrawal" <mc.samajiksuvividhasangam@gmail.com>, Sandesh Sail <gsuda.apo@gmail.com>, nulm.gujarat@gmail.com, suda haryana <suda.haryana@yahoo.co.in>, SMMU-NULM Himachal Pradesh <himachal.sulm@gmail.com>, hudd-jj@nic.in, JHARKHAND SULM <jharkhandsulm@gmail.com>, NULM Kerala SMMU <nulmkerala@gmail.com>, Karnataka.sulm@gmail.com, Madhya Pradesh SULM <madhyapradesh-sulm@mpurban.gov.in>, NULM - MAHARASHTRA <nulmmaharashtra@gmail.com>, muda imphal <mudamanipur@gmail.com>, Director MUDA <Meghalaya.sulm@gmail.com>, Mizo SMMU NULM <mizonulm@gmail.com>, Nagaland.sulm@gmail.com, suda odisha <sudaodisha1990@gmail.com>, dirlad.pon@nic.in, punjabsulm@gmail.com, pddlb dlb <pdlsgrajasthan@gmail.com>, Sikkim.sulm@gmail.com, cma.tncma@nic.in, MD MEPMA Telangana <mdmepma.ts@gmail.com>, DirectorUrban Tripura <directorurbantripura@gmail.com>, Mohsin Kachroo <mohsin.nulm@gmail.com>, "Govt. of JK HOUSING & URBAN DEV. DEPTT." <housingudd9@gmail.com>, support@apmepma.gov.in, jspwdud@gmail.com, spldoc.sss@gmail.com, sudsh7@yahoo.co.in, kerala.sulm@gmail.com, SMMU Sikkim <smmu.sikkim@gmail.com>, joma.tncma@nic.in, Urban Udd <director.ma.goj@gmail.com>, SUDA SUDA <apdsuda@gmail.com>, Ravi Sharma <ravi.sulm@gmail.com>, jdud-arn@gov.in, Debasish Baruah <spmfi.asulms@gmail.com>, nulm sep <nulmsep@gmail.com>, mdasulms@gmail.com, suda.sikkim@gmail.com, Mepma Telangana <tsmepma@gmail.com>, SUDA NULM <nulmup@gmail.com>, Director SULM <wbsulm@gmail.com>, SMM FI&ME D-NULM Tripura <smm.fime.nulm@gmail.com>, SMMU SMID JHARKHAND <smm.smid.jharkhand@gmail.com>, NULM Chhattisgarh MIS & ME <nulmcmg.mis@gmail.com>, Dherya K Roy <Dherya.Roy@in.ey.com>, Jogesh Satapathy <jogesh.satapathy@in.ey.com>, Madan Pathak <madan.pathak@visioneis.org>

Cc: NIRAJ KUMAR <neeraj.kumar3@gov.in>, Ravikant Joshi <ravikant@umcasia.org>, Ravi Solanki <ravi.nulmmis@gmail.com>, Vijay Singh <vjy.nulmsmid@gmail.com>, "r.chakrapani" <r.chakrapani@nic.in>, "SVR Ramana US(UR-II)" <rangamma.svr@nic.in>, shivanshu sharma <asoupa3-mhupa@gov.in>

Kind Attn:

State Mission Directors of

Assam, Mizoram, Meghalaya, Nagaland, Arunanchal Pradesh, Sikkim, Manipur

Odisha, West Bengal

Gujarat, Rajasthan

Subject: Round 2 Training Program in States

Dear All,

The Round 2 "Web portal on Interest Subvention one-day "Training for states & ULBs and Sensitization Workshop for Bankers" is scheduled for following states as per details given here under:

States	Venue	Date	Timing
Maharashtra	Mumbai	Wednesday, July 4	10:00 am to 1:30 pm
Gujarat	Ahmedabad	Thursday, July 5	10:00 am to 1:30 pm

Rajasthan	Jaipur	Friday, July 6	10:00 am to 1:30 pm
Odisha	Bhubaneswar	Wednesday, July 4	10:00 am to 1:30 pm
West Bengal	Kolkata	Thursday, July 5	10:00 am to 1:30 pm
Assam, Mizoram, Meghalaya, Nagaland, Arunachal Pradesh, Sikkim, Manipur	Guwahati (common training for NER states)	Friday, July 6	10:00 am to 1:30 pm

(Assam is requested to coordinate for all north Eastern states)

Team from Allahabad Bank and Ministry will be the facilitators.

Above states are requested to make necessary arrangements as per Ministry letter dated 20.06.2018 (attached).

Participant hand book for printing will be sent early next week.

Thanks

Pallavi Sen

Technical Support Unit (TSU), National Urban Livelihoods Mission (NULM)

201-G, Nirman Bhawan, Ministry of Housing and Urban Affairs, GOI, New Delhi [www.mhupa.gov.in](http://www.mhupa.gov.in)

Mobile - +919958097547; skype: jspallavi

On Thu, Jun 21, 2018 at 3:51 PM, Pallavi Sen <pallavi@umcasia.org> wrote:

Dear All,

Please find attached Ministry letter on training cum Sensitization Workshop on Web Portal.

The first round planned is as under:

1. Madhya Pradesh - Bhopal Thursday, June 28
2. Chhattisgarh - Raipur, Friday, June 29
3. Maharashtra - Mumbai, Saturday, June 30

Second Round - (Tentative)

Gujarat, Rajasthan, Assam and West Bengal (5, 6 and 7 July)

Dates for other states will be informed shortly.

Thanks

Pallavi Sen

Technical Support Unit (TSU), National Urban Livelihoods Mission (NULM)

201-G, Nirman Bhawan, Ministry of Housing and Urban Affairs, GOI, New Delhi [www.mhupa.gov.in](http://www.mhupa.gov.in)  
Mobile - +919958097547; skype: jspallavi

On Tue, Jun 19, 2018 at 6:22 PM, Pallavi Sen <[pallavi@umcasia.org](mailto:pallavi@umcasia.org)> wrote:

To

The State Mission Directors  
All States / UTs

Dear All,

A National Roll out of the Centralized Web Portal on Interest Subvention is being done now. Please find attached "Guidelines to States" in this regard.

The link to DAY-NULM web-portal is <https://www.allbankcare.in/alb2/NULM/Login.aspx>

For user id / portal technical issues States and ULBs may contact the Allahabad Bank representatives. For any other concerns please contact the Ministry representatives as per coordinates given in the attached document.

Thanks

Pallavi Sen

Technical Support Unit (TSU), National Urban Livelihoods Mission (NULM)  
201-G, Nirman Bhawan, Ministry of Housing and Urban Affairs, GOI, New Delhi [www.mhupa.gov.in](http://www.mhupa.gov.in)  
Mobile - +919958097547; skype: jspallavi



**Letter to States - Web Portal Training cum Sensitization Workshops.pdf**  
969K



**Government of West Bengal**  
**Department of Urban Development & Municipal Affairs**  
**'Nagarayan', DF-8, Sector-I,**  
**Salt Lake City, Kolkata – 700 064**

No. 407/MA/P/C-10/3S-22/2018

Dated, Kolkata, the 27<sup>th</sup> day of March, 2018

From : Special Secretary to the Government of West Bengal

✓ To : The Director,  
State Urban Development Agency,  
ILGUS Bhavan, Block HA, Sector III, Salt Lake  
Kolkata 700 106

Sub: Opening of a Current Bank Account under NULM

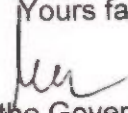
Ref. U.O. No. SUDA 153/18 dated 07.03.2018 (File No. 75/2014 (Pt))

Sir,

With reference to above, I am directed to state that a Current Bank Account may be opened with Allahabad Bank for NULM for design and development of Web Portal for streamlining the process of releasing interest subvention to the beneficiaries under SAP. Bank code may be obtained from the concerned Treasury/PAO.

This is issued with concurrence of finance Department vide U.O. No. Group T/2017-2018/1179 dated 22.03.2018.

Yours faithfully,


  
Special Secretary to the Government of West Bengal

No.407/1/MA/P/C-10/3S-22/2018

Dated, Kolkata, the 27<sup>th</sup> day of March, 2018

Copy forwarded for information to;

Shri S.Das, WBCS (Exe.), Joint Secretary, UDMA Department

  
Special Secretary

From p<sub>re</sub> page:

F. 2. has accorded necessary permission in respect of opening a current Bank A/c with Allahabad Bank for NULM.

This may be communicated to Director, SUDA.

A draft is placed below for approval.

S.S.(S.G.)

Suman  
27.03.18

ky 27/3/18

Suman



Workflow Based File Tracking System  
Government of West Bengal  
Finance - Group R

File No : MA/P/C-10/3S-22/2018

Subject : Opening of new bank account for NULM.

Department : Urban Development

File No. MA/P/C-10/3S-22/2018

We may have no objection to give necessary permission in respect of opening of a Current Bank Account with Allahabad Bank for NULM subject to concurrence of Group - T of this Department.

Sd/- Joint Secretary

16/03/2018

We may agree to the proposal of the Administrative Department towards opening of Current Bank Account with Allahabad Bank for NULM (National Urban Livelihoods Mission) for design and development of Web Portal for streamlining the process of releasing interest subvention to the beneficiaries under SAP. Bank code may be obtained from the concerned Treasury/PAO.

Sd/-

Joint Secretary

20/03/2018

Sd/-

Additional Chief Secretary


21/03/2018

U.O. NO. : Group T/2017-2018/1179

U.O. Date : 22/03/2018

UO NO : Group R/2017-2018/0410

UO Date : 22/03/2018

  
S.O, Finance Department  
22/03/2018

SS/CSG

23.03.2018

Suman

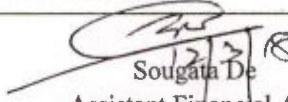
27/3

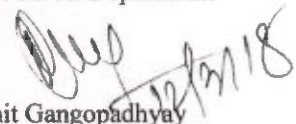


File No: MA/P/C-10/3S-22/2018: U.D. & M. A. Department, Govt. of W.B.  
File Name: Opening of new bank account for NULM

Notes Prepage

For opening of new bank account as proposed at n.s.p.1, permission of Finance Department, Group R, is to be obtained as per Finance Department Memo No.585-F(Y) dated 21.01.2013 read with no.675-F dated 22.01.2008.

  
Sougata De  
Assistant Financial Advisor  
U.D & M. A. Department

  
Amit Gangopadhyay  
Financial Advisor  
U.D & M. A. Department

Secretary, U.D. & M. A. Department

Secretary is on official tour.  
may kindly be considered.

Finance Deptt  
Group - R

Urban Development Deptt.  
U/O No. 552  
Dt. 15.3.18

9  
16/3/18

2018

# Government of West Bengal Note Sheet

Urban Development & Municipal Affairs Department

Municipal Affairs (Planning & Budge) Branch

File No.MA/P/C-10/3S-22/2018

Subject : Proposal for Opening of New Bank Account for NULM

## Notes and Orders

U.O. No. SUDA 153/18 dated 07.03.2018 (File No. 75/2014 (Pt I) received from Director, SUDA

Pud placed below may kindly be seen

As per K-12012(8)/2/2018-UPA-I-UD/EFTS-9037786 dated 20.02.2018 the Director, (NULM – I), Ministry of Housing & Urban Affairs, NULM division, Government of India , the Ministry has entered into a MOU with Allahabad Bank for design & development of Web Portal for streamlining the process of releasing interest subvention to the beneficiaries under Self Employment Programme (SEP) - a component under NULM.

Under the Self Employment Programme (SEP) financial assistance is provided to beneficiaries by way of interest subvention on bank loans, for interest rate over and above 7% charged by the banks.

As per proposed system, the interest subvention claims will be uploaded centrally by the banks on the portal. The beneficiary data for reimbursement of interest subvention claims submitted by banks will then be verified by the Urban Local Bodies. After verification by the ULBs and approved by the State, the subvention amount will be transferred on Direct Benefit transfer (DBT) mode to beneficiary.

In order to implement the above, each State will be required to open a Current Account with Allahabad Bank.

Under the above stated circumstances the Director, SUDA has proposed for opening of a Current Bank A/c for NULM.

Now the file may be sent to Finance Department Group – T for necessary concurrence regarding opening of a 0Current Bank A/c with Allahabad Bank for NULM.

S-S. (S.G.)

F.A.  
A.P.A.

suman  
08.03.2018

*[Signature]*

*[Signature]*  
8/3/18

1101808/2018-UPA



K-12015(25)/1/2017-UPA-I-UD (EFS: 9031102)

Government of India  
M/o Housing and Urban Affairs  
(UPA Division)  
\*\*\*\*\*

Room No.324-C, Nirman Bhawan  
New Delhi, dated the June 18, 2018

To,

The Mission Directors, DAY-NULM  
All States / UTs

DD  
Sandeep Raina  
M. put up

**Subject: Guidelines for States - National Roll Out of Central Web Portal for Interest Subvention.**

This is in continuation of letter No.K-12015 (25)/1/2017-UPA I SECTION (EFS: 9031102) dated January 17, 2018, and letter no.K-12012 (8)/2/2018-UPA I - UD / (EFTS: 9037786) dated February 20, 2018, regarding centralized web platform for processing of interest subvention under Self Employment Programme (SEP). The Ministry has conducted a Soft Launch of the web portal in April 2018, under which full cycle of processing of interest subvention has been completed successfully in 4 states involving 7 banks as participants (Annexure 1).

2. It is now planned to do a National Roll-out of the portal. States, which have submitted information as per letter dated February 20, 2018, would be able to use this portal. States are also required to complete the process of opening of current Account with Allahabad Bank, and depositing of money in the account, which is required towards payment of interest subvention to the beneficiary loan account. States which have not submitted the required data to the Ministry can do so at the earliest.

3. To take forward the National Roll-out plan, further instructions are given here under:

- Users of Portal:** The portal envisages two users viz. Verifier and Approver, both at the State and the ULB levels. At the Verifier level, the user can be a CMM / SMM. The Approver at the ULB and State levels must be Municipal Commissioner and State Mission Director respectively. The designated Approver at the ULB and State level can delegate power of Approval to another permanent government official only through a speaking order. Allahabad Bank will be issuing 'User ids' and 'Passwords' for ULBs and States.
- ULB Bank Branch Mapping:** The ULB Bank Branch mapping has been done in the portal based on the information given by the States to the Ministry. In case of requirement of mapping of additional bank branches, ULBs have the option to submit this information on the portal. A similar facility has been provided to banks to submit list of their unmapped branches to states. In such cases, states will be able to send this information to ULBs for vetting and verifying whether such branches have been giving DAY-NULM loans and can be mapped in the portal.
- Claim Data Submission:** Banks will be allowed to upload claim data with effect from April 1, 2018. In the first phase all 21 Public Sector Banks and 7 Private Sector Banks (as per Annexure) will be on-boarded. In the second and third phase remaining private sector banks along with RRBs and Cooperative banks will be on-boarded. The banks are requested to upload the information by June end.



4. **Manual Processing of Interest Subvention:** Manual processing of interest subvention may not be required for states which switch over to web portal mode.
5. **Historical Claim:** A separate communication will be sent regarding allowing the banks to upload historical claim data prior to April 2018. However, prior to that, ULBs and banks will be required to undertake exercise for reconciliation of interest subvention claims processed in the past. A confirmation will need to be sent to the Ministry by banks regarding completion of this exercise.
6. **Role of ULBs and States:** Once the master and claim data of beneficiaries have been uploaded by the banks, ULB is required to verify and approve the beneficiary data. Thereafter, State will approve the payment to be made to the beneficiaries.
  - a. It is important that verification and approval of beneficiary data and approval of payment is ensured in time, so that, the entire process of interest subvention is completed timely during each processing cycle.
  - b. Once the payment is made to the beneficiaries, States will be able to view the report of successful transactions and download the data.
7. **Trainings for States, ULBs and Banks:** The Ministry in association with Allahabad Bank will be organizing trainings in each State shortly. The cost of logistics would be borne by the States while Ministry would provide the Trainers. Similar trainings will be organised for sensitization of bankers at the State level. States and ULBs can further organise VCs and workshops at the local level, both for bankers and concerned government functionaries.
8. **Assistance for Portal Users:** Allahabad Bank will be making available 'Help-line' number shortly which can be used for resolving any queries by the portal users.
9. **User Manual and FAQ:** A user Manual and FAQ will be available for users in the portal for ready reference.
10. **Service Fee:** Allahabad Bank will charge a service fee of 1.05% of interest subvention amount released, which will be deducted from the bank account of the State, maintained for this purpose. National Payments Corporation of India (NPCI) service charges for bank account transfer and SMS charges will be deducted at the time of transaction / activity completion.

4. States are requested to pass on this information to the ULBs under their jurisdiction. Any further queries can be sent by email to the undersigned on [neeraj.kumar3@gov.in](mailto:neeraj.kumar3@gov.in).

  
(Niraj Kumar) 19/6  
Director (NULM)  
Tel # 2306 2850

Copy to:

1. Shri Anurag Deep, AGM-IT, Allahabad Bank
2. To all States and UTs

**Annexure 1: Soft Launch | List of Participants**

Sr No	State	Bank
1	Chhattisgarh	Allahabad Bank
2	Jharkhand	Andhra Bank
3	Odisha	Bank of India
4	Rajasthan	Bank of Baroda
5		Canara Bank
6		State Bank of India
7		UCO Bank

## Annexure 2: Phase I - List of Banks

Sr. No	Bank
1	Allahabad Bank
2	Andhra Bank
3	Bank of Baroda
4	Bank of India
5	Bank of Maharashtra
6	Canara Bank
7	Central Bank of India
8	Corporation Bank
9	Dena Bank
10	IDBI Bank Limited
11	Indian Bank
12	Indian Overseas Bank
13	Oriental Bank of Commerce
14	Punjab & Sind Bank
15	Punjab National Bank
16	State Bank of India
17	Syndicate Bank
18	UCO Bank
19	Union Bank of India
20	United Bank of India
21	Vijaya Bank
22	Axis Bank
23	HDFC Bank



- 24 ICICI Bank
- 25 IDFC Bank
- 26 Ratnakar Bank
- 27 Karur Vysya Bank
- 28 South Indian Bank

K-12015(25)112017-04A-1

Director  
State Urban Development Agency,  
Govt. of West Bengal  
Setor-3, Salt Lake, ILGUS Bhawan  
Bidhan Nagar  
Kolkata-700106

प्रेषक / Dispatcher  
आवासन और शहरी कार्य मंत्रालय  
Ministry of Housing and Urban Affairs  
निर्माण भवन, नई दिल्ली-110011  
Nirman Bhawan, New Delhi-110011

K-12015(25)/1/2017-UPA-I-UD (EFS: 9031102)

Government of India  
M/o Housing and Urban Affairs  
(UPA Division)

\*\*\*\*\*

Room No.334-C, Nirman Bhawan  
New Delhi, dated the June 18, 2018  
19

To,

The Mission Directors, DAY-NULM  
All States / UTs

**Subject: Guidelines for States - National Roll Out of Central Web Portal for Interest Subvention.**

This is in continuation of letter No.K-12015 (25)/1/2017-UPA I SECTION (EFS: 9031102) dated January 17, 2018, and letter no.K-12012 (8)/2/2018-UPA I - UD / (EFTS: 9037786) dated February 20, 2018, regarding centralized web platform for processing of interest subvention under Self Employment Programme (SEP). The Ministry has conducted a Soft Launch of the web portal in April 2018, under which full cycle of processing of interest subvention has been completed successfully in 4 states involving 7 banks as participants (Annexure 1).

2. It is now planned to do a National Roll-out of the portal. States, which have submitted information as per letter dated February 20, 2018, would be able to use this portal. States are also required to complete the process of opening of current Account with Allahabad Bank, and depositing of money in the account, which is required towards payment of interest subvention to the beneficiary loan account. States which have not submitted the required data to the Ministry can do so at the earliest.

3. To take forward the National Roll-out plan, further instructions are given here under:

1. **Users of Portal:** The portal envisages two users viz. Verifier and Approver, both at the State and the ULB levels. At the Verifier level, the user can be a CMM / SMM. The Approver at the ULB and State levels must be Municipal Commissioner and State Mission Director respectively. The designated Approver at the ULB and State level can delegate power of Approval to another permanent government official only through a speaking order. Allahabad Bank will be issuing 'User ids' and 'Passwords' for ULBs and States.
2. **ULB Bank Branch Mapping:** The ULB Bank Branch mapping has been done in the portal based on the information given by the States to the Ministry. In case of requirement of mapping of additional bank branches, ULBs have the option to submit this information on the portal. A similar facility has been provided to banks to submit list of their unmapped branches to states. In such cases, states will be able to send this information to ULBs for vetting and verifying whether such branches have been giving DAY-NULM loans and can be mapped in the portal.
3. **Claim Data Submission:** Banks will be allowed to upload claim data with effect from April 1, 2018. In the first phase all 21 Public Sector Banks and 7 Private Sector Banks (as per Annexure) will be on-boarded. In the second and third phase remaining private sector banks along with RRBs and Cooperative banks will be on-boarded. The banks are requested to upload the information by June end.

4. **Manual Processing of Interest Subvention:** Manual processing of interest subvention may not be required for states which switch over to web portal mode.
  5. **Historical Claim:** A separate communication will be sent regarding allowing the banks to upload historical claim data prior to April 2018. However, prior to that, ULBs and banks will be required to undertake exercise for reconciliation of interest subvention claims processed in the past. A confirmation will need to be sent to the Ministry by banks regarding completion of this exercise.
  6. **Role of ULBs and States:** Once the master and claim data of beneficiaries have been uploaded by the banks, ULB is required to verify and approve the beneficiary data. Thereafter, State will approve the payment to be made to the beneficiaries.
    - a. It is important that verification and approval of beneficiary data and approval of payment is ensured in time, so that, the entire process of interest subvention is completed timely during each processing cycle.
    - b. Once the payment is made to the beneficiaries, States will be able to view the report of successful transactions and download the data.
  7. **Trainings for States, ULBs and Banks:** The Ministry in association with Allahabad Bank will be organizing trainings in each State shortly. The cost of logistics would be borne by the States while Ministry would provide the Trainers. Similar trainings will be organised for sensitization of bankers at the State level. States and ULBs can further organise VCs and workshops at the local level, both for bankers and concerned government functionaries.
  8. **Assistance for Portal Users:** Allahabad Bank will be making available 'Help-line' number shortly which can be used for resolving any queries by the portal users.
  9. **User Manual and FAQ:** A user Manual and FAQ will be available for users in the portal for ready reference.
  10. **Service Fee:** Allahabad Bank will charge a service fee of 1.05% of interest subvention amount released, which will be deducted from the bank account of the State, maintained for this purpose. National Payments Corporation of India (NPCI) service charges for bank account transfer and SMS charges will be deducted at the time of transaction / activity completion.
4. States are requested to pass on this information to the ULBs under their jurisdiction. Any further queries can be sent by email to the undersigned on [neeraj.kumar3@gov.in](mailto:neeraj.kumar3@gov.in).

  
(Niraj Kumar) 19/6  
Director (NULM)  
Tel # 2306 2850

Copy to:

1. Shri Anurag Deep, AGM-IT, Allahabad Bank
2. To all States and UTs



Annexure 1: Soft Launch | List of Participants

Sr No	State	Bank
1	Chhattisgarh	Allahabad Bank
2	Jharkhand	Andhra Bank
3	Odisha	Bank of India
4	Rajasthan	Bank of Baroda
5		Canara Bank
6		State Bank of India
7		UCO Bank

## Annexure 2: Phase I - List of Banks

Sr. No	Bank
1	Allahabad Bank
2	Andhra Bank
3	Bank of Baroda
4	Bank of India
5	Bank of Maharashtra
6	Canara Bank
7	Central Bank of India
8	Corporation Bank
9	Dena Bank
10	IDBI Bank Limited
11	Indian Bank
12	Indian Overseas Bank
13	Oriental Bank of Commerce
14	Punjab & Sind Bank
15	Punjab National Bank
16	State Bank of India
17	Syndicate Bank
18	UCO Bank
19	Union Bank of India
20	United Bank of India
21	Vijaya Bank
22	Axis Bank
23	HDFC Bank

- 24 ICICI Bank
- 25 IDFC Bank
- 26 Ratnakar Bank
- 27 Karur Vysya Bank
- 28 South Indian Bank

K-12011(11)/27/2017-UPA III (9024979)  
Government of India  
Ministry of Housing and Urban Affairs  
NULM Division

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Nirman Bhawan, New Delhi  
Dated the April 10, 2018

OFFICE MEMORANDUM

**Subject: Amendments to Operational Guidelines of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)- reg.**

The undersigned is directed to refer to the above subject and to inform that the Operational Guidelines of DAY-NULM, mentioned below, stand amended as per the approval of the Governing Council (GC), in their meeting held on February 12, 2018.

**1. Operational Guidelines of Social Mobilization and Institutional Development (SMID) under DAY-NULM**

The operational guidelines of Social Mobilization and Institutional Development (SMID) component of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY - NULM), were issued vide O.M. No. K-14014/58(10)/2012-UPA dated December 18, 2013 and subsequent amendments were issued vide O.M. No. K-14011/7 /2013 - UPA / FTS -9789 dated August 3, 2015 and O.M. No. K-14012/15 /2016 - UPA/FTS-16320 dated August 22, 2016.

In continuation of the above, relevant clauses of the operational guidelines of SMID have been amended further as follows:

Sr. No	Existing Provision	Amended Provision
1.	<b>Clause 4: Membership of SHGs</b>  Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under DAYNULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions and	<b>Clause 4: Membership of SHGs</b>  Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under DAY-NULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions

12/4/18



predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. These groups need not to be registered....	and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. <b>SHGs of less than 10 members with a minimum of 5 members may be formed for differently-abled persons.</b> These groups need not to be registered....
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## 2. Operational Guidelines of Self Employment Programme (SEP) under DAY-NULM

The operational guidelines of Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), were issued vide O.M. No. K-14014/58(10)/2012-UPA dated December 18, 2013 and subsequent amendments were issued vide O.M. No. K-14014/37 /2010 - UPA (Pt-1)/FTS -14403 dated June 15, 2016 and O.M. No. K-14012/15 /2016 - UPA/FTS-16320 dated August 22, 2016.

In continuation of the above, relevant clauses of the operational guidelines of SEP have been amended further as follows:

Sr. No	Existing Provision	Amended Provision
1.	<b>Clause 5 Procedure of Interest Subsidy</b> <b>Clause 5.1</b> All Scheduled commercial banks(SCBs), Regional Rural Banks(RRBs) and cooperative banks, which are on the Core Banking Solution (CBS) platform would be eligible for getting interest subvention under the scheme	<b>Clause 5 Procedure of Interest Subsidy</b> <b>Clause 5.1</b> All Scheduled commercial banks(SCBs), Regional Rural Banks(RRBs), cooperative banks, which are on the Core Banking Solution (CBS) platform would be eligible for getting interest subvention under the scheme. <b>In addition, Small Finance Banks on Core Banking Solution will also be eligible as per extant directions of RBI.</b>

2.	<p><b>Clause 7 Sub-Component 4.2- Group Enterprises (SEP-G) - Loan &amp; Subsidy</b></p> <p><b>Clause 7.1 Eligibility</b> The group enterprise should have minimum 5 members with a minimum of 70% members from urban poor families. More than one person from the same family should not be included in the group.</p> <p><b>Clause 7.3 Project Cost (PC):</b> The Maximum unit Project Cost for a group enterprise is Rs 10,00,000 (Rs Ten Lakhs)</p>	<p><b>Clause 7 Sub-Component 4.2- Group Enterprises (SEP-G) - Loan &amp; Subsidy</b></p> <p><b>Clause 7.1 Eligibility</b> The group enterprise should have minimum <b>two (2)</b> members with a minimum of 70% members from urban poor families. More than one person from the same family should not be included in the group.</p> <p><b>Clause 7.3 Project Cost (PC):</b> The group will be eligible for a maximum loan of <b>Rs 2 lakh per member or Rs. 10 lakh, whichever is lower.</b></p>
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In case of any contradictions between these amendments and any of the provisions in the existing operational guidelines, these amendments shall prevail.

  
 (Archana Mittal)  
 Director (NULMI)  
 Tel: 011 23062127

To,

1. Secretary / Principal Secretary (UD/MA), All States/UTs
2. Mission Director (DAY-NULM), All States/UTs

Copy for information to,

1. PS to Secretary, MHUA
2. PS to Joint Secretary (NULM)
3. PS to Director (NULM-I)
4. PA to Deputy Director (NULM-II)



No.K-12015(14)/3/2017-UPA I SECTION/(EFS: 3145797)

Government of India

M/o Housing and Urban Affairs (UPA Division)

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Nirman Bhawan,

New Delhi

Dated: January 18, 2018

To

Mission Directors  
(All States/UTs)

Subject: Small Finance Banks to be utilised under DAY-NULM from April 1, 2018

Under the Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana (DAY-NULM), credit is made available to urban poor for livelihood activities/consumption purposes through Scheduled Commercial Banks, Regional Rural Banks and Cooperative Banks on Core Banking System (CBS) platform. Interest subvention is granted on these loans above 7% rate of interest.

2. Recently, Small Finance Banks (SFBs) have been granted licenses by RBI to undertake basic banking activities for unserved and underserved segments including small business units and unorganized sector entities. Some of these banks are Ujjivan, Utkarsh, Equitas, Esaf, North East, Au, Capital etc. Details regarding SFBs can be accessed on the RBI website <https://www.rbi.org.in/Scripts/AboutUsDisplay.aspx?pg=Indian.htm>.

3. As per the RBI Guidelines on Small Finance Banks (SFBs) dated 6th July 2017 (copy of relevant clause enclosed), SFBs will become eligible to participate in government schemes including DAY-NULM with effect from 1st April, 2018. The mandate of these banks aligns with the mandate under DAY-NULM and these banks can improve access to credit for urban poor.

4. State Governments are requested to make arrangements to utilise the services of SFBs as per RBI provisions.

Yours sincerely,

*A. Mittal*

(Archana Mittal)

Director (NULM-I)

Tel: 011 -23062127





भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2017-18/14

FIDD.CO.SFB. No.9/04.09.001/2017-18

July 6, 2017

The Chairman/ Managing Director/  
Chief Executive Officer  
Small Finance Banks

Dear Sir/Madam,

**Small Finance Banks – Compendium of Guidelines on Financial Inclusion and Development**

In view of the announcement made in the budget 2014-15 regarding creation of a framework for licensing small banks, and to give a thrust to the supply of credit to micro and small enterprises, agriculture and banking services in unbanked and under-banked regions in the country, Reserve Bank decided to licence new "Small Finance Banks (SFBs)" in the private sector. Following a due process, in-principle approvals were given to ten applicants to set up SFBs vide press release dated September 16, 2015.

2. Subsequently, Operating Guidelines for Small Finance Banks were issued vide Circular DBR.NBD.No.26/16.13.218/2016-17 dated October 6, 2016, which prescribed, inter alia, broad indicative guidelines in areas related to Financial Inclusion and Development. In continuation with the same, comprehensive set of guidelines in the form of a compendium is **Annexed**. The guidelines are operational with effect from the date of this compendium.

Yours faithfully,

(Uma Shankar)  
Chief General Manager-In-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई-मेल : [cgmincfidd@rbi.org.in](mailto:cgmincfidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : रिज़र्व बैंक द्वारा मेल-ड्राफ़्ट, एसएमएस या फ़ोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यूमर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.





## CHAPTER VIII: GOVERNMENT SPONSORED SCHEMES

### Credit Facilities To SC/ST and Minority Communities

SFBs will become part of credit planning exercise under Lead Bank Scheme from the year 2018-19. The following Master Circulars relating to NRLM, NULM, Credit facilities to SCs/STs and Minorities will be fully applicable to SFBs with effect from April 1, 2018.

- i. Master Circular – Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) RBI/2017-18/10– FIDD.GSSD.CO.BC.No.04/09.01.01/2017-18 dated July 1, 2017
- ii. Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NRLM) RBI/2017-18/5 -- FIDD.GSSD.CO.BC.No.03/09.16.03/2017-18 dated July 1, 2017
- iii. Master Circular – Credit facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs) – RBI/2017-18/7 – FIDD.CO.GSSD.BC.No.06/09.09.01/2017-18 July 1, 2017
- iv. Master Circular – Credit facilities to Minority Communities – RBI/2017-18/6 – FIDD.GSSD. BC.No.05/09.10.01/2017-18 dated July 1, 2017

Small Finance Banks may refer to the above Master Circulars to obtain an understanding of the schemes and the reporting mechanism prescribed thereunder. The Master Circulars are available under the following link in the website of RBI.

[https://www.rbi.org.in/Scripts/BS\\_ViewMasterCircularDetails.aspx?did=343](https://www.rbi.org.in/Scripts/BS_ViewMasterCircularDetails.aspx?did=343)

**No: K-12015(25)/1/2017-UPA-I-UD (EFS: 9031102)**

Government of India

M/o Housing and Urban Affairs (UPA Division)

\*\*\*\*\*

Room No.215-B, Nirman Bhawan

New Delhi,

Dated the 17th of January, 2018

To,

The Mission Directors  
State Urban livelihoods Mission  
All States/UTs

**Subject: Signing of MoU with Allahabad Bank for design and development of national web portal for interest subvention**

You are aware that under the Self-Employment Programme (SEP) component of Deendayal Antyodaya Yojana -National Urban Livelihoods Mission (DAY-NULM), interest subvention is granted to individuals/groups/SHGs of urban poor on timely repayment of installments with respect to the loans taken for setting up micro-enterprises/consumption purposes.

2. In order to streamline the release of interest subsidy by banks to urban poor, facilitate proper monitoring and timely credit of interest subsidy directly to the beneficiary's account, the Ministry has signed a Memorandum of Understanding (MoU) with Allahabad Bank on January 9, 2018 for design and development of an interest subvention portal. A copy of the MoU is enclosed for reference.

3. As per the envisaged process flow, claims will be uploaded on the portal by Central/Zonal HQ of banks for the bank branches in their jurisdiction. The concerned States/ULBs will verify the beneficiaries against whom claims have been uploaded, after which the claim amount will be transferred to the beneficiary through Direct Beneficiary Transfer (DBT) mode. SMS will be sent to the beneficiary informing him about the transfer of subsidy. The verification by State/ULB will be done only once when a new beneficiary is added. The banks will be required to submit Statutory Auditors' Certificate within first quarter of the next financial year.

4. Allahabad bank will charge a service fee of 1.05% of the subsidy amount released, which will be deducted from the bank account of the State maintained with Allahabad bank. In addition, applicable charges of National Payments Corporation of India (NPCI) for account transfer and SMS charges will be deducted at the time of transaction.

5. The portal is targeted to be operational by March end. The design requirements will be frozen latest by January 31, 2018. States are requested to peruse the MoU and hold consultations with cities, banks and other stakeholders involved in the process. Any suggestions regarding design, process flow and other aspects of the portal are welcome and may be e-mailed at [dupa-mhupa@gov.in](mailto:dupa-mhupa@gov.in).

Yours faithfully,

*A. Mittal*

(Archana Mittal)  
Director (NULM-I)  
Tele # 2306 2127

Copy to/-

Shri Anurag Deep, AGM, Allahabad Bank, 2, Netaji Subhash Marg, Kolkata-700001

## MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MoU) is executed at New Delhi on this 9<sup>th</sup> day of January 2018.

BETWEEN

**Ministry of Housing and Urban Affairs, Government of India**, having its office at "Nirman Bhavan, New Delhi, 110011", (hereinafter referred to as "MoHUA") which expression shall, unless it be repugnant to the subject or context thereof, mean and include its successors, affiliates and assigns) of the **ONE PART**

AND

**Allahabad Bank**, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970 having its Head office at 2, Netaji Subhash Road, Kolkata (hereinafter referred to as 'the Bank / Allahabad Bank' which term shall include its successors and assigns) of the **OTHER PART**.

**MoHUA and Allahabad Bank** are hereinafter individually referred to herein as a 'Party' and collectively as 'Parties'

### 1. Background

- a. MoHUA through its Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM), under the Self Employment Programme (SEP) component of the Scheme provides financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/ micro-enterprises.
- b. Enterprises financed under DAY-NULM by the Banks are eligible for interest subvention to avail credit up to Rs.2 lakhs for individuals and Rs 10 lakhs for SHGs / group loans at 7% per annum.
- c. Banks can lend to enterprises under DAY-NULM as per their prevailing rate of interest
- d. The beneficiary is subvented to the extent of difference between the rate of interest charged by the Bank and 7% rate of interest.
- e. Further, the Women SHGs are provided with an additional 3% subvention on prompt repayment of loan provided they satisfy the following conditions as specified by the RBI:





For Cash Credit Limit	For Term Loans
<ul style="list-style-type: none"> <li>Outstanding balance shall not have been remained in excess of the limit/drawing power continuously for more than 30 days.</li> <li>There should be regular credit and debits in the accounts. In any case there shall be at least one customer induced credit during a month.</li> <li>Customer induced credit should be sufficient to cover the interest debited during the month.</li> </ul>	<ul style="list-style-type: none"> <li>A term loan account where all of the interest payments and / or instalments of principal were paid within 30 days of the due date during the tenure of the loan, would be considered as an account having prompt payment.</li> </ul>

- f. The prompt payment guidelines will continue to be guided by the RBI guidelines on the subject in future.
- g. The subvention will be paid monthly to the beneficiary.
- h. Banks will have to provide certification with respect to loan accounts eligible for interest subsidy as per the DAY-NULM criteria.
- i. Claim should be accompanied by Statutory Auditors' Certificate certifying the claims for subvention for the entire year, which should be submitted with the claim for the last quarter.

## 2. Purpose

Whereas the parties are desirous of **executing this Memorandum of Understanding [MOU]** with a view to record the terms and conditions mutually agreed between the parties;

- a. MoHUA needed an implementing agency which could host a server and develop a web portal that will provide a centralized platform for processing of interest subsidy to eligible beneficiaries under the scheme.




- b. The Bank has offered to MoHUA to provide a portal and to operate a current account for managing its Interest Subvention payment, payable by state governments for all the participating banks.
- c. Allahabad Bank will transfer the subsidy directly to the bank account of the Aadhaar-authenticated beneficiary by using the data available on the web portal, based on authorization received from state governments.
- d. The Parties wish to enter into this MoU to set out the general terms and conditions under which Allahabad Bank will maintain the portal on behalf of the MoHUA and will provide electronic payments services to state governments. The Parties hereto have agreed that their respective rights and obligations with regard to their business relationship between them inter se will be interpreted, acted upon and governed solely in accordance with the terms and conditions of this MoU.

NOW IN CONSIDERATION OF THE MUTUAL COVENANTS AND UNDERTAKINGS HEREIN AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT AND SUFFICIENCY OF WHICH ARE HEREBY ACKNOWLEDGED, THE PARTIES HEREBY AGREE AS FOLLOWS:

**3. DEFINITIONS:**

Participating Banks: All Scheduled Commercial Banks, All State Cooperative Banks, Regional Rural Banks and any other Bank as recognized by the MoHUA for the purpose of the scheme.

**4. WEB PORTAL FUNCTIONALITY & PROCESS**

- a. Allahabad Bank will design and develop the web portal in consultation with the Ministry based on the Timelines and Milestones as given in Annex.
- b. Allahabad Bank under the direction of the Ministry, will open and maintain a dedicated current account for each state government which will be used for maintaining advance funds for interest subvention released by the state. This amount will be equivalent to expected average amount of monthly interest subvention under DAY-NULM. This amount will be reviewed quarterly.



- c. The portal will have the functionality for lodging claim by the participating banks for reimbursement of amount towards Interest Subvention to the beneficiary.
- d. The portal will be compatible with the Public Financial Management System portal (PFMS) through which Direct Benefit Transfer (DBT) of interest subsidy will be made to the Aadhar authenticated beneficiaries' accounts. The portal thus should be able to prepare beneficiary files as per prescribed parameters/format provided by Public Financial Management System (PFMS).
- e. Access will be given to all the Member banks, Ministry and government officials at central, state and Urban local bodies (ULB).
- f. The portal will be accessible at all times for member banks for creating and maintaining list of master data of accounts in which claim will be lodged later. The uploaded master data has to be authorized by the user with role of Authorizer. The data will be enabled only after the successful authorization.
- g. Member banks can upload claims pertaining to borrowers only for which master data is uploaded. Each record will contain a fixed number of fields having relevant information about the claim under any of three components of SEP. The uploaded claim file will be authorized by a user with role of Authorizer. The claim data will be enabled only after authorization.
- h. The Member banks will transfer all DAY-NULM live loan accounts data via File Transfer Protocol (FTP) through Core Banking System (CBS) on the web portal.
- i. Sample file upload formats will be available as downloadable links to assist member banks for creating upload files.
- j. The portal will provide a tool for banks for calculating interest subsidy.
- k. The data submitted by the banks will be confirmed by banks for its veracity and accuracy. The auditor's certificate on the claims submitted will be uploaded on the portal annually at the end of the year to be accompanied with the claim for the last quarter.
- l. ULB / state officials will verify correctness of the claims pertaining to their respective states / ULBs and approve/reject the claims. Once the records are marked as finalized, no further changes will be allowed by any member bank.
- m. ULB/State will then deposit the approved amount with Allahabad Bank for onward payment to respective beneficiaries approved by them through the PFMS.





- n. The Bank will transfer the amount of subsidy in beneficiary account directly using digital platform supported by NPCI/RBI / PFMS This activity shall be performed state wise, by the Bank on monthly basis on a pre-defined date(s).
- o. The web portal will be compatible with the Aadhaar Payment Bridge System (APBS) of National Automated Clearing House (NACH) being implemented by National Payments Corporation of India (NPCI)
- p. For every DBT to a beneficiary, SMS intimation will be sent to the registered mobile number of the beneficiary with the concerned bank account by Allahabad Bank. Bulk SMS charges will be applicable at the rates provided in advance by Allahabad Bank. The SMS charges will be deducted from the concerned bank account of the respective state.
- q. All failed transactions on account of invalid account number, account closed or any other failure reason, shall be up-loaded on the web-portal for consumption of related stake-holder(s).
- r. Bank will provide subsidy flow status dash-board to the Ministry for monitoring purpose.
- s. Allahabad Bank will provide MIS report relevant for each user group namely, Ministry, state government, ULB and Banks for easy monitoring and reconciliation. The MIS reports will be customized from time to time.

##### 5. OBLIGATION OF THE PARTIES:

- a. Allahabad Bank will develop and commission the proposed portal within two months of signing of this MoU.
- b. The design and development of web portal will follow the Timelines and Milestones as attached in Annexure.
- c. Allahabad Bank would engage with the Office of MoHUA – DAY-NULM on a concurrent basis during the development of the portal, inter-alia, including through the process of trials and iterations.
- d. Allahabad Bank will set up a dedicated management cell located at Delhi for smooth operations of the scheme and to act as an interface with the Ministry or on matters connected therewith.
- e. Allahabad Bank will carry out necessary modification / recalibration in the portal based on real time necessities and requirements as well as upgradation in the NPCI or other external system even after development and modification of the online portal.





- f. The Participating Member Banks shall be solely responsible for the eligibility and correctness of the claim lodged by their branches for reimbursement of amount towards Interest Subvention.
- g. The effective date from which claims which will be eligible for subvention through the portal will be decided in consultation with the Ministry and Allahabad Bank, once the portal is ready.
- h. Allahabad Bank will submit reports containing details of all claims received, debit/ credit transactions done on the portal as well as in dedicated account maintained for this purpose on monthly basis on the formats agreed between the parties.
- i. Allahabad Bank may display the following clauses on its Portal.
  - 1. Terms & Conditions
  - 2. Privacy Policy
  - 3. List of products / services offered and their pricing
  - 4. Contact Us
- j. The Ministry will undertake necessary coordination and support with the state governments and Member Banks.

#### 6. DATA SECURITY

The Parties will mutually work for implementing the mechanism for secured data transmission and will abide by the relevant security standards/ regulations/ requirements/ guidelines which would be applicable to the conduct of transactions contemplated under this MoU, including, without limitation :

- i. Regulatory provisions as may be applicable from time to time.
- ii. Security measures and resultant hardware/ software upgrades to comply with the Payment Mechanism and services provided by the Bank.
- iii. Maintenance, protection, confidentiality and such other requirements with respect to transaction data as may be imposed by any regulatory or standards authority, as applicable, and any modifications to or replacements of such programs that may occur from time to time.
- iv. The Parties will take all precautions as may be feasible to ensure that there is no breach of security and integrity of the link between portal and the Bank's systems is maintained at all times.



**7. INDEMNITY**

MoHUA shall, at its own expense, indemnify, defend and hold the Bank and/or its officers, directors, employees, representatives, agents respective directors, and assigns harmless from and against any and all liability (including but not limited to liabilities, judgments, proceedings, damages, losses, penalties, claims) any other loss that may occur, howsoever arising directly or indirectly as a result of:

- a. any breach or non-performance by MoHUA of any of their undertaking, warranty or obligation under this MoU or
- b. any act, neglect, or default of MoHUA, or its agent, employees or
- c. any other claim by any other party against the Allahabad Bank in respect of providing services or performance of this MoU.

Allahabad Bank will, at its own expense, indemnify, defend and hold harmless MoHUA and its officers, employees, representative, agents and assigns from and against any and all liability (including but not limited to liabilities, judgments, proceedings, damages, losses, penalties, claims) and any other loss that may occur, howsoever arising directly or indirectly as a result of:

- a. any breach or non-performance by Allahabad Bank of any of their undertaking, warranty or obligation under this MoU or
- b. any act, neglect, or default of Allahabad Bank, or its agent, employees or
- c. any other claim by any other party against MoHUA in respect of providing services or performance of this MoU.

**8. SERVICE CHARGES**

The Bank will be entitled for service charges from MoHUA @ 1.05% of interest subsidy amount reimbursed to the participating bank+ GST (applicable from time to time) for maintaining the portal. Service charges will be automatically deducted along with the payment to be made from the dedicated account maintained for this purpose.




**9. REPRESENTATION AND WARRANTIES BY PARTIES**

The Parties hereby undertake, affirm and agree that

- a. they have full power and authority to enter into this MoU; to take any action and execute any documents required by the terms hereof;
- b. this MoU, entered into has been duly authorized by all necessary authorization proceedings, has been duly and validly executed and delivered, and is a legal, valid, and binding on them;
- c. the executants of this MoU are duly empowered and authorized to execute this MoU and to perform all its obligations in accordance with the terms herein.

**10. CONFIDENTIALITY**

- a. The Parties acknowledge and agree that all tangible and intangible information obtained, developed or disclosed including all documents, data papers and statements and trade secret of either Party relating to its business practices and their competitive position in the market place provided to the other Party in connection with the performance of its obligations under this MoU shall be considered to be confidential and proprietary information ("Confidential Information").
- b. The Confidential Information including all data, documents, papers and statements will be safeguarded and the Parties will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach damages may not be an adequate remedy; therefore, the other Party shall be entitled to injunctive relief to restrain the party committing the breach, from any such breach, threatened or actual.
- c. The Receiving Party shall not be liable for disclosure or use of any Confidential Information if the same is:
  - i. in or enters the public domain
  - ii. known to the Receiving Party at the time of first receipt, or thereafter becomes known to the Receiving Party prior to such disclosure without similar restrictions from a source other than the Disclosing Party, as evidenced by written records.





- iii. disclosed pursuant to any law or order of any court or regulatory authority having jurisdiction over the receiving Party.

d. The Receiving Party for the purpose of this Clause would be the Party to whom any such Confidential Information, including all documents, data papers and statements etc., has been disclosed by the other Party.

#### 11. FORCE MAJEURE

- a. Notwithstanding anything contained in this MoU, the Parties shall not be liable for any failure to perform any of its obligations under this MoU if the performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligations shall be suspended for so long as the Force Majeure Event continues). Each Party shall promptly inform the other of the existence of a Force Majeure Event and shall consult together to find a mutually acceptable solution.
- b. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, Act of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government.

#### 12. TERM AND TERMINATION

- a. This MoU shall be in force for a period of Three (3) years from the date of execution of the MoU, subject to automatic renewal for successive terms of Three (3) years each unless either party gives the other party notice in writing of non-renewal at least one month prior to termination date.
- b. The Parties shall be entitled to terminate this MoU without assigning any reason by giving 30 days notice.
- c. The termination of this MoU shall be without prejudice to the accrued rights and obligations of the Parties and all such accrued rights and obligations shall remain in full force and effect and be enforceable notwithstanding such expiry or termination.
- d. Upon the termination or expiration of this MoU for any reason whatsoever, either party shall:
  - i. Immediately refrain from any action that would or may indicate any relationship between it and either party.





- ii. Immediately cease to use in any manner whatsoever the trademarks, name of either party or its corporate logo in any future correspondence/ communications.
- iii. Forthwith hand over to either party the possession of all documents, material and any other property belonging to either party that may be in the possession of the either party or any of its employees, agents or individuals assigned to perform the services under this MoU.

### 13. OTHER TERMS & CONDITIONS

- a. It is agreed that both the parties will share an escalation matrix for (1) Technical support (2) Refunds (3) Risk (4) Accounts.
- b. Allahabad Bank will make provisions for all time dedicated technical support during the currency of MoU and Helpline Telephone No. will be provided 24 x 7 Hrs. throughout the year.
- c. Allahabad Bank will organize eight Trainings / Workshops for officials of central, state and local government and Banks on the usage of the web portal.
- d. Allahabad Bank will provide a user manual and guide for the purpose along with a FAQ which will be revised or modified from time to time with respect to any changes made in the portal
- e. Unless otherwise provided herein, all notices or other communications under or in connection with this MoU shall be given in writing and may be sent by personal delivery or post or courier to the registered office address mentioned hereinabove in the MoU.
- f. The invalidity or unenforceability of any provisions of this MoU in any jurisdiction shall not affect the validity, legality or enforceability of the remaining provisions of this MoU in such jurisdiction or the validity, legality or enforceability of this MoU, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.
- g. Neither Party may assign, in whole or in part, the benefits or obligations of this MoU to any other person without the prior written consent of the other Party.
- h. In case of any dispute arising from or in connection with this MoU, the Parties will endeavor to settle the disputes amicably. In case the same is not resolved amicably, then such dispute shall be submitted to the Sole Arbitrator for arbitration which shall be conducted in



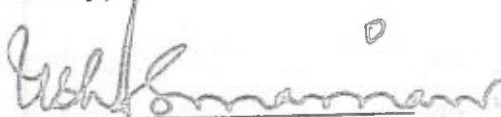
accordance with the Arbitration & Conciliation Act, 1996 and that the Arbitration proceedings will take place in Delhi. Without prejudice to the Arbitration set forth in this

clause, this MoU shall be subject to the exclusive jurisdiction of the Courts in Delhi.

- i. This MoU has been signed in duplicate, each of which shall be deemed to be an original.
- j. Both the parties may make additions/deletions/ modifications to the MoU for the successful implementation of the scheme, as and when required

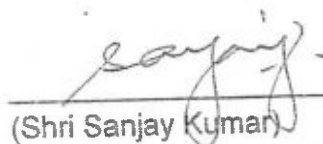
We hereby agree, note and confirm that we shall abide by the above terms and conditions of the MoU.

For Allahabad Bank  
(Authorized Signatory with Stamp  
Stamp)



(Ms. Usha Ananthasubramanian)  
(Managing Director & CEO)  
Allahabad Bank  
Head Office, 2, Netaji Subhas Road  
Kolkata- 700001

For MoHUA  
(Authorized Signatory with



(Shri Sanjay Kumar)  
Joint Secretary and Mission Director  
(DAY-NULM)  
Ministry of Housing and Urban Affairs  
Government of India, Nirman Bhawan  
Maulana Azad Road, New Delhi-  
110011

Place : New Delhi

Date:

Witness 1: N. MITAL

(Name: ARCHANA MITTA)  
Address: 307 C, NIRMAN BHAWAN



(Name: ANURAG DATTA)  
Address: Allahabad Bank, Head Office 2 NS Road, Kolkata



## WEB PORTAL FOR INTEREST SUBVENTION FOR DAY-NULM - PROJECT MILESTONES

Work Estimation Details		Month 1				Month 2				Month 3				Month 4			
SILC Phases	Activity/Task	Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4
Initiation/Authorization	MOU Signed date / May 15, 2017																
	Stake Meetings																
	Status Reporting																
Planning	Requirements Scope Review																
	Resource Requirements Review																
	Assumptions and Constraints Specification																
Analysis	Functional Impact Analysis																
	Preliminary Model Review and Update																
	Functional Requirements Specification																
Design	Application Impact Analysis																
	Technical Design Development																
	Logical Database Design																
Construction	Prototype Presentation																
	Design Acceptance																
	Coding																
Testing	Unit Testing																
	Test Plan Updates																
	Test Data Validation																
Implementation	Software Configuration Management																
	Release/Build Updates																
	Technical Documentation																
Support	User Documentation																
	Test Environment Setup																
	Test Plan Finalization																
Training	QA Testing																
	Customization Validation																
	Integration Testing																
Deployment	Test/Soft Launch of the Web-portal / EO																
	Performance Testing																
	Final Documentation Review																
Post-Implementation	Deployment Data Rehearsal																
	Internal Staff Training / Bank Workshops																
	Deployment Support																
Evaluation	Post Production Warranty Support																
	Post Implementation Reviews																
	Workshops / TOTs / Trainings for NULM Team																
Final Review	Workshops / TOTs / Trainings for Bankers																
	Official Launch of Web-Portal (EO 26.03.2018)																

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Pt-I)/1203  
 From: - Director, SUDA &  
 Mission Director, WBSULM

তারিখ 11/01/2018

To: - 1. The Chairman

..... Municipality.

2. The Commissioner/ City Project Officer, NULM

.....Municipal Corporation.

3. Executive Officer/ City Project Officer, NULM

..... Municipality.

**Subject: - NIL performance of SHG Credit Linkage for the FY 2017-18**

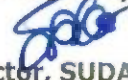
Sir,

You may be aware that SHG Bank Credit linkage is an important parameter of the urban poverty alleviation Programme. In the last review meeting it was found that the Performance of the listed ULBs was not satisfactory for SHG Credit Linkage parameter. The authority was requested the ULBs (who are not yet submitted the SHG credit linkage Loan applications in the Bank branches) to submit the loan applications in the Bank Branches and update the same information in MIS portal. The authority also requested the ULBs to upload the data of sponsored Loan applications of SHGs in the MIS portal within 7<sup>th</sup> January, 2018. We have downloaded the report of SHG Credit Linkage from the MIS portal of NULM and it is found that, after 15 Days of review meeting the Listed ULBs neither submitted the loan applications for SHG Credit Linkage in the bank branches nor uploaded the sponsored loan applications of SHGs in the MIS portal.

In this regard, you are requested to instruct the concerned person of your ULB to submit the targeted number of SHG Credit linkage loan proposals to the Bank Branches and update the Loan applications Sponsored information in MIS portal within 31<sup>st</sup> January, 2018.

**Encl: - As stated**

Yours faithfully,



Director, SUDA


&

Mission Director, WBSULM

Memo No. – SUDA-68/2014 (Part- I)/...1203(1)  
 Copy forwarded for Information to;

1. Sr. PA to the Secretary, UD & MA Department , Government of West Bengal

Date: - ...11/01/2018



Director, SUDA

&

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408



Sl. No	District	ULBs	Target	As per MIS - Total no of applications Received by Branch (As on 07/01/2018)
1	Bankura	Bishnupur	175	0
2	Birbhum	Bolpur	200	0
3	Birbhum	Dubrajpur	50	0
4	Birbhum	Rampurhat	300	0
5	Birbhum	Sainthia	100	0
6	Burdwan	Asansol MC	500	0
7	Burdwan	Katwa	250	0
8	Cooch Behar	Dinhata	150	0
9	Cooch Behar	Mathabhanga	60	0
10	Cooch Behar	Mekliganj	75	0
11	Cooch Behar	Tufanganj	160	0
12	Dakshin Dinajpur	Gangarampore	270	0
13	Darjeeling	Darjeeling	50	0
14	Darjeeling	Kalimpong	50	0
15	Darjeeling	Kurseong	150	0
16	Darjeeling	Mirik	50	0
17	Hooghly	Arambagh	50	0
18	Hooghly	Chamdpany	50	0
19	Hooghly	Dankuni	50	0
20	Hooghly	Konnagar	50	0
21	Hooghly	Rishra	150	0
22	Howrah	Howrah MC	150	0
23	Jalpaiguri	Dhupguri	90	0
24	Kolkata	Kolkata	500	0
25	Malda	English Bazar	120	0
26	Malda	Old Malda	150	0
27	Murshidabad	Beldanga	100	0
28	Murshidabad	Berhampore	150	0
29	Murshidabad	Domkol	100	0
30	Murshidabad	Jangipur	122	0
31	Murshidabad	Jiaganj-Azimganj	200	0
32	Murshidabad	Kandi	50	0
33	Nadia	Birnagar	200	0
34	Nadia	Chakdah	175	0
35	Nadia	Cooper's Camp	50	0
36	Nadia	Haringhata	100	0
37	Nadia	Taherpur	125	0
38	North 24 Parganas	Baduria	125	0
39	North 24 Parganas	Barasat	50	0
40	North 24 Parganas	Basirhat	200	0
41	North 24 Parganas	Bidhannagar MC	50	0
42	North 24 Parganas	Garulia	50	0
43	North 24 Parganas	Gobardanga	250	0
44	North 24 Parganas	Kanchrapara	60	0
45	North 24 Parganas	North Dum Dum	500	0
46	North 24 Parganas	Panihati	360	0
47	North 24 Parganas	Taki	150	0
48	North 24 Parganas	Titagarh	160	0
49	Paschim Medinipur	Chandrakona	50	0
50	Paschim Medinipur	Kharar	30	0
51	Paschim Medinipur	Khirpai	100	0
52	Purba Medinipur	Haldia	500	0
53	Purulia	Raghunathpur	50	0
54	South 24 Parganas	Baruipur	50	0
55	South 24 Parganas	Budge Budge	50	0
56	South 24 Parganas	Diamond Harbour	50	0
57	South 24 Parganas	Pujali	20	0
58	Uttar Dinajpur	Kaliaganj	100	0

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Pt-I)/1204

তারিখ 11/01/2018

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - The General Manager,  
 Financial Inclusion and Development Department  
 Reserve Bank of India  
 15 Netaji Subhas Road,  
 Kolkata-700001

**Sub: Inclusion of ULBs as a member of DCC for Successful  
 Implementation of DAY-NULM programme**

Sir,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them.

There are six major components of NULM programme. Self Employment Programme is one of the important components and Bank is an important stake holder of said programme. As per guideline of DAY-NULM the programme will implemented at the urban area and the Urban Local Bodies of our State will act as an implementing agency for the aforesaid programme. As a result, the Urban Local Bodies are directly interacting with the Bank Branches for providing the benefit of Financial Inclusion Programme as well as the SEP Component under DAY-NULM.

It is observed from the RBI circular vide circular number FIDD.CO. LBS.BC. NO.1/02.01.001/2017-18 dated 03/07/2017 that the Urban Local Bodies (ULBs) are not enlisted in the member list of the District Consultative Committee (DCC) Meeting. As a result, in most of the cases the ULBs are not getting the any intimation about the DCC meeting from Lead District Manager of the District. In such situation, the ULBs are not in a position to discuss grass root level issues relating to Different Branches of different Bank who are providing financial services in the jurisdiction of the ULBs of a the District.

In this regard you are requested to include the Urban Local Body in the List of Members of District Consultative Committee Meeting so that the ULBs can get the opportunity to discuss the

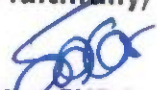
দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

financial Inclusion and SHG Bank Linkage related issues in the said meeting for providing the better benefit of DAY-NULM to the Poor Women of Urban area.

Yours faithfully,


  
Director, SUDA  
&  
Mission Director, WBSULM

Memo No. :- SUDA-68/2014.(Pt-D).1204(1)

Date:-11/01/2018

Copy forwarded for information to;

1. **General Manager (FI & Prisec ) and Convener-SLBC, West Bengal**

  
Director, SUDA  
&  
Mission Director, WBSULM



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2017-2018/8

FIDD.CO.LBS.BC.No.1/02.01.001/2017-18

July 3, 2017

The Chairman and Managing Director/Chief Executive Officer  
SLBC Convenor Banks/Lead Banks

Dear Sir/Madam

**MASTER CIRCULAR – Lead Bank Scheme**

The Reserve Bank of India has issued guidelines on Lead Bank Scheme from time to time. This Master Circular consolidates the relevant guidelines issued by Reserve Bank of India on Lead Bank Scheme up to June 30, 2017 as listed in the Appendix.

2. This Master Circular has been placed on the RBI website <http://www.rbi.org.in>

Yours faithfully,

(Ajay Kumar Misra)  
Chief General Manager

Encl: As above



## Structure

1	Introduction
2	Fora under Lead Bank Scheme
2.1	Block Level Bankers' Committee
2.2	District Consultative Committee (DCC)
2.2.1	Constitution of DCC
2.2.2	Conduct of DCC Meetings
2.2.3	Agenda for DCC Meetings
2.2.4	Role of LDMs
2.2.5	Quarterly Public Meeting and Grievance Redressal
2.2.6	District Level Review Committee (DLRC) Meetings
2.2.7	DCC/DLRC meetings – Annual Calendar of Meetings
2.3	State Level Bankers' Committee (SLBC)
2.3.1	Constitution of SLBC
2.3.2	Conduct of SLBC Meetings
2.3.3	Agenda for SLBC Meetings
2.3.4	Banking Penetration
2.3.5	SLBC – Yearly Calendar of Meetings
2.3.6	SLBC Website – Standardization of information/data
2.3.7	Liaison with State Government
2.3.8	Capacity Building/Training/Sensitization Programmes
3	Implementation of Lead Bank Scheme
3.1	Preparation of credit plans
3.2	Potential Linked Credit Plans (PLPs)
3.3	Monitoring the performance of credit plans – MIS
4	Assignment of Lead Bank Responsibility
5	Roadmap for provision of banking services in unbanked villages
5.1	Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank
5.2	Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorisation Policy
6	Credit Deposit Ratio
6.1	CD ratio of banks in Rural and Semi-Urban Areas
6.2	Implementation of the recommendations of Expert Group on CD ratio
7	Direct Benefit Transfer
8	Service Area Approach
8.1	Dispensing with No Due Certificate
9	Doubling of Farmers' Income by 2022
10	Reference of circulars relevant to Lead Bank Scheme

## Introduction

(i) The genesis of Lead Bank Scheme (LBS) can be traced to the Study Group headed by Prof. D. R. Gadgil (Gadgil Study Group) on the organizational framework for implementation of the social objectives, which submitted its report in October 1969. The Study Group drew attention to the fact that commercial banks did not have adequate presence in rural areas and also lacked the required rural orientation. The Study Group, therefore, recommended the adoption of an 'Area Approach' to evolve plans and programmes for the development of an adequate banking and credit structure in the rural areas.

(ii) A Committee of Bankers on Branch Expansion Programme of public sector banks appointed by Reserve Bank of India under the Chairmanship of Shri F. K. F. Nariman (Nariman Committee) endorsed the idea of area approach in its report (November 1969) recommending that in order to enable the public sector banks to discharge their social responsibilities, each bank should concentrate on certain districts where it should act as a 'Lead Bank'.

(iii) Pursuant to the above recommendations, the Lead Bank Scheme was introduced by Reserve Bank of India in December 1969. The Scheme aims at coordinating the activities of banks and other developmental agencies through various fora in order to achieve the objective of enhancing the flow of bank finance to priority sector and other sectors and to promote banks' role in overall development of the rural sector. For coordinating the activities in the district, a particular bank is assigned the lead bank responsibility of the district. The lead bank is expected to assume leadership role for coordinating the efforts of the credit institutions and Government.

(iv) In view of the several changes that had taken place in the financial sector, the Lead Bank Scheme was last reviewed by the High Level Committee headed by Smt Usha Thorat, Deputy Governor of the Reserve Bank of India in 2009.

(v) The High Level Committee held wide ranging discussions with various stakeholders viz. State Governments, banks, development institutions, academicians, NGOs, MFIs etc. and noted that the Scheme has been useful in achieving its original objectives of improvement in branch expansion, deposit mobilisation and lending to the priority sectors, especially in rural/semi urban areas.

There was overwhelming consensus that the Scheme needs to continue. Based on the recommendations of the Committee, guidelines were issued to SLBC Convenor banks and lead banks for implementation.

(vi) Envisaging greater role for private sector banks, the lead banks were advised to ensure that private sector banks are more closely involved in the implementation of the Lead Bank Scheme. The private sector banks should involve themselves more actively by leveraging on Information Technology bringing in their expertise in strategic planning. They should also involve themselves in the preparation as well as implementation of the District Credit Plan.

## **2. Fora under Lead Bank Scheme**

### **2.1 Block Level Bankers' Committee (BLBC)**

BLBC is a forum for achieving coordination between credit institutions and field level development agencies at the block level. The forum prepares and reviews implementation of Block Credit Plan and also resolves operational problems in implementation of the credit programmes of banks. Lead District Manager of the district is the Chairman of the Block Level Bankers' Committee. All the banks operating in the block including the district central co-operative banks, RRBs, Block Development Officer, technical officers in the block, such as extension officers for agriculture, industries and co-operatives are members of the Committee. BLBC meetings are held at quarterly intervals. The Lead District Officer (LDO) of RBI and the District Development Manager (DDM) of NABARD selectively attend the meetings of the BLBCs. The representatives of Panchayat Samitis are also invited to attend the meetings at half yearly intervals so as to share their knowledge and experience on rural development in the credit planning exercise.

### **2.2 District Consultative Committee (DCC)**

#### **2.2.1 Constitution of DCC**

DCCs were constituted in the early seventies as a common forum at district level for bankers as well as Government agencies/departments to facilitate coordination in implementing various developmental activities under the Lead Bank Scheme. The District Collector is the Chairman of the DCC meetings. Reserve Bank of India,



NABARD, all the commercial banks in the district, co-operative banks including District Central Cooperative Bank (DCCB), RRBs, various State Government departments and allied agencies are the members of the DCC. The Lead District Officer (LDO) represents the Reserve Bank as a member of the DCC. The Lead District Manager convenes the DCC meetings. The Director of Micro Small and Medium Enterprises Development Institutes (MSME-DI) is an invitee in districts where MSME clusters are located to discuss issues concerning MSMEs.

### **2.2.2 Conduct of DCC Meetings**

- i) DCC meeting should be convened by the lead banks at quarterly intervals.
- ii) At the DCC level, sub-committees as appropriate may be set up to work intensively on specific issues and submit reports to the DCC for its consideration.
- iii) DCC should give adequate feedback to the SLBC on various issues that needs to be discussed on a wider platform, so that these receive adequate attention at the State Level.

### **2.2.3 Agenda for DCC Meetings**

While lead banks are expected to address the problems particular to the concerned districts, some of the important areas which are common to all districts which the lead banks should invariably discuss in the fora are as under:

- i) Review of progress under financial inclusion plan (FIP).
- ii) The specific issues inhibiting and enabling IT enabled financial inclusion
- iii) Issues to facilitate 'enablers' and remove/minimise 'impeders' for banking development for inclusive growth
- iv) Monitoring initiatives for providing 'Credit Plus' activities by banks and State Governments such as setting up of Financial Literacy Centres (FLCs) and RSETI type Training Institutes for providing skills and capacity building to manage businesses.
- v) Scaling up financial literacy efforts to achieve financial inclusion.
- vi) Review of performance of banks under District Credit Plan (DCP)
- vii) Flow of credit to priority sector and weaker sections of the society
- viii) Doubling of Farmers' Income by 2022
- ix) Assistance under Government sponsored schemes
- x) Grant of educational loans

- xi) Progress under SHG - bank linkage
- xii) SME financing & bottlenecks thereof, if any
- xiii) Timely submission of data by banks
- xiv) Review of relief measures (in case of natural calamities wherever applicable)

The above list is illustrative and not exhaustive. The lead banks may include any other agenda item considered necessary.

#### **2.2.4 Role of LDMs**

As the effectiveness of the Lead Bank Scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/Zonal Office, the office of LDM should be sufficiently strengthened with appropriate infrastructural support being the focal point for successful implementation of the Lead Bank Scheme. Officers of appropriate level and attitude should be posted as LDMs. Apart from the usual role of LDMs like convening meetings of the DCC/DLRC and periodical meetings of DDM/LDO/ Government officials for resolving outstanding issues etc., the new functions envisaged for LDMs include the following:

- i) Monitoring implementation of district credit plan
- ii) Associate with the setting up of Financial Literacy Centres (FLCs), RSETIs by banks
- iii) Associate with organizing financial literacy camps by FLCs and rural branches of banks.
- iv) Holding annual sensitisation workshops for banks and Government officials with participation by NGOs/Panchayati Raj Institutions (PRIs)
- v) Arranging for quarterly awareness and feedback public meetings, grievance redressal etc.

#### **2.2.5 Quarterly Public Meeting and Grievance Redressal**

The Lead District Manager should convene a quarterly public meeting at various locations in the district in coordination with the LDO of Reserve Bank, banks having presence in the area and other stakeholders to generate awareness of the various banking policies and regulations relating to the common person, obtain feedback from the public and provide grievance redressal to the extent possible at such meetings or facilitate approaching the appropriate machinery for such redressal.



### **2.2.6 District Level Review Committee (DLRC) Meetings**

DLRC meetings are Chaired by the District Collector and attended by members of the District Consultative Committee (DCC). Besides above, public representatives i.e. Local MPs/MLAs/ Zilla Parishad Chiefs are also invited to these meetings. The DLRC meetings should be convened by the lead banks at least once in a quarter. In DLRC meetings review of the programmes under Lead Bank Scheme is carried out by getting feedback to know the pace and quality of the implementation of various programmes in the district. Hence association of non-officials is considered useful. Lead banks are required to ensure the presence of public representatives in DLRC meetings as far as possible. Therefore, Lead banks should fix the date of DLRC meetings with due regard to the convenience of the representatives of the public i.e. MPs/MLAs etc. and invite and involve them in all functions conducted by the banks in the districts, such as opening of new branches, distribution of Kisan Credit Cards, SHG credit linkage programmes etc. Responses to queries from public representatives need to be accorded highest priority and attended to promptly. The follow up of DLRC's decisions is required to be discussed in the DCC meetings.

### **2.2.7 DCC/DLRC meetings- Annual Calendar of Meetings**

i) DCC and DLRC are the important coordinating fora among commercial banks, Government agencies and others at district level to review and find solutions to the problems hindering the developmental activities. Therefore, it is necessary that all the members participate and deliberate in the above meetings. On a review of the DCC/DLRC meetings, it was observed that late receipt/non-receipt of intimation of the date of meetings, clash of dates with other events, commonality of dates etc. hinder participation of members in these meetings, thus undermining the prime objective of conducting the above meetings.

ii) Lead banks have, therefore, been advised to prepare annual schedule of DCC and DLRC meetings on Calendar year basis for all districts in consultation with the Chairperson of the meetings, lead district officer of RBI and Public Representatives in case of DLRC. This yearly Calendar should be prepared in the beginning of each year and circulated to all members as advance intimation for blocking future dates to attend the DCC and DLRC meetings and the meetings should be conducted as per the calendar. While preparing the Calendar, it should be seen that DCC and DLRC meetings are **not** held simultaneously.



## **2.3 State Level Bankers' Committee (SLBC)**

### **2.3.1 Constitution of SLBC**

i) The State Level Bankers' Committee (SLBC) has been constituted in April 1977, as an apex inter-institutional forum to create adequate coordination machinery in all States, on a uniform basis for development of the State. SLBC is chaired by the Chairman & Managing Director (CMD) of the convenor bank/Executive Director of the convenor bank. It comprises representatives of commercial banks, RRBs, State Cooperative Banks, RBI, NABARD, heads of Government departments including representatives from National Commission for Scheduled Castes/Tribes, National Horticulture Board, Khadi & Village Industries Commission etc. and representatives of financial institutions operating in a State, who come together and sort out coordination problems at the policy implementation level. Representatives of various organizations from different sectors of the economy like industry bodies, retail traders, exporters and farmers' union etc. are special invitees in SLBC meetings for discussing their specific problems, if any. The SLBC meetings are held on quarterly basis. The responsibility of convening the SLBC meetings would be of the SLBC convenor bank of the State.

ii) Recognising that SLBCs, primarily as a committee of bankers at State level play an important role in the development of the State, illustrative guidelines on the conduct of State Level Bankers Committee meetings have been issued.

### **2.3.2 Conduct of SLBC Meetings**

i) The SLBC meetings are required to be held regularly at quarterly intervals. SLBC is chaired by the Chairman & Managing Director (CMD) of the convenor bank/Executive Director of the convenor bank and co-chaired by Additional Chief Secretary or Development Commissioner of the State concerned. High Level of participation in SLBC/UTLBC meetings ensure an effective and desired outcome with meaningful discussion on issues of public policy of both the Government of India and Reserve Bank of India.

ii) The Chief Minister/Finance Minister and senior level officers of the State/RBI (of the rank of Deputy Governor / Executive Director) may be invited to attend the SLBC meetings. Further, the State Chief Ministers are encouraged to attend at least one SLBC meeting in a year.

iii) In view of the large membership of the SLBC, it would be desirable for the SLBC to constitute Steering Sub Committee/Sub-Committees for specific tasks like agriculture, micro, small/medium industries/enterprises, handloom finance, export promotion and financial inclusion etc. The sub committees may examine the specific issues in-depth and devise solutions/recommendations for adoption by the full committee. It is expected to meet more frequently than the SLBC. The composition of the sub-committee and subjects/ specific issues impeding/enabling financial inclusion to be deliberated upon, may vary from State to State depending on the specific problems/issues faced by the States.

iv) The secretariat/offices of SLBC should be sufficiently strengthened to enable the SLBC convenor bank to effectively discharge its functions.

v) The various fora at lower levels may give adequate feedback to the SLBC on issues that need to be discussed on a wider platform.

vi) Several institutions and academicians are engaged in research and studies etc. that have implications for sustainable development in agriculture and MSME sector. Engaging with such research institutions and academicians would be useful in bringing in new ideas for furthering the objectives of the Lead Bank Scheme. The SLBCs may, therefore, identify such academicians and researchers and invite them as 'special invitees' to attend SLBC meetings occasionally both for adding value to the discussion and also associate them with studies appropriate to the State. Other 'special invitees' may be invited to attend SLBC meetings depending on the agenda items/issues to be discussed in the meetings.

vii) The activities of NGOs in facilitating and channeling credit to the low income households are expected to increase in the coming years. Several corporate houses are also engaged in corporate social responsibility activities for sustainable development. Bank's linkage with such NGOs/Corporate houses operating in the area to ensure that the NGOs/corporates provide the necessary 'credit plus' services can help leverage bank credit for inclusive growth. Success stories could be presented in SLBC meetings to serve as models that could be replicated.

### 2.3.3 Agenda for SLBC Meetings

While all SLBCs are expected to address the problems particular to the concerned states, some of the important areas which are common to all States which the SLBCs should invariably discuss in the fora are as under:

- i) Review of progress under financial inclusion plan (FIP).
- ii) The specific issues inhibiting and enabling IT enabled financial inclusion.
- iii) Issues to facilitate 'enablers' and remove/minimise 'impeders' for banking development for inclusive growth
- iv) Monitoring initiatives for providing 'Credit Plus' activities by banks and State Governments such as setting up of Financial Literacy Centres (FLCs) and RSETI type training institutes for providing skills and capacity building to manage businesses
- v) Scaling up financial literacy efforts to achieve financial inclusion.
- vi) Review of performance of banks under Annual Credit Plan (ACP) of the State
- vii) Regional imbalances in deployment of credit to various sectors of the economy
- viii) Credit - Deposit Ratio of the State
- ix) Flow of credit to priority sector and weaker sections of the society
- x) Doubling of Farmers' Income by 2022
- xi) Assistance under Government sponsored schemes
- xii) Grant of educational loans
- xiii) Progress under SHG - bank linkage
- xiv) Problems faced by MSME sector
- xv) Steps taken for improving land record and recovery mechanism
- xvi) Timely submission of data by banks
- xvii) Review of relief measures (in case of natural calamities wherever applicable) and
- xviii) Issues remaining unresolved at the DCC/DLRC meetings

The above list is illustrative and not exhaustive. The SLBC convenor banks may include any other agenda item considered necessary.

#### 2.3.4 Banking Penetration



- i) Over the years, the focus of Lead Bank Scheme has shifted to inclusive growth and financial inclusion. The use of Information Technology (IT) and intermediaries has enabled banks to increase outreach, scale and depth of banking services at affordable cost.
- ii) SLBC Convenor banks / lead banks are advised to focus attention on the need for achieving 100% financial inclusion through penetration of banking services in the rural areas. Such banking services may not necessarily be extended through a brick and mortar branch but can be provided through any of the various forms of ICT-based models, including through BCs. However, ICT connectivity should not be an excuse for not pursuing financial inclusion by commercial banks/RRBs.
- iii) SLBC convenor banks should take up with the State Governments impeters such as issues of road/digital connectivity, conducive law and order situation, uninterrupted power supply and adequate security etc. for ensuring banking expansion at all centres where penetration by the formal banking system is required. However, these impeters should not inhibit the scaling up of financial inclusion initiatives.

### **2.3.5 SLBC - Yearly Calendar of Meetings**

- i) To improve the effectiveness and streamlining the functioning of SLBC/UTLBC meetings, SLBC convenor banks have been advised to prepare a yearly calendar of programme (calendar year basis) in the beginning of the year itself, for conducting the meetings. The calendar of programme should clearly specify the cut off dates for data submission to SLBC and acceptance thereof by SLBC convenor. This yearly calendar should be circulated to all the concerned as an advance intimation for blocking of future dates of senior functionaries of various agencies like Central Government, State Governments, banks and RBI, etc. The SLBC/UTLBC meetings should be conducted as per the calendar under all circumstances. The agenda should also be circulated in advance without waiting for the data from defaulting banks. The matter should, however, be taken up with the defaulting banks in the SLBC meeting. In addition, SLBC convenor bank should write a letter in this regard to the controlling office of the defaulting banks under advice to Regional Office of RBI. SLBC convenor bank will, however, continue to follow-up with banks for timely data submission. Further, in case the Chief Minister, Finance Minister or other very

senior functionaries are not able to attend the SLBC on some very rare occasion, then if so desired by them, a special SLBC meeting can be held. Following broad guidelines should be used for preparation of the calendar of programmes:

Activity	To be completed by (Date)
Preparation of calendar of SLBC/UTLBC meetings and intimation to all the concerned of the cut-off dates for submission of data and dates of meetings as per the dateline given below.	15 <sup>th</sup> January every year
Reminder regarding the exact date of meeting and submission of data by banks to SLBC	15 days before end of the quarter
Dead line for receipt of information/data by SLBC convenor bank	15 days from the end of the quarter
Distribution of agenda cum background papers	20 days from the end of the quarter
Holding of the meeting	Within 45 days from the end of the quarter
Forwarding the minutes of the meeting to all stakeholders	Within 10 days from holding the meeting
Follow-up of the action points emerged from the meeting	To be completed within 30 days of forwarding the minutes (for review in the next meeting)

ii) The objective of preparing calendar of meetings in the beginning of the year is to ensure adequate notice of these meetings and timely compilation and dispatch of agenda papers to all stake holders. It also ensures clear cut guidelines for submission of data to SLBC convenors by participating banks & Government Departments. It is expected to save precious time of SLBC convenors otherwise spent in taking dates from various senior functionaries attending these SLBC meetings.

iii) SLBC convenor banks need to appreciate the advantages of ensuring adherence to the yearly calendars. SLBC convenor banks have therefore been advised to give wide publicity to the annual calendar at the beginning of the year and ensure that dates of senior functionaries expected to attend the meetings are blocked for all meetings by their offices. In case, despite blocking dates, if for some reason, the senior functionary is not able to attend the meeting, the meeting should be held as planned in the calendar. More importantly, the data for review in these meetings



should be received as per deadlines set in the calendar and those who do not submit the data in time should be asked to explain the reasons for delay in sending the data that may be recorded in the minutes of the meeting. Under no circumstances preparation of agenda should be delayed beyond stipulated dates as per calendar.

#### **2.3.6 SLBC Website – Standardisation of information /data**

SLBC Convenor banks are required to maintain the SLBC websites where all instructions pertaining to LBS and Government Sponsored Schemes are made available and are accessible to the common man desiring any information relating to the conduct of meetings or State wise data/Bank wise performance. In order to standardize the information and data that is to be made available on SLBC website, an indicative list of the information & data is given in the Annex II. SLBCs should arrange to place the prescribed minimum information on the websites of SLBCs of their bank and keep it updated regularly, at least on quarterly basis. Banks may note that the list is only an indicative list and SLBCs are free to put any additional information considered relevant for the State.

#### **2.3.7 Liaison with State Government**

SLBC Convenor banks are expected to co-ordinate the activities of all banks in the State, discuss with the State Government officials the operational problems in lending, extending necessary support for banking development and to achieve the objective of financial inclusion.

#### **2.3.8 Capacity Building/Training/Sensitization Programmes**

i) There is a need for sensitising the District Collectors and CEOs of Zilla Parishads on banks and banking in general as also on the specific scope and role of the Lead Bank Scheme. In each State, a full day sensitisation workshop may be convened by the SLBC Convenor bank every year preferably in April/May. Such sensitisation should form part of the probationary training of such officers. Further, as soon as they are posted in a district, the SLBC may arrange for exposure visits for the District Collectors to the SLBC Convenor's office for sensitisation and understanding of the Lead Bank Scheme.



ii) Staff at the operational level of banks and government agencies associated with implementation of the Lead Bank Scheme need to be aware of the latest developments and emerging opportunities. There is need for staff sensitisation/training/seminars, etc. at periodic intervals on an ongoing basis

### **3. Implementation of Lead Bank Scheme**

#### **3.1 Preparation of credit plans**

Planning plays an important role in the implementation of the Lead Bank Scheme and a bottom-up approach is adopted to map the existing potential for development. Under LBS, planning starts with identifying block wise/activity wise potential estimated for various sectors.

#### **3.2 Potential Linked Credit Plans (PLPs)**

i) Potential Linked Credit Plans (PLPs) are a step towards decentralized credit planning with the basic objective of mapping the existing potential for development through bank credit. PLPs take into account the long term physical potential, availability of infrastructure support, marketing facilities, and policies/programmes of Government etc.

ii) A pre-PLP meeting is convened by LDM during June every year to be attended by the banks, Government agencies, etc., to reflect their views and concerns regarding credit potential (sector/activity-wise) and deliberate on major financial and socio-economic developments in the district in the last one year and priorities to be set out for inclusion in the PLP. DDM of NABARD will make a presentation in this meeting outlining the major requirements of information for preparing the PLP for the following year. The preparation of PLP for the next year is to be completed by August every year to enable the State Government to factor in the PLP projections.

iii) The procedure for preparing the District Credit Plan is as follows:

a) Controlling Offices of commercial banks and Head Office of RRB and DCCB/LDB will circulate the accepted block-wise/activity-wise potential to all their branches for preparing the Branch Credit Plans (BCP) by their respective branch managers. Banks should ensure that the exercise of preparation of

branch/block plans is completed in time by all branches so that the Credit Plans become operational on time.

- b) A special Block Level Bankers' Committee (BLBC) meeting will be convened for each block where the Branch Credit Plans will be discussed and aggregated to form the Block Credit Plan. DDM and LDM will guide the BLBC in finalizing the plan ensuring that the Block Credit Plan is in tune with the potentials identified activity-wise including in respect of Government sponsored programmes.
- c) All the Block Credit Plans of the district will be aggregated by LDM to form the District Credit Plan. This plan indicates an analytical assessment of the credit need of the district to be deployed by all the financial institutions operating in the district and total quantum of funds to be earmarked as credit by all the financial institutions for a new financial year. The Zonal/Controlling Offices of banks, while finalizing their business plans for the year, should take into account the commitments made in the DCP which should be ready well in time before the performance budgets are finalized.
- d) The District Credit Plan will be placed before the DCC by the Lead District Manager for final acceptance/approval. All the District Credit Plans would eventually be aggregated into State Level Credit Plan to be prepared by SLBC convenor bank and launched by 1st of April every year.

### 3.3 Monitoring the performance of credit plans

The performance of the credit plans is reviewed in the various fora created under the lead bank scheme as shown below:

At Block Level	Block Level Bankers' Committee (BLBC)
At District Level	District Consultative Committee (DCC) & District Level Review Committee (DLRC)
At State Level	State Level Bankers' Committee (SLBC)



### **Monitoring of LBS by RBI - Monitoring Information System (MIS)**

i) Data on Annual Credit Plan (ACP), is an important element to review the flow of credit in the State. ACP formats have been revised to align the same with the revised reporting guidelines on priority sector lending. Accordingly, the ACP is to be prepared considering the categories of priority sector that would include Agriculture, Micro, Small and Medium Enterprises, Export Credit, Education, Housing, Social Infrastructure and Renewable Energy and Others. Further, agriculture has been redefined to include (i) Farm Credit, (ii) Agriculture Infrastructure and (iii) Ancillary Activities. Micro, Small and Medium Enterprises would include manufacturing and service sector under (i) Micro Enterprises, (ii) Small Enterprises and (iii) Medium Enterprises, Khadi and Village Industries Sector (KVI) and other finance to MSMEs. Thus, at present, the reporting statements for ACP target is LBS-MIS-I (Annex III), statement for disbursement and outstanding LBS-MIS –II (Annex IV) and ACP achievement vis-à-vis ACP target LBS-MIS-III (Annex V). Lead banks/SLBC Convenor banks have been advised, to prepare the bank group wise statements of LBS-MIS –I, II and III as per prescribed formats and also place these statements for meaningful review in all DCC and SLBC meetings.

ii) In order to maintain consistency and integrity of data with the all India data of scheduled commercial banks and meaningful review/analysis of data, the ACP data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. while presenting in the DCC/SLBC meetings and submitting to our regional offices. The data of scheduled commercial banks needs to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

### **4. Assignment of Lead Bank Responsibility**

i) Lead Bank Scheme is administered by the Reserve Bank of India since 1969. The assignment of lead bank responsibility to designated banks in every district is done by Reserve Bank of India following a detailed procedure formulated for this purpose. As on June 30, 2017, 25 public sector banks and one private sector bank have been assigned lead bank responsibility in 706 districts of the country.

ii) State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC) as an apex level forum at State/Union Territory (UT) level



coordinates the activities of the financial institutions and Government departments in the State/Union Territory under the Lead Bank Scheme. SLBC Convenorship is assigned to banks for this purpose. As on June 30, 2017, the SLBC/UTLBC convenorship of 29 States and 7 Union Territories has been assigned to 15 public sector banks and one private sector bank. List of State wise SLBC Convenor banks and district wise lead banks is given in Annex I.

iii) The Lead Bank Scheme (LBS) has been extended to the districts in the metropolitan areas thus bringing the entire country under the fold of the Lead Bank Scheme.

## **5. Roadmap for opening of banking outlets in unbanked villages**

i) A phase wise approach has been adopted to provide door step banking facilities in all the unbanked villages in the country. In November 2009, under Phase-I, guidelines for preparation of Roadmap for providing banking services in villages with population more than 2000 was issued. After successful completion of Phase-I by March 2012, a roadmap to provide banking services in unbanked villages with less than 2,000 population was rolled out in June 2012. Accordingly, SLBC Convenor banks and lead banks were advised to complete the process of providing banking services in unbanked villages with population below 2000 (Phase II) by August 14, 2015.

### **5.1 Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank**

As brick and mortar branches are an integral component in financial inclusion, it was decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This was to enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensure close supervision of BC operations. Accordingly, SLBC Convenor banks were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State and allot these villages among scheduled commercial banks (including Regional Rural Banks) for opening of branches.

## **5.2 Aligning roadmap for unbanked villages having population more than 5000 with revised Guidelines on Branch Authorisation Policy**

In terms of circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 issued by DBR on 'Rationalisation of Branch Authorisation Policy - Revision of Guidelines', final guidelines on 'Banking Outlets' have been issued with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel.

In the circumstances, SLBC Convenor banks are advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalisation of branch authorisation policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India latest by December 31, 2017.

## **6. Credit Deposit Ratio**

### **6.1 CD ratio of banks in Rural and Semi-Urban Areas**

*Banks have been advised to achieve a credit deposit ratio of 60% in respect of their rural and semi-urban branches separately on an all-India basis. While it is not necessary that this ratio should be achieved separately branch-wise, district-wise or region-wise, the banks should nevertheless, ensure that wide disparity in the ratios between different States / Regions is avoided in order to minimise regional imbalance in credit deployment. The credit dispensation in certain districts is very low, as a result of various factors such as lack of necessary infra-structure, varying ability of different regions to absorb credit, etc. The banks may review the performance of their bank branches in such areas and take necessary steps to augment the credit flow. The lead banks may discuss the problem in all its aspects with the other financial institutions in the district and also in the DCC forums.*



## 6.2 Implementation of the recommendations of Expert Group on CD Ratio

i) An Expert Group was constituted by Government of India to go into the nature and magnitude of the problem of low credit deposit (CD) ratio across States / Regions and to suggest steps to overcome the problem. The Expert Group examined problems and causes of low CD ratio. As per the recommendations, the CD ratio of banks should be monitored at different levels on the basis of the following parameters –

Institution / Level	Indicator
Individual banks at Head Office	Cu + RIDF
State Level (SLBC)	Cu + RIDF
District Level	Cs

Where:

Cu = Credit as per place of Utilization

Cs = Credit as per place of Sanction

RIDF = Total Resource support provided to States under RIDF

Further, banks are advised that:

- In the districts having CD ratio less than 40, Special Sub-Committees (SSCs) of DCC may be set up to monitor the CD ratio.
  - Districts having CD ratio between 40 and 60, will be monitored under the existing system by DCC, and
  - The district with CD ratio of less than 20 need to be treated on a special footing.
- ii) Special Sub- Committee (SSCs) of DCC should be set up in the districts having CD ratio less than 40, in order to monitor the CD ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD ratio. The Lead District Manager is designated as the convenor of the SSC, which in addition to District co-ordinators of banks functioning in the area, will comprise of LDO of RBI, DDM of NABARD, District Planning Officer or a representative of the Collector duly empowered to take decisions on behalf of the district administration.

The functions of the Special Sub-Committee are as under:

- The Special Sub-Committee (SSCs) will draw up Monitorable Action Plans (MAPs) for improving the CD ratio in their districts on a self-set graduated basis.
- For this purpose the SSC will hold a special meeting immediately after its constitution and on the basis of the various ground level parameters, set for



itself a target for increasing the CD ratio initially for the current year. It will also, at the same meeting, set a definite time frame for the CDR beyond 60 in annual increments.

- Consequent on the completion of this process, the target and time frame self set by the SSC will be placed before the DCC for approval.
- Take up the plans for implementation and monitor the same assiduously once in two months.
- Report the progress to the DCC on quarterly basis and through them to the convenor of SLBC.
- On the basis of the feedback received from the DCC regarding the progress in the implementation of the Monitorable Action Plans (MAPs), consolidated report will be prepared and tabled at all SLBC meetings for discussion / information.

iii) As regards the districts with CD ratio less than 20, these are generally located in hilly, desert, inaccessible terrains and / or those dependent solely on the primary sector and/ or characterized by a breakdown of the law and order machinery. In such areas, conventional methods are not likely to work unless the banking system and the State Government come together in a specially meaningful way.

iv) While the framework for implementation for raising the CD ratio in these districts will be the same as in the case of districts with CD ratio below 40 (i.e setting up of SSC etc.), the focus of attention and the level of efforts should be of a much higher scale.

For this,

- All such districts should first be placed in a special category.
- Thereafter, the responsibility for increasing their CD ratio should be taken by banks and State Governments and the districts should be "adopted" by the District Administration and the lead bank jointly.
- While banks would be responsible for credit disbursement, the State Government would be required to give an upfront commitment regarding its responsibilities for creation of identified rural infrastructure together with support in creating an enabling environment for banks to lend and to recover their dues. Given a collaborative framework as outlined above, the Group was of the view that meaningful increase in CD ratio is possible.

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- While banks would be responsible for credit disbursement, the State Government would be required to give an upfront commitment regarding its responsibilities for creation of identified rural infrastructure together with support in creating an enabling environment for banks to lend and to recover their dues. Given a collaborative framework as outlined above, the Group was of the view that meaningful increase in CD ratio is possible.

- Progress in the special category districts will be monitored at the district level and reported to the corporate offices of the concerned banks.
- CMDs of banks would give special attention to the CD ratio in such districts.

## **7. Direct Benefit Transfer**

Direct Benefit Transfer (DBT) was rolled out by Government of India in selected districts since January 2013. SLBC Convenor banks were advised to co-ordinate with the authorities to implement DBT. Banks were advised to include the status of the roll-out of DBT as a regular agenda item for discussion in SLBC meetings as part of Financial Inclusion/Direct Benefit Transfer (DBT) implementation. As a prerequisite to the implementation of the DBT, every eligible individual should have a bank account. Further, to make disbursements at the doorstep through the ICT-based BC model, banking outlets either through brick & mortar branches or the branchless mode is needed in all villages across the country. Hence, banks have been advised to:

- take steps to complete account opening and seeding Aadhaar number in all the DBT districts.
- closely monitor the progress in seeding of Aadhaar number in bank accounts of beneficiaries.
- put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.
- form DBT Implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.
- ensure that district and village wise names and other details of business correspondents (BCs) engaged/other arrangements made by the bank is displayed on the SLBC website.
- set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.



## **8. Service Area Approach (SAA)**

i) The Service Area Approach (SAA) introduced in April 1989 for planned and orderly development of rural and semi-urban areas was applicable to all scheduled commercial banks including Regional Rural Banks. Under SAA, each bank branch in rural and semi-urban area was designated to serve an area of 15 to 25 villages and the branch was responsible for meeting the needs of bank credit of its service area. The primary objective of SAA was to increase productive lending and forge effective linkages between bank credit, production, productivity and increase in income levels. The SAA scheme was reviewed from time to time and appropriate changes were made in the scheme to make it more effective.

ii) The Service Area Approach scheme was reviewed in December 2004 and it was decided to dispense with the restrictive provisions of the scheme while retaining the positive features of the SAA such as credit planning and monitoring of the credit purveyance. Accordingly, under SAA the allocation of villages among the rural and semi-urban branches of banks were made not applicable for lending except under Government Sponsored Schemes. Thus, while the commercial banks and RRBs are free to lend in any rural and semi-urban area, the borrowers have the choice of approaching any branch for their credit requirements.

### **8.1 Dispensing with No Due Certificate**

In order to ensure hassle free credit to all borrowers, especially in rural and semi-urban areas and keeping in view the technological developments and the different ways available with banks to avoid multiple financing, banks have been advised to dispense with obtaining 'No Due Certificate' from the individual borrowers (including SHGs & JLGs) in rural and semi-urban areas for all types of loans including loans under Government Sponsored Schemes, irrespective of the amount involved unless the Government Sponsored Scheme itself provides for obtention of 'No Dues Certificate'. Further, it is clarified that the policy of dispensing with No Due Certificate for lending by banks is also applicable to urban areas including metropolitan cities.

ii) Banks are encouraged to use an alternative framework of due diligence as part of credit appraisal exercise other than the 'No Due Certificate' which could, among others, consist of one or more of the following:

- Credit history check through credit information companies
  - Self-declaration or an affidavit from the borrower
  - CERSAI registration
  - Peer monitoring
  - Information sharing among lenders
  - Information search (writing to other lenders with an auto deadline)
- iii) Banks are also advised to submit information/data to all Credit Information Companies (CICs), as required in terms of extant instructions issued by RBI.

## **9. Doubling of Farmers' Income by 2022**

- i) The Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.
- ii) The strategy to achieve this goal, inter-alia, include,
- Focus on irrigation with large budgets, with the aim of "per drop, more crop"
  - Provision of quality seeds and nutrients based on soil health of each field
  - Investments in warehousing and cold chains to prevent post-harvest crop losses
  - Promotion of value addition through food processing
  - Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
  - Strengthening of crop insurance scheme to mitigate risks at affordable cost
  - Promotion of ancillary activities like poultry, bee-keeping and fisheries.
- iii. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified time limits.

iv. The Lead Bank Scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are accordingly advised to ensure the following:

- a. Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above strategy in consideration.
- b. Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
- c. For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
- d. Map the overall strategy as given in para 9 (ii) above to the agriculture/agro-ancillary lending plan of your bank.

#### 10. References of circulars relevant to Lead Bank Scheme

Sr No	Circular issued by	Reference No & date	Subject
1	FSD	FIDD.No.FSD.BC.8/05.10.001/2017-18 dated July 3, 2017	Master Directions – Guidelines for Relief Measures by banks in Areas affected by Natural Calamity
2	MSME	<u>FIDD.MSME &amp; NFS. 3/06.02.31/2016-17 dated July 21, 2016</u>	Master Direction –Lending to Micro, Small & Medium Enterprises (MSME) Sector
3	GSSD	<u>FIDD.GSSD.BC.No.05/09.10.01/2017-18 dated July 3, 2017</u>	Master Circular –Credit Facilities to Minority Communities
4	GSSD	<u>FIDD.CO.GSSD.BC.No.06/09.09.01/2017-18 dated July 3, 2017</u>	Master Circular –Credit Facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
5	GSSD	<u>FIDD.GSSD.CO.BC.No.03/09.16.03/2017-18 dated July 3, 2017</u>	Master Circular –Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)
6	GSSD	<u>FIDD.GSSD.CO.BC.No.04/09.01.01/2017-18 dated July 3, 2017</u>	Master Circular – Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)
7	FLC	<u>FIDD.FLC.BC.No. 18/12.01.018/2015-16 dated January 14, 2016</u>	Financial Literacy Centres (FLCs) – Revised Guidelines
8	FLC	<u>FIDD.FLC.BC.No.12/12.01.018/2016-17 dated August 25, 2016</u>	Financial Literacy Centres-Revised reporting formats
9	FLC	<u>FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 02, 2017</u>	Financial Literacy by FLCs (Financial Literacy Centres) and rural branches – Policy Review



## List of State-wise SLBC convenor banks and district-wise lead banks

SR	State / Union Territory	SLBC convenor bank	District	District lead bank
1	Andhra Pradesh	Andhra Bank	1. Anantapur	Syndicate Bank
			2. Chittoor	Indian Bank
			3. East Godavari	Andhra Bank
			4. Guntur	Andhra Bank
			5. Kadapa	Syndicate Bank
			6. Krishna	Indian Bank
			7. Kurnool	Syndicate Bank
			8. Nellore	Syndicate Bank
			9. Prakasam	Syndicate Bank
			10. Srikakulam	Andhra Bank
			11. Visakhapatnam	State Bank of India
			12. Vizianagaram	State Bank of India
			13. West Godavari	Andhra Bank
2	Arunachal Pradesh	State Bank of India	1. Anjaw	State Bank of India
			2. Changlang	State Bank of India
			3. Dibang Valley	State Bank of India
			4. East Kameng	State Bank of India
			5. East Siang	State Bank of India
			6. Kra Daadi	State Bank of India
			7. Kurung Kumey	State Bank of India
			8. Lohit	State Bank of India
			9. Longding	State Bank of India
			10. Lower Dibang Valley	State Bank of India
			11. Lower Subansiri	State Bank of India
			12. Namsai	State Bank of India
			13. Papum Pare	State Bank of India
			14. Tawang	State Bank of India
			15. Tirap	State Bank of India
			16. Siang	State Bank of India
			17. Upper Siang	State Bank of India
			18. Upper Subansiri	State Bank of India
			19. West Kameng	State Bank of India
			20. West Siang	State Bank of India
3	Assam	State Bank of India	1. Baksa	State Bank of India
			2. Barpeta	UCO Bank
			3. Bongaigaon	State Bank of India
			4. Cachar	United Bank of India
			5. Chirang	State Bank of India
			6. Darrang	UCO Bank
			7. Dhemaji	United Bank of India
			8. Dhubri	UCO Bank
			9. Dibrugarh	United Bank of India

			10. Goalpara	UCO Bank
			11. Golaghat	United Bank of India
			12. Hailakandi	United Bank of India
			13. Jorhat	United Bank of India
			14. Kamrup	UCO Bank
			15. Kamrup Metro	UCO Bank
			16. Karbi Anglong	State Bank of India
			17. Karimganj	United Bank of India
			18. Kokrajhar	UCO Bank
			19. Lakhimpur	United Bank of India
			20. Morigaon	United Bank of India
			21. Nagaon	United Bank of India
			22. Nalbari	UCO Bank
			23. North Cachar Hills	State Bank of India
			24. Sivasagar	United Bank of India
			25. Sonitpur	UCO Bank
			26. Tinsukia	United Bank of India
			27. Udalguri	State Bank of India
4	Bihar	State Bank of India	1. Araria	State Bank of India
			2. Arwal	Punjab National Bank
			3. Aurangabad	Punjab National Bank
			4. Banka	UCO Bank
			5. Begusarai	UCO Bank
			6. Bhabua (Kaimur)	Punjab National Bank
			7. Bhagalpur	UCO Bank
			8. Bhojpur (Arrah)	Punjab National Bank
			9. Buxar	Punjab National Bank
			10. Darbhanga	Central Bank of India
			11. East Champaran	Central Bank of India
			12. Gaya	Punjab National Bank
			13. Gopalganj	Central Bank of India
			14. Jamui	State Bank of India
			15. Jehanabad	Punjab National Bank
			16. Katihar	Central Bank of India
			17. Khagaria	Union Bank of India
			18. Kishanganj	State Bank of India
			19. Lakhisarai	Punjab National Bank
			20. Madhepura	State Bank of India
			21. Madhubani	Central Bank of India
			22. Monghyr	UCO Bank
			23. Muzaffarpur	Central Bank of India
			24. Nalanda	Punjab National Bank
			25. Nawada	Punjab National Bank
			26. Patna	Punjab National Bank
			27. Purnea	State Bank of India
			28. Rohtas (Sasaram)	Punjab National Bank
			29. Saharsa	State Bank of India

			30. Samastipur	Union Bank of India
			31. Saran	Central Bank of India
			32. Sheikhpura	Canara Bank
			33. Sheohar	Bank of Baroda
			34. Sitamarhi	Bank of Baroda
			35. Siwan	Central Bank of India
			36. Supaul	State Bank of India
			37. Vaishali	Central Bank of India
			38. West Champaran	Central Bank of India
5	Chhattisgarh	State Bank of India	1. Balod	Dena Bank
			2. Baloda bazar	State Bank of India
			3. Balrampur	Central Bank of India
			4. Bastar	State Bank of India
			5. Bemetara	State Bank of India
			6. Bijapur	State Bank of India
			7. Bilaspur	State Bank of India
			8. Janjgir Champa	State Bank of India
			9. Dantewada	State Bank of India
			10. Dhamtari	Dena Bank
			11. Durg	Dena Bank
			12. Gariyaband	Dena Bank
			13. Jashpur	State Bank of India
			14. Kanker	State Bank of India
			15. Kabirdham	State Bank of India
			16. Kondagaon	State Bank of India
			17. Korba	State Bank of India
			17. Korea	Central Bank of India
			19. Mahasamund	Dena Bank
			20. Mungeli	State Bank of India
			21. Narayanpur	State Bank of India
			22. Raigarh	State Bank of India
			23. Raipur	Dena Bank
			24. Rajnandgaon	Dena Bank
			25. Surguja	Central Bank of India
			26. Sukma	State Bank of India
			27. Surajpur	Central Bank of India
6	Goa	State Bank of India	1. North Goa	State Bank of India
			2. South Goa	State Bank of India
7	Gujarat	Dena Bank	1. Ahmedabad	Dena Bank
			2. Amreli	State Bank of India
			3. Anand	Bank of Baroda
			4. Aravalli	Dena Bank
			5. Banas Kantha	Dena Bank
			6. Vadodara	Bank of Baroda
			7. Bharuch	Bank of Baroda
			8. Bhavnagar	State Bank of India
			9. Botad	Dena Bank



			10. Chhota Udaipur	Bank of Baroda
			11. Dohad	Bank of Baroda
			12. Dangs	Bank of Baroda
			13. Devbhumi Dwarka	Dena Bank
			14. Gandhinagar	Dena Bank
			15. Gir Somnath	State Bank of India
			16. Godhra (PanchMahal)	Bank of Baroda
			17. Jamnagar	State Bank of India
			18. Junagadh	State Bank of India
			19. Kheda	Bank of Baroda
			20. Kutch (Bhuj)	Dena Bank
			21. Mahisagar	Bank of Baroda
			22. Mehsana	Dena Bank
			23. Morbi	State Bank of India
			24. Narmada	Bank of Baroda
			25. Navsari	Bank of Baroda
			26. Patan	Dena Bank
			27. Porbandar	State Bank of India
			28. Rajkot	State Bank of India
			29. Sabar Kantha	Dena Bank
			30. Surat	Bank of Baroda
			31. Surendranagar	State Bank of India
			32. Tapi	Bank of Baroda
			33. Valsad	Bank of Baroda
8	Haryana	Punjab National Bank	1. Ambala	Punjab National Bank
			2. Bhiwani	Punjab National Bank
			3. Charki Dadri	Punjab National Bank
			4. Faridabad	Syndicate Bank
			5. Fatehabad	Punjab National Bank
			6. Gurgaon	Syndicate Bank
			7. Hisar	Punjab National Bank
			8. Jhajjar	Punjab National Bank
			9. Jind	Punjab National Bank
			10. Kaithal	Punjab National Bank
			11. Karnal	Punjab National Bank
			12. Kurukshetra	Punjab National Bank
			13. Mahendragarh	Punjab National Bank
			14. Mewat	Syndicate Bank
			15. Palwal	Oriental Bank of Commerce
			16. Panchkula	Punjab National Bank
			17. Panipat	Punjab National Bank
			18. Rewari	Punjab National Bank
			19. Rohtak	Punjab National Bank
			20. Sirsa	Punjab National Bank
			21. Sonapat	Punjab National Bank
			22. Yamunanagar	Punjab National Bank

9	Himachal Pradesh	UCO Bank	1. Bilaspur	UCO Bank
			2. Chamba	State Bank of India
			3. Hamirpur	Punjab National Bank
			4. Kangra (Dharamshala)	Punjab National Bank
			5. Kinnaur (Peo)	Punjab National Bank
			6. Kullu	Punjab National Bank
			7. Lahaul & Spiti (Kelyong)	State Bank of India
			8. Mandi	Punjab National Bank
			9. Shimla	UCO Bank
			10. Sirmaur	UCO Bank
			11. Solan	UCO Bank
			12. Una	Punjab National Bank
10	Jammu & Kashmir	The Jammu & Kashmir Bank Ltd.	1. Anantnag	J & K Bank Ltd.
			2. Bandipora	J & K Bank Ltd.
			3. Budgam	J & K Bank Ltd.
			4. Baramulla	J & K Bank Ltd.
			5. Doda	State Bank of India
			6. Ganderbal	J & K Bank Ltd.
			7. Jammu	State Bank of India
			8. Kargil	State Bank of India
			9. Kathua	State Bank of India
			10. Kishtwar	State Bank of India
			11. Kulgam	J & K Bank Ltd.
			12. Kupwara	J & K Bank Ltd.
			13. Ladakh (Leh)	State Bank of India
			14. Poonch	J & K Bank Ltd.
			15. Pulwama	J & K Bank Ltd.
			16. Rajouri	J & K Bank Ltd.
			17. Ramban	State Bank of India
			18. Reasi	State Bank of India
			19. Samba	State Bank of India
			20. Shopian	J & K Bank Ltd.
			21. Srinagar	J & K Bank Ltd.
			22. Udhampur	State Bank of India
11	Jharkhand	Bank of India	1. Bokaro	Bank of India
			2. Chatra	Bank of India
			3. Deoghar	State Bank of India
			4. Dhanbad	Bank of India
			5. Dumka	Allahabad Bank
			6. East Singhbhum	Bank of India
			7. Garhwa	State Bank of India
			8. Giridih	Bank of India
			9. Godda	Allahabad Bank
			10. Gumla	Bank of India
			11. Hazaribag	Bank of India

			12. Jamtara	State Bank of India
			13. Khunti	Bank of India
			14. Koderma	Bank of India
			15. Letehar	State Bank of India
			16. Lohardaga	Bank of India
			17. Pakur	State Bank of India
			18. Palamu	State Bank of India
			19. Ramgarh	Bank of India
			20. Ranchi	Bank of India
			21. Sahibganj	State Bank of India
			22. Seraikela-Kharsawan	Bank of India
			23. Simdega	Bank of India
			24. West Singhbhum	Bank of India
12	Karnataka	Syndicate Bank	1. Bagalkot	Syndicate Bank
			2. Bangalore (Rural)	Canara Bank
			3. Bangalore (Urban)	Canara Bank
			4. Belgaum	Syndicate Bank
			5. Bellary	Syndicate Bank
			6. Bidar	State Bank of India
			7. Bijapur	Syndicate Bank
			8. Chamrajanagar	State Bank of India
			9. Chikballapur	Canara Bank
			10. Chickmagalur	Corporation Bank
			11. Chitradurga	Canara Bank
			12. Dakshin Canara	Syndicate Bank
			13. Davangere	Canara Bank
			14. Dharwad	Vijaya Bank
			15. Gadag	State Bank of India
			16. Gulbarga	State Bank of India
			17. Hassan	Canara Bank
			18. Haveri	Vijaya Bank
			19. Kodagu	Corporation Bank
			20. Kolar	Canara Bank
			21. Koppal	State Bank of India
			22. Mandya	Vijaya Bank
			23. Mysore	State Bank of India
			24. Raichur	State Bank of India
			25. Ramanagara	Corporation Bank
			26. Shimoga	Canara Bank
			27. Tumkur	State Bank of India
			28. Udupi	Syndicate Bank
			29. Uttar Canara	Syndicate Bank
			30. Yadgir	State Bank of India
13	Kerala	Canara Bank	1. Alappuzha	State Bank of India
			2. Ernakulam	Union Bank of India
			3. Idukki	Union Bank of India
			4. Kannur	Syndicate Bank



			5. Kasaragod	Syndicate Bank
			6. Kollam	Indian Bank
			7. Kottayam	State Bank of India
			8. Kozhikode	Canara Bank
			9. Malappuram	Canara Bank
			10. Palakkad	Canara Bank
			11. Pathanamthitta	State Bank of India
			12. Thrissur	Canara Bank
			13. Thiruvananthapuram	Indian Overseas Bank
			14. Wayanad (Kalepetta)	Canara Bank
14	Madhya Pradesh	Central Bank of India	1. Agar-Malwa	Bank of India
			2. Alirajpur	Bank of Baroda
			3. Anuppur	Central Bank of India
			4. Ashoknagar	State Bank of India
			5. Balaghat	Central Bank of India
			6. Barwani	Bank of India
			7. Betul	Central Bank of India
			8. Bhind	Central Bank of India
			9. Bhopal	Bank of India
			10. Burhanpur	Bank of India
			11. Chhatarpur	State Bank of India
			12. Chhindwara	Central Bank of India
			13. Damoh	State Bank of India
			14. Datia	Punjab National Bank
			15. Dewas	Bank of India
			16. Dhar	Bank of India
			17. Dindori	Central Bank of India
			18. East Nimar (Khandwa)	Bank of India
			19. Guna	State Bank of India
			20. Gwalior	Central Bank of India
			21. Harda	State Bank of India
			22. Hoshangabad	Central Bank of India
			23. Indore	Bank of India
			24. Jabalpur	Central Bank of India
			25. Jhabua	Bank of Baroda
			26. Katni	State Bank of India
			27. Mandla	Central Bank of India
			28. Mandsaur	Central Bank of India
			29. Morena	Central Bank of India
			30. Narsinghpur	Central Bank of India
			31. Neemuch	State Bank of India
			32. Panna	State Bank of India
			33. Raisen	Central Bank of India
			34. Rajgarh	Bank of India
			35. Ratlam	Central Bank of India
			36. Rewa	Union Bank of India

			37. Sagar	Central Bank of India
			38. Satna	Allahabad Bank
			39. Seoni	Central Bank of India
			40. Shahdol	Central Bank of India
			41. Shajapur	Bank of India
			42. Sheopur Kala	State Bank of India
			43. Shivpuri	State Bank of India
			44. Sidhi	Union Bank of India
			45. Sihore	Bank of India
			46. Singrauli	Union Bank of India
			47. Tikamgarh	State Bank of India
			48. Ujjain	Bank of India
			49. Umaria	State Bank of India
			50. Vidisha	State Bank of India
			51. West Nimar (Khargone)	Bank of India
15	Maharashtra	Bank of Maharashtra	1. Ahmednagar	Central Bank of India
			2. Akola	Central Bank of India
			3. Amravati	Central Bank of India
			4. Aurangabad	Bank of Maharashtra
			5. Beed	State Bank of India
			6. Bhandara	Bank of India
			7. Buldhana	Central Bank of India
			8. Chandrapur	Bank of India
			9. Dhule	Central Bank of India
			10. Gadchiroli	Bank of India
			11. Gondia	Bank of India
			12. Hingoli	State Bank of India
			13. Jalgaon	Central Bank of India
			14. Jalna	Bank of Maharashtra
			15. Kolhapur	Bank of India
			16. Latur	State Bank of India
			17. Mumbai	Bank of India
			18. Mumbai Suburban	Bank of India
			19. Nagpur	Bank of India
			20. Nanded	State Bank of India
			21. Nandurbar	State Bank of India
			22. Nashik	Bank of Maharashtra
			23. Osmanabad	State Bank of India
			24. Parbhani	State Bank of India
			25. Palghar	Bank of Maharashtra
			26. Pune	Bank of Maharashtra
			27. Raigad	Bank of India
			28. Ratnagiri	Bank of India
			29. Sangli	Bank of India
			30. Satara	Bank of Maharashtra
			31. Sindhudurg	Bank of India

			32. Solapur	Bank of India
			33. Thane	Bank of Maharashtra
			34. Wardha	Bank of India
			35. Washim	State Bank of India
			36. Yavatmal	Central Bank of India
			1. Bishnupur	United Bank of India
16	Manipur	State Bank of India	2. Chandel	State Bank of India
			3. Churachandpur	State Bank of India
			4. Imphal East	United Bank of India
			5. Imphal West	State Bank of India
			6. Jiribam	United Bank of India
			7. Kamjong	United Bank of India
			8. Kangpokpi	State Bank of India
			9. Kakching	State Bank of India
			10. Noney	United Bank of India
			11. Pherzawal	State Bank of India
			12. Senapati	State Bank of India
			13. Temenglong	United Bank of India
			14. Tengnoupal	United Bank of India
			15. Thoubal	State Bank of India
			16. Ukhrul	United Bank of India
17	Meghalaya	State Bank of India	1. East Garo hills	State Bank of India
			2. East Jaintia Hills	State Bank of India
			3. East Khasi Hills	State Bank of India
			4. Jaintia Hills	State Bank of India
			5. North Garo Hills	State Bank of India
			6. Ri Bhoi	State Bank of India
			7. South Garo Hills	State Bank of India
			8. South West Garo Hills	State Bank of India
			9. South West Khasi Hills	State Bank of India
			10. West Garo hills	State Bank of India
			11. West Khasi Hills	State Bank of India
18	Mizoram	State Bank of India	1. Aizawal	State Bank of India
			2. Champhai	State Bank of India
			3. Chhimtuipui Saiha	State Bank of India
			4. Kolasib	State Bank of India
			5. Lawngtlai	State Bank of India
			6. Lunglei	State Bank of India
			7. Mamit	State Bank of India
			8. Serchhip	State Bank of India
19	Nagaland	State Bank of India	1. Dimapur	State Bank of India
			2. Kiphire	State Bank of India
			3. Kohima	State Bank of India
			4. Longleng	State Bank of India
			5. Mokokchung	State Bank of India
			6. Mon	State Bank of India
			7. Peren	State Bank of India



20	Odisha	UCO Bank	8. Phek	State Bank of India
			9. Tuensang	State Bank of India
			10. Wokha	State Bank of India
			11. Zunheboto	State Bank of India
			1. Angul	UCO Bank
			2. Balasore	UCO Bank
			3. Bargarh	State Bank of India
			4. Bhadrak	UCO Bank
			5. Bolangir (Balangir)	State Bank of India
			6. Boudh	State Bank of India
			7. Bough-Kandhamal	State Bank of India
			8. Cuttack	UCO Bank
			9. Deogarh	State Bank of India
			10. Dhenkanal	UCO Bank
			11. Gajapati	Andhra Bank
			12. Ganjam	Andhra Bank
			13. Jagatsinghpur	UCO Bank
			14. Jajpur	State Bank of India
			15. Jharsuguda	State Bank of India
			16. Kalahandi	State Bank of India
			17. Kendrapara	State Bank of India
			18. Keonjhar	Bank of India
			19. Khorda	State Bank of India
			20. Koraput	State Bank of India
			21. Malkangiri	State Bank of India
			22. Mayurbhanj	Bank of India
			23. Naarangpur	State Bank of India
			24. Nuapada	State Bank of India
			25. Nayagarh	State Bank of India
			26. Puri	UCO Bank
			27. Rayagada	State Bank of India
			28. Sambalpur	State Bank of India
			29. Sonepur	State Bank of India
			30. Sundargarh	State Bank of India
21	Punjab	Punjab National Bank	1. Amritsar	Punjab National Bank
			2. Barnala	State Bank of India
			3. Bhatinda	State Bank of India
			4. Faridkot	Punjab & Sind Bank
			5. Fategarh Sahib	State Bank of India
			6. Fazilka	Punjab National Bank
			7. Ferozepur	Oriental Bank of Commerce
			8. Gurdaspur	Punjab National Bank
			9. Hoshiarpur	Punjab National Bank
			10. Jalandhar	UCO Bank
			11. Kapurthala	Punjab National Bank
			12. Ludhiana	Punjab & Sind Bank
			13. Mansa	State Bank of India

			14. Moga	Punjab & Sind Bank
			15. Muktsar	State Bank of India
			16. Nawanshahr	Punjab National Bank
			17. Pathankot	Punjab National Bank
			18. Patiala	State Bank of India
			19. Ropar	UCO Bank
			20. Sahibzada Ajit Singh Nagar (Mohali)	Punjab National Bank
			21. Sangrur	State Bank of India
			22. Tarn Taran	Punjab National Bank
22	Rajasthan	Bank of Baroda	1. Ajmer	Bank of Baroda
			2. Alwar	Punjab National Bank
			3. Banswara	Bank of Baroda
			4. Baran	Central Bank of India
			5. Barmer	State Bank of India
			6. Bharatpur	Punjab National Bank
			7. Bhilwara	Bank of Baroda
			8. Bikaner	State Bank of India
			9. Bundi	Bank of Baroda
			10. Chittorgarh	Bank of Baroda
			11. Churu	Bank of Baroda
			12. Dausa	UCO Bank
			13. Dholpur	Punjab National Bank
			14. Dungarpur	Bank of Baroda
			15. Hanumangarh	State Bank of India
			16. Jaipur	UCO Bank
			17. Jaisalmer	State Bank of India
			18. Jalore	State Bank of India
			19. Jhalawar	Central Bank of India
			20. Jhunjhunu	Bank of Baroda
			21. Jodhpur	UCO Bank
			22. Kiraoli	Bank of Baroda
			23. Kota	Central Bank of India
			24. Nagaur	UCO Bank
			25. Pali	State Bank of India
			26. Pratapgarh	Bank of Baroda
			27. Rajsamand	State Bank of India
			28. Sawai Madhopur	Bank of Baroda
			29. Sikar	Punjab National Bank
			30. Sirohi	State Bank of India
			31. Sri Ganganagar	Oriental Bank of Commerce
			32. Tonk	Bank of Baroda
			33. Udaipur	State Bank of India
23	Sikkim	State Bank of India	1. East Sikkim	State Bank of India
			2. North Sikkim	State Bank of India
			3. South Sikkim	State Bank of India

			4. West Sikkim	State Bank of India
24	Tamil Nadu	Indian Overseas Bank	1. Ariyalur	State Bank of India
			2. Chennai	Indian Overseas Bank
			3. Coimbatore	Canara Bank
			4. Cuddalore	Indian Bank
			5. Dharmapuri	Indian Bank
			6. Dindigul	Canara Bank
			7. Erode	Canara Bank
			8. Kanchipuram	Indian Bank
			9. Kanyakumari	Indian Overseas Bank
			10. Karur	Indian Overseas Bank
			11. Krishnagiri	Indian Bank
			12. Madurai	Canara Bank
			13. Nagapattinam	Indian Overseas Bank
			14. Namakkal	Indian Bank
			15. Nilgiris	Canara Bank
			16. Perambalur	Indian Overseas Bank
			17. Pudukottai	Indian Overseas Bank
			18. Ramanathapuram	Indian Overseas Bank
			19. Salem	Indian Bank
			20. Sivaganga	Indian Overseas Bank
			21. Thanjavur	Indian Overseas Bank
			22. Theni	Canara Bank
			23. Tiruchirapalli	Indian Overseas Bank
			24. Tirunelveli	Indian Overseas Bank
			25. Tiruppur	Canara Bank
			26. Tiruvallur	Indian Bank
			27. Tiruvannamalai	Indian Bank
			28. Tiruvarur	Indian Overseas Bank
			29. Tuticorin	State Bank of India
			30. Vellore	Indian Bank
			31. Viluppuram	Indian Bank
			32. Virudhunagar	Indian Overseas Bank
25	Telangana	State Bank of India	1. Adilabad	State Bank of India
			2. Bhadradi	State Bank of India
			3. Hyderabad	State Bank of India
			4. Jagtial	Andhra Bank
			5. Jangaon (New)	State Bank of India
			6. Jayashankar	State Bank of India
			7. Jogulamba	Andhra Bank
			8. Kamaraeddy	Syndicate Bank
			9. Karimnagar	State Bank of India
			10. Khammam	State Bank of India
			11. Komram Bheem	State Bank of India
			12. Mahabubnagar	State Bank of India
			13. Mancherial	Andhra Bank
			14. Mahabubabad	State Bank of India



			15. Medak	State Bank of India
			16. Medchal- Malkajgiri	Canara Bank
			17. Nagarkurnool	Andhra Bank
			18. Nirmal	State Bank of India
			19. Nizamabad	State Bank of India
			20. Nalgonda	State Bank of India
			21. Peddapalli	Andhra Bank
			22. Ranga Reddy	State Bank of India
			23. Rajanna	Andhra Bank
			24. Sangareddy	Syndicate Bank
			25. Siddipet	Andhra Bank
			26. Suryapet	State Bank of India
			27. Vikarabad	State Bank of India
			28. Wanaparthy	Andhra Bank
			29. Warangal (Urban)	State Bank of India
			30. Warangal (Rural)	Andhra Bank
			31. Yadadri	Canara Bank
26	Tripura	United Bank of India	1. Dhalai	United Bank of India
			2. Gomati	United Bank of India
			3. Khowai	United Bank of India
			4. North Tripura	United Bank of India
			5. Sepahijala	United Bank of India
			6. South Tripura	United Bank of India
			7. Unakoti	United Bank of India
			8. West Tripura	United Bank of India
27	Uttarakhand	State Bank of India	1. Almora	State Bank of India
			2. Bageshwar	State Bank of India
			3. Chamoli	State Bank of India
			4. Champawat	State Bank of India
			5. Dehradun	Punjab National Bank
			6. Haridwar	Punjab National Bank
			7. Nainital	Bank of Baroda
			8. Pauri Garwal	State Bank of India
			9. Pithoragarh	State Bank of India
			10. Rudraprayag	State Bank of India
			11. Tehri Garhwal (New Tehri)	State Bank of India
			12. Udham Singh Nagar	Bank of Baroda
			13. Uttar Kashi	State Bank of India
28	Uttar Pradesh	Bank of Baroda	1. Agra	Canara Bank
			2. Aligarh	Canara Bank
			3. Allahabad	Bank of Baroda
			4. Ambedkar Nagar	Bank of Baroda
			5. Auraiya	Central Bank of India
			6. Azamgarh	Union Bank of India
			7. Baghpat	Syndicate Bank
			8. Bahraich	Allahabad Bank

		9. Ballia	Central Bank of India
		10. Balrampur	Allahabad Bank
		11. Banda	Allahabad Bank
		12. Barabanki	Bank of India
		13. Bareilly	Bank of Baroda
		14. Basti	State Bank of India
		15. Bhim Nagar	Syndicate Bank
		16. Bijnor	Punjab National Bank
		17. Budaun	Punjab National Bank
		18. Bulandshahr	Punjab National Bank
		19. Chandauli	Union Bank of India
		20. Chhtrapati Sahuji Maharaj Nagar	Bank of Baroda
		21. Chitrakoot	Allahabad Bank
		22. Deoria	Central Bank of India
		23. Etah	Canara Bank
		24. Etawah	Central Bank of India
		25. Faizabad	Bank of Baroda
		26. Farukhabad	Bank of India
		27. Fatehpur	Bank of Baroda
		28. Firozabad	State Bank of India
		29. Gautam Buddha Nagar	Syndicate Bank
		30. Ghaziabad	Syndicate Bank
		31. Ghazipur	Union Bank of India
		32. Gonda	Allahabad Bank
		33. Gorakhpur	State Bank of India
		34. Hamirpur	Allahabad Bank
		35. Hardoi	Bank of India
		36. Jalaun	Allahabad Bank
		37. Jaunpur	Union Bank of India
		38. Jhansi	Punjab National Bank
		39. Jyotiba Phule Nagar (Amroha)	Syndicate Bank
		40. Kannauj	Bank of India
		41. Kanpur Dehat-Rural	Bank of Baroda
		42. Kanpur Nagar-Urban	Bank of Baroda
		43. Kansi Ram Nagar (Kasganj)	Canara Bank
		44. Kaushambi	Bank of Baroda
		45. Kushi Nagar (Padrauna)	Central Bank of India
		46. Lakhimpur-Kheri	Allahabad Bank
		47. Lalitpur	Punjab National Bank
		48. Lucknow	Bank of India
		49. Mahamaya Nagar (Hathras)	Canara Bank

			50. Maharajganj	State Bank of India
			51. Mahoba	Allahabad Bank
			52. Mainpuri	Bank of India
			53. Mathura	Syndicate Bank
			54. Mau (Mau Nath Bahnjan)	Union Bank of India
			55. Meerut	Syndicate Bank
			56. Mirzapur	Allahabad Bank
			57. Moradabad	Syndicate Bank
			58. Muzaffarnagar	Punjab National Bank
			59. Panchsheel Nagar	Syndicate Bank
			60. Pilibhit	Bank of Baroda
			61. Prabudh Nagar (Shamli)	Punjab National Bank
			62. Pratapgarh	Bank of Baroda
			63. Rae Bareli	Bank of Baroda
			64. Rampur	Bank of Baroda
			65. Saharanpur	Punjab National Bank
			66. Sant Kabir Nagar	State Bank of India
			67. Sant Ravidas Nagar (Bhadohi)	Union Bank of India
			68. Shahjahanpur	Bank of Baroda
			69. Shravasti	Allahabad Bank
			70. Siddharth nagar	State Bank of India
			71. Sitapur	Allahabad Bank
			72. Sonbhadra	Allahabad Bank
			73. Sultanpur	Bank of Baroda
			74. Unnao	Bank of India
			75. Varanasi	Union Bank of India
29	West Bengal	United Bank of India	1. Alipurduar	Central Bank of India
			2. Bankura	United Bank of India
			3. Birbhum	UCO Bank
			4. Burdwan	UCO Bank
			5. Cooch Behar	Central Bank of India
			6. Dakshin Dinajpur	United Bank of India
			7. Darjeeling	Central Bank of India
			8. Hooghly	UCO Bank
			9. Howrah	UCO Bank
			10. Jalpaiguri	Central Bank of India
			11. Kalimpong	State Bank of India
			12. Kolkata	State Bank of India
			13. Malda	United Bank of India
			14. Murshidabad	United Bank of India
			15. Nadia	United Bank of India
			16. North 24 Parganas	Allahabad Bank
			17. Pashchim Medinapur	United Bank of India
			18. Purba Medinapur	United Bank of India
			19. Purulia	United Bank of India



			20. South 24 Parganas	United Bank of India
			21. Uttar Dinajpur	United Bank of India
30	Andaman & Nicobar Islands	State Bank of India	1. Nicobar Islands	State Bank of India
			2. North & Middle Andaman	State Bank of India
			3. South Andaman	State Bank of India
31	Chandigarh	Punjab National Bank	1. Chandigarh (Rural)	Punjab National Bank
32	Dadra Nagar Haveli	Dena Bank	1. Dadra Nagar Haveli	Dena Bank
33	Daman & Diu	Dena Bank	1. Daman	State Bank of India
			2. Diu	State Bank of India
34	Delhi	Oriental Bank of Commerce	1. Central Delhi	Canara Bank
			2. East Delhi	Punjab National Bank
			3. New Delhi	Canara Bank
			4. North Delhi	Oriental Bank of Commerce
			5. North East Delhi	Punjab National Bank
			6. North West Delhi	Punjab National Bank
			7. Shahdara	Bank of Baroda
			8. South Delhi	State Bank of India
			9. South East Delhi	State Bank of India
			10. South West Delhi	State Bank of India
			11. West Delhi	Canara Bank
35	Lakshadweep	Syndicate Bank	1. Lakshadweep	Syndicate Bank
36	Puducherry	Indian Bank	1. Puducherry	Indian Bank

### SLBC Website- Indicative List of contents

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SLBC-List of Members							
Updated as on ----							
SR	Name	Designation	Organisation	Contact Details			Remarks
				Tel	email	Address	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							



Banking services-Villages covered							
Quarter ended -----							
SR	District Name	District Code(BSR)	Total no. of Villages		No. of villages which are having banking outlets(BR/BC/Other)		Remarks
1			>2000	<2000	>2000	<2000	
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
26							
27							
28							
29							
30							
	TOTAL						

SLBC -Calendar of meetings for the calendar year -----				
SR	Year	Quarter	Scheduled Date of meeting	Remarks
1			dd.mm.yyyy	
2				
3				
4				

SLBC - Details of meetings held									
SR	SLBC meeting no.*	Date of meeting- Agenda linked	Attended by (Name & Designation)				Minutes of the meeting	Scheduled date of meeting as per calendar	Remarks
			RBI	Covenor Bank	GOI	State Govt	minutes		
1		dd.mm.yyyy					minutes	dd.mm.yyyy	
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									

\* SLBC meetings held after April 2010



[illegible]

[illegible]

[illegible]



Credit Deposit Ratio						
Quarter ended -----			(Amt Rs. in thousands)			
SR	District Name	District code	Deposit	Credit	CD Ratio	Remarks
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						

<b>Banking Network-Summary</b>						
Quarter ended ----						
SR	Bank Name	No. of Banking Outlets				Remarks
1		Branch	BC	Other Modes	Total	
2						
3						
4						
5						
6						
	Commercial Banks- Sub Total					
1						
2						
3						
	RRBs-Sub Total					
1						
2						
3						
4						
5						
	Cooperative Banks- Sub Total					
	All banks-Total					

[illegible]



### Particulars of Banking outlets- BCs

Quarter ended -----

[illegible]

[illegible]

SHG bank linkage programme					
Quarter ended -----		(No. in actuals, Amt .Rs. in thousand)			
SR	Bank Name	Savings linked		Credit Linked	
		No. of SHGs	Amount outstanding	No. of SHGs	Amount outstanding
1					
2					
3					
4					
5					
6					
	Commercial Banks-Sub Total				
1					
2					
3					
	RRBs-Sub Total				
1					
2					
3					
4					
5					
	Cooperative Banks-Sub Total				
	All banks-Total				



[illegible]

[illegible]

## LBS- MIS-I

Statement showing Targets of Annual Credit Plans ( ACP) for the year ended -----

Name of the State/Union Territory:

(No. in actuals, Amount Rs. In thousands)

Sr. No	Categories	Yearly Targets under ACP	
		Number	Amount
<b>1</b>	<b>Priority Sector</b>		
<b>1A</b>	<b>Agriculture = 1A(i)+1A(ii)+1A(iii)</b>		
1A(i)	Farm Credit		
1A(ii)	Agriculture Infrastructure		
1A(iii)	Ancillary Activities		
<b>1B</b>	<b>Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)</b>		
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		
1B(ii)	Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)		
1B(iv)	Khadi and Village Industries		
1B(v)	Others under MSMEs		
<b>1C</b>	<b>Export Credit</b>		
<b>1D</b>	<b>Education</b>		
<b>1E</b>	<b>Housing</b>		
<b>1F</b>	<b>Social Infrastructure</b>		
<b>1G</b>	<b>Renewable Energy</b>		
<b>1H</b>	<b>Others</b>		
<b>2</b>	<b>Sub total= 1A+1B+1C+1D+1E+1F+1G+1H</b>		
<b>3</b>	<b>Loans to weaker Sections under Priority Sector</b>		
<b>4</b>	<b>Non-Priority Sector</b>		
<b>4A</b>	<b>Agriculture</b>		
<b>4B</b>	<b>Micro, Small and Medium Enterprise (Service) = 4B(i)+4B(ii)+4B(iii)</b>		
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)		
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)		
4B(iii)	Medium Enterprises (Service) (advances above Rs		



	10 Crore)		
4C	Education		
4D	Housing		
4E	Personal Loans under Non-Priority Sector		
4F	Others		
5	Sub-total = 4A+4B+4C+4D+4E+4F		
	Total=2+5		

*Note:* Data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. The data of scheduled commercial banks need to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

## LBS- MIS-II

Statement showing Disbursements and Outstanding for the quarter ended .....

Name of the State/Union Territory:

(No. in actuals, Amount Rs. in thousands)

Sr. No	Sector	Disbursements upto the end of current quarter		Outstanding upto the end of current quarter	
		Number	Amount	Number	Amount
<b>1</b>	<b>Priority Sector</b>				
<b>1A</b>	<b>Agriculture= 1A(i)+1A(ii)+1A(iii)</b>				
1A(i)	Farm Credit				
1A(ii)	Agriculture Infrastructure				
1A(iii)	Ancillary Activities				
<b>1B</b>	<b>Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)</b>				
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)				
1B(ii)	Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)				
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)				
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
<b>1C</b>	<b>Export Credit</b>				
<b>1D</b>	<b>Education</b>				
<b>1E</b>	<b>Housing</b>				
<b>1F</b>	<b>Social Infrastructure</b>				
<b>1G</b>	<b>Renewable Energy</b>				
<b>1H</b>	<b>Others</b>				
<b>2</b>	<b>Sub total= 1A+1B+1C+1D+1E+1F+1G+1H</b>				
<b>3</b>	<b>Loans to weaker Sections under Priority Sector</b>				
<b>4</b>	<b>Non-Priority Sector</b>				
<b>4A</b>	<b>Agriculture</b>				
<b>4B</b>	<b>Micro, Small and Medium Enterprise (Service)=4B(i)+4B(ii)+4B(iii)</b>				
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)				
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)				
4B(iii)	Medium Enterprises (Service) (advances				

	above Rs 10 Crore)				
4C	Education				
4D	Housing				
4E	Personal Loans under Non-Priority Sector				
4F	Others				
5	Sub-total=4A+4B+4C+4D+4E+4F				
	Total=2+5				

**Note:** Data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. The data of scheduled commercial banks need to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.



## LBS- MIS-III

Statement showing Achievement vis-à-vis Targets for the quarter ended .....

Name of the State/Union Territory:

(No. in actuals, Amount Rs. in thousands)

Sr. No	Sector	Yearly Targets under ACP		Achievement upto the end of the current quarter (%)	
		Number	Amount	Number	Amount
<b>1</b>	<b>Priority Sector</b>				
<b>1A</b>	<b>Agriculture= 1A(i)+1A(ii)+1A (iii)</b>				
1A(i)	Farm Credit				
1A(ii)	Agriculture Infrastructure				
1A(iii)	Ancillary Activities				
<b>1B</b>	<b>Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)</b>				
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)				
1B(ii)	Small Enterprises (Manufacturing + Service advances upto Rs. 5 crores)				
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)				
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
<b>1C</b>	<b>Export Credit</b>				
<b>1D</b>	<b>Education</b>				
<b>1E</b>	<b>Housing</b>				
<b>1F</b>	<b>Social Infrastructure</b>				
<b>1G</b>	<b>Renewable Energy</b>				
<b>1H</b>	<b>Others</b>				
<b>2</b>	<b>Sub total= 1A+1B+1C+1D+1E+1F+1G+1H</b>				
<b>3</b>	<b>Loans to weaker Sections under Priority Sector</b>				
<b>4</b>	<b>Non-Priority Sector</b>				
<b>4A</b>	<b>Agriculture</b>				
<b>4B</b>	<b>Micro, Small and Medium Enterprise (Service)= 4B(i)+4B(ii)+4B(iii)</b>				
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)				
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)				
4B(iii)	Medium Enterprises (Service) (advances above Rs 10 Crore)				

4C	Education				
4D	Housing				
4E	Personal Loans under Non-Priority Sector				
4F	Others				
5	Sub-total=4A+4B+4C+4D+4E+4F				
	Total=2+5				

**Note:** Data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. The data of scheduled commercial banks need to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

## List of Circulars

SR	Circular No.	Date	Subject
1	<u>FIDD.CO.LBS.BC.No.31/02.01.001/2016-17</u>	08.06.2017	Circular on Aligning roadmap for unbanked villages with population more than 5000 with revised Guidelines on Branch Authorisation Policy.
2	<u>FIDD.CO.LBS.BC.No.16/02.01.001/2016-17</u>	29.09.2016	Doubling of Farmers' Income by 2022
3	<u>FIDD.CO.LBS.No. 5673/02.01.001/2015-16</u>	20.05.2016	Lead Bank Scheme- strengthening of Monitoring Information System (MIS)
4	<u>FIDD.CO.LBS.BC.No. 17/02.01.001/2015-16</u>	14.01.2016	Direct Benefit Transfer (DBT) Scheme – Seeding of Aadhaar in Bank Accounts-Clarification
5	<u>FIDD.CO.LBS.BC.No. 82/02.01.001/2016-16</u>	31.12.2015	Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank
6	<u>RPCD.CO.LBS.BC.No. 93/02.01.001/2013-14</u>	14.03.2014	Annual Credit Plans – Potential Linked Plan (PLPs) prepared by NABARD
7	<u>RPCD.CO.LBS.BC.No. 11/02.01.001/2013-14</u>	09.07.2013	Direct Benefit Transfer (DBT) Scheme – Implementation - Guidelines
8	<u>RPCD.CO.LBS.BC.No. 12/02.01.001/2012-13</u>	11.05.2013	Lead Bank Scheme – Assignment of lead bank responsibility in Metro districts
9	<u>RPCD.CO.LBS.BC.No. 75/02.01.001/2012-13</u>	10.05.2013	Direct Benefit Transfer (DBT) Scheme – Implementation
10	<u>RPCD.CO.LBS.BC.No. 68/02.01.001/2012-13</u>	19.03.2013	Lead Bank Scheme – Strengthening of Monitoring Information System
11	<u>RPCD.CO.LBS.BC.No.86/02.01.001/2011-12</u>	19.06.2012	Roadmap-Provision of banking services in villages with population below 2000
12	<u>RPCD.CO.LBS.B.C.No. 68/02.01.001/2011-12</u>	29.03.2012	SLBC Website - Standardization of information / data
13	<u>RPCD.CO.LBS.B.C.No. 67/02.01.001/2011-2012</u>	20.03.2012	Lead Bank Scheme - District Consultative Committee (DCC) - Inclusion of Director of MSME-DI
14	<u>RPCD.CO.LBS.BC.No.60/02.08.001/2011-12</u>	17.02.2012	Lead Bank Scheme - Participation of public representatives like MP/MLA/ ZP Chiefs in District Level Review Committee (DLRC) meetings
15	<u>RPCD.CO.LBS.BC.No.74/02.19.010/2010-11</u>	30.05.2011	Resolution of issues regarding allocation of villages under Electronic Benefit Transfer (EBT) scheme and roadmap for providing banking services in villages with population above 2000 under Financial Inclusion Plan (FIP)



16	<u>RPCD.CO.LBS.BC.No.44</u> <u>/02.19.10/2010-11</u>	29.12.2010	Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC) meetings
17	<u>RPCD.CO.LBS.HLC.BC.</u> <u>No. 21/02.19.10/2010-11</u>	16.09.2010	High Level Committee to Review Lead Bank scheme- Providing banking services in every village having population of over 2000
18	<u>RPCD.CO.LBS.BC.No 15</u> <u>/02.19.10/2010-11</u>	26.07.2010	Lead Bank Scheme - Revitalising SLBC Meetings
19	<u>RPCD.CO.LBS.BC.57/</u> <u>02.19.10/2009-2010</u>	02.03.2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - Lead banks and SCBs
20	<u>RPCD.CO.LBS.BC.57/</u> <u>02.19.10/2009-2010</u>	26.02.2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - SLBC Convenor banks
21	<u>RPCD.CO.LBS.HLC.BC.</u> <u>No. 43/02.19.10/2009-10</u>	27.11.2009	High Level Committee to review LBS- Providing banking services in every village having population of over 2000 by March 2011
22	<u>RPCD.LBS.CO.BC.No.11</u> <u>1/02.13.03/2008-2009</u>	02.06.2009	Sub-Committee of SLBC for Export Promotion
23	<u>RPCD.LBS.CO.BC.No.79/</u> <u>02.01.01/2008-2009</u>	30.12.2008	Inclusion of issues pertaining to MSME Sector in SLBC meeting
24	<u>RPCD.LBS.CO.BC.No.33</u> <u>/02.18.02/2006-07</u>	15.11.2006	Lead Bank Scheme - Inclusion of National Horticulture Board as a permanent member of SLBC of the respective State
25	<u>RPCD.LBS.BC.No.20</u> <u>/02.01.01/2006-07</u>	30.08.2006	Financial Inclusion by extension of banking services with 'No Frills' accounts and issue of GCC
26	<u>RPCD.CO.LBS.BC.No.52</u> <u>/02.02.001/2005-06</u>	06.12.2005	Financing of projects under Agri clinics & Agri Business Centres Scheme – Review at meetings
27	<u>RPCD.No.LBS.BC.50</u> <u>/02.01.01/2005-06</u>	06.12.2005	Participation in various fora under Lead Bank Scheme
28	<u>RPCD.CO.LBS.BC.No.47</u> <u>/02.01.001/2005-06</u>	09.11.2005	Credit Deposit Ratio - Implementation of recommendations of expert group on CD Ratio
29	<u>RPCD.CO.LBS.BC.No.11</u> <u>/02.01.001/2005-06</u>	06.07.2005	Participation of MPs/Public Representatives in DLRC meetings - Functions relating to Self Help Groups (SHGs) Credit Linkage Programme
30	<u>RPCD.CO.LBS.BC.No.93</u> <u>/02.01.001/2004-05</u>	11.04.2005	Rural lending - ACPs based on the Potential Linked Plans (PLPs) prepared by NABARD

Khalil Ahmed, IAS  
Municipal Commissioner



Kolkata Municipal Corporation  
5, S. N. Banerjee Road, Kolkata – 700013  
Phone : 2286 1234 Fax 22861434/1334

Memo no. 377/NULM/SW&UPA/2017-18

Dated: the 14<sup>th</sup> December, 2017


To  
The Director,  
State Urban Development Agency (SUDA)  
ILGUS Bhawan, H-C Block,  
Sector-III, Bidhannagar,  
Kolkata – 700 106



Sub : Meeting on SHG bank linkage in connection with SEP, a component under NULM

A meeting has been convened on 18.12.2017 at 3.00 p.m in the Conference Hall – I of the Central Municipal Office Building at 5 S.N Banerjee Road, Kolkata – 700013 to have discussion of SHG bank linkage in connection with SEP, a component under NULM.

You are therefore ardently requested to make it convenient to attend the meeting.

  
Municipal Commissioner

Memo no. /NULM/SW&UPA/2017-18

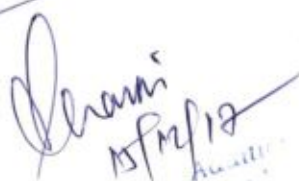
Dated: the 14<sup>th</sup> December, 2017

Copy forwarded for information to :-

1. P.A. to Hon'ble Mayor
2. P.A. to Hon'ble MMIC (NULM) – to bring it to the kind notice of Hon'ble MMIC to attend the meeting.
3. Jt. Municipal Commissioner (D&G) – with a request to attend the meeting
4. Municipal Secretary – with a request to book the conference hall – I on the date and time as specified above
5. The Convener, State Level Bankers Committee - with a request to attend the meeting
6. LDM, State Bank of India (Jeevan Deep) - with a request to attend the meeting
7. Zonal Chief Managers, SW&UPA (All Zones) - with a direction to attend the meeting
8. Chief Manager, SW&UPA (H.Q) / Manager, SW&UPA (H.Q) / Dy. Manager, SW&UPA (H.Q) - with a direction to attend the meeting



Municipal Commissioner



Sanjay Banerjee  
Director  
State Urban Development Agency  
Municipal Corporation  
Govt. of West Bengal





০/০

রাজ্য নগর উন্নয়ন সংস্থা

SUDA

STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ

“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Pt-D/1071

তারিখ ০৭/১২/২০১৭

From: - Director, SUDA &  
Mission Director, WBSULM

To: - General Manager (FI & Prisec) and Convener-SLBC,  
Lead Bank Division, United Bank of India, Head Office

Sub: - Issues relating to the Pending of Loan Applications under SEP under NULM

Sir,

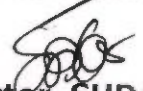
You may be aware that Self Employment Programme is an important component under NULM. The component is consisting of three sub components like Self Employment programme for Individual, Self Employment programme for Group and SHG Credit Linkage. To meet the target of three sub components of Self Employment Programme the ULBs are submitting the loan proposals in different Branches of different Banks. But it is observed that the Branches of different Banks are not disposing the loan proposal as per the TAT of banks. As a result the beneficiaries are loosing confidence in respect of the benefit of NULM programme.

In 138th SLBC meeting it was decided and all banks agreed that the Bank Branches will dispose all the pending loan applications within November, 2017. But it is observed that for SHG credit linkage only 19 %, for SEP-I only 24% of total pending loan applications are disposed by the Branches. Therefore there is a large number of loan applications pending at Bank Branch level for credit linkage. If the credit linkage progress goes on in this way, then it will very difficult for state to meet the credit linkage target for the current financial year.

In this regard, you are requested to take up with the respective Banks to dispose the Loan applications of three said sub components of Self Employment Programme (SEP) under NULM at the earliest. The bank wise list of pending loan applications is enclosed for your kind reference.

Encl.: As Stated.

Yours faithfully,

  
Director, SUDA  
&

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadit@gmail.com

Account Section : 2358 6408



16	<u>RPCD.CO.LBS.BC.No.44</u> <u>/02.19.10/2010-11</u>	29.12.2010	Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC) meetings
17	<u>RPCD.CO.LBS.HLC.BC.</u> <u>No. 21/02.19.10/2010-11</u>	16.09.2010	High Level Committee to Review Lead Bank scheme- Providing banking services in every village having population of over 2000
18	<u>RPCD.CO.LBS.BC.No 15</u> <u>/02.19.10/2010-11</u>	26.07.2010	Lead Bank Scheme - Revitalising SLBC Meetings
19	<u>RPCD.CO.LBS.BC.57/</u> <u>02.19.10/2009-2010</u>	02.03.2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - Lead banks and SCBs
20	<u>RPCD.CO.LBS.BC.57/</u> <u>02.19.10/2009-2010</u>	26.02.2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - SLBC Convenor banks
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22	<u>RPCD.LBS.CO.BC.No.11</u> <u>1/02.13.03/2008-2009</u>	02.06.2009	Sub-Committee of SLBC for Export Promotion
23	<u>RPCD.LBS.CO.BC.No.79/</u> <u>02.01.01/2008-2009</u>	30.12.2008	Inclusion of issues pertaining to MSME Sector in SLBC meeting
24	<u>RPCD.LBS.CO.BC.No.33</u> <u>/02.18.02/2006-07</u>	15.11.2006	Lead Bank Scheme - Inclusion of National Horticulture Board as a permanent member of SLBC of the respective State
25	<u>RPCD.LBS.BC.No.20</u> <u>/02.01.01/2006-07</u>	30.08.2006	Financial Inclusion by extension of banking services with 'No Frills' accounts and issue of GCC
26	<u>RPCD.CO.LBS.BC.No.52</u> <u>/02.02.001/2005-06</u>	06.12.2005	Financing of projects under Agri clinics & Agri Business Centres Scheme – Review at meetings
27	<u>RPCD.No.LBS.BC.50</u> <u>/02.01.01/2005-06</u>	06.12.2005	Participation in various fora under Lead Bank Scheme
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29	<u>RPCD.CO.LBS.BC.No.11</u> <u>/02.01.001/2005-06</u>	06.07.2005	Participation of MPs/Public Representatives in DLRC meetings - Functions relating to Self Help Groups (SHGs) Credit Linkage Programme
30	<u>RPCD.CO.LBS.BC.No.93</u> <u>/02.01.001/2004-05</u>	11.04.2005	Rural lending - ACPs based on the Potential Linked Plans (PLPs) prepared by NABARD

31	<u>RPCD.CO.LBS.BC.No.76</u> <u>/02.01.001/2004-05</u>	28.01.2005	Participation of private sector banks under various fora under Lead Bank Scheme
32	RPCD. CO.LBS. BC. No.62 /02.01.001/2004-05	08.12.2004	Rural lending - Service Area Approach - Review - Relaxation in SAA
33	<u>RPCD.CO.LBS.BC.No.5</u> <u>/02.01.001/2004-05</u>	16.07.2004	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
34	RPCD. CO.LBS. BC. No.56 /02.01.001/2003-04	20.12.2003	Credit Flow to Boost Economic Growth
35	RPCD. CO.LBS. BC. No.14 /02.01.001/2003-04	29.07.2003	Convening DLRC meetings - Late submission of reports by lead banks
36	RPCD. CO.LBS. BC. No.59 /02.01.001/2002-03	06.01.2003	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
37	RPCD. CO.LBS. BC. No.106 /02.01.001/2001-02	14.06.2002	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
38	RPCD. CO.LBS. BC. No.85 /02.01.001/2000-01	09.05.2001	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
39	RPCD. CO.LBS. BC. No.81 /02.01.001/2000-01	27.04.2001	Lead Bank Scheme - Convening of District Level Review Committee (DLRC) meetings on quarterly basis-Monitoring of
40	RPCD.LBS.BC.32/02.01.0 1/2000-01	03.11.2000	Lead Bank Scheme - Holding of District Level Review Committee Meeting
41	RPCD.No.LBS.BC.86/02.0 1.01/1996-97	16.12.1996	Inclusion of National Commission for Scheduled Castes/Tribes in State Level Bankers Committees (SLBCs)
42	RPCD.No.LBS.BC.13/02.0 1.01/1996-97	19.07.1996	Inclusion of Representatives of Khadi and Village Industries Commission/Boards in SLBC/DCC
43	RPCD.No.LBS.BC.118/02. 01.01/94-95 February 18, 1995	18.02.1995	Credit Deposit Ratio of Banks in Rural and Semi-urban Areas
44	RPCD.No.LBS.BC.112/LB C.34/88-89	28.04.1989	State Level Bankers' Committee - Meetings -
45	RPCD.No.LBS.BC.12/65/8 8-89	11.08.1988	Service Area Approach - Constitution of Block Level Bankers' Committees
46	RPCD.No.LBS.BC.100/5 5-87/88	22.04.1988	Lead Bank Scheme - District Credit Plan - Annual Action Plan
47	RPCD.No.LBS.BC.87/65-	14.03.1988	Rural Lending - Service Area of Bank

	87/88		Branches
48	RPCD.No.LBS.BC.69/LB S.34-87/88	14.12.1987	Review of the Annual Action Plans by State Level Bankers Committees (SLBCs)
49	RPCD.No.LBS.524/55- 86/87	28.04.1987	Lead Bank Scheme - Preparation of District Credit Plans/Annual Action Plans
50	RPCD.No.LBS.430/55/86 -87	03.03.1987	Lead Bank Scheme - District Credit Plans - Guidelines for Fourth Round
51	RPCD.No.LBC.363/1-84	02.11.1984	Integration of Annual Action Plans (AAPs) with the Performance Budgets of Bank Branches
52	RPCD.No.LBC.162/1-84	06.09.1984	Integration of Annual Action Plans (AAPs) with the Performance Budgets of Bank Branches
53	RPCD.No.LBC.135/55-84	30.08.1984	Lead Bank Scheme - Annual Action Plan for 1985 - Guidelines for Formulation of
54	RPCD.No.LBC.96/1-84	18.01.1984	Lead Bank Scheme - Appointment of Lead Bank Officer - District Co- ordinators
55	RPCD.No.LBC.739/1-83	04.08.1983	Recommendations of the Working Group to Review the Working of the Lead Bank Scheme
56	RPCD.No.3096/C.517- 82/83	13.04.1983	Convenorship of the State Level Bankers' Committees
57	DBOD.No. BP.B.BC 74/C/462(E.9)-80	18.06.1980	Credit Deposit Ratio of banks in Rural and Semi-Urban Areas
58	DBOD.NO.TEP.20/C.517 -77	02.02.1977	State Level Bankers' Committee
59	DBOD.No. BD.2955/ C.168-70	11.08.1970	Lead Bank Scheme
60	DBOD.No. BD4327/ C.168-169	23.12.1969	Branch Expansion Programme- Allocation of Districts under the Lead Bank Scheme



**Memo No. : SUDA-68/2017 (Part-I)/...../1(2)**

**Date:-07/12/2017**

Copy forwarded for information and necessary action;

1. PA to Principal Secretary, Dept. Of Finance, Govt. Of West Bengal
2. Sr. PA to Secretary, Dept. Of UD&MA, Govt. Of West Bengal



**Director, SUDA  
&  
Mission Director, WBSULM**

Bank wise Performance report of SEP under DAY NULM As on October ,2017 for the financial year 2017-18

SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage				SEP-I				SEP-G		
			Target (FY -17-18)	Sponsored of Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY -17-18)	Sponsored of Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Sponsored of Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2100	762	102	120.94	361	523	67	39.75	61	12	18.52
2	Andhara Bank	627	224	63	3	3.56	42	59	2	1.60	0	0	0.00
3	Axis Bank	111	56	0	0	0.00	13	0	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	0	5	5.00	31	8	9.60
5	BGV	1214	507	468	169	380.25	85	96	32	26.32	11	3	3.00
6	Bank of Baroda	1023	493	211	115	106.35	107	195	76	39.75	15	3	4.50
7	Bank of India	1894	1229	354	41	48.61	387	98	32	18.60	0	0	0.00
8	Central Bank of India	1188	563	304	62	73.51	325	164	37	26.50	0	0	0.00
9	Canara Bank	359	176	39	31	36.76	240	123	21	14.60	0	0	0.00
10	Corporation Bank	82	31	6	20	23.71	62	86	5	7.50	0	0	0.00
11	Dena Bank	124	62	61	0	0.00	51	49	1	0.80	0	0	0.00
12	Indian Overseas Bank	745	367	114	43	30.98	187	59	2	1.50	0	0	0.00
13	Indian Bank	307	139	137	29	22.39	113	77	9	7.20	0	0	0.00
14	Oriental Bank of Commerce	207	91	173	27	32.01	120	68	12	3.10	0	0	0.00
15	Punjab and Sind Bank	230	113	88	19	22.53	32	105	2	1.20	0	0	0.00
16	Punjab National Bank	1379	609	293	14	16.60	245	123	35	20.03	0	0	0.00
17	State Bank of India	4821	2330	563	42	39.80	818	52	56	35.47	9	1	2.00
18	Syndicate Bank	223	94	57	14	16.60	116	46	3	2.60	0	0	0.00
19	United Bank of India	6953	3298	1276	297	332.15	790	689	201	105.70	45	16	26.90
20	UCO	2670	1297	596	51	52.47	427	69	62	45.47	6	1	1.60
21	Union Bank of India	465	226	509	52	41.66	204	56	19	11.60	0	0	0.00
22	IDBI Bank	570	285	242	0	0.00	22	65	12	9.73	0	0	0.00
23	Uttarabangiya Kherra Grameen Bank	764	337	273	105	84.50	50	53	3	2.88	5	1	1.20
24	Vijaya Bank	129	64	93	3	3.56	39	56	2	2.36	0	0	0.00
25	West Bengal State Cooperative Bank	207	100	130	55	65.21	13	0	0	0.00	0	0	0.00
26	Vidyasagar CCB	57	29	35	0	0.00	4	0	0	0.00	0	0	0.00
27	Tamilk Ghata CCB	133	80	145	68	60.63	10	0	0	0.00	0	0	0.00
28	Cooperative Banks	2321	1100	580	79	93.67	35	0	0	0.00	0	0	0.00
Total		33256	16000	7572	1441	1708.45	5000	2911	696	429.262	183	45	67.32

Percentage of Achievement in respect of sponsoring 19.03

23.91

24.59

**SUDA**

**Memo No. : SUDA-**68/2014(Part-1)/955/1(3)

**Date:-**16./11/2017

Copy forwarded for information and necessary action;

1. Sr. PA to Secretary, Dept. Of UD&MA, Govt. Of West Bengal
2. PA to <sup>PA</sup>Secretary, Dept. Of Finance, Govt. Of West Bengal
3. General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office



**Director, SUDA  
&  
Mission Director, WBSULM**



## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Part-5)/955  
 From: - Director, SUDA &  
 Mission Director, WBSULM

তারিখ 16.11.2017

To: - The General Manager & GRO  
 IDBI Bank Ltd, Kolkata Zone  
 44, Shakespeare Sarani, PB No 16102,  
 Kolkata, West Bengal, Pin: 700017

**Sub: - Issues relating to the Non Co-operation on Credit Linkage of SHGs under NULM**

Sir,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them. The Federation structure consists of two tiers namely - "Area Level Federation (ALF)" representing the lower tier while "City Level Federation (CLF)" is the upper tier. Both "Area Level Federation (ALF)" and "City Level Federation (CLF)" are registered bodies registered under West Bengal Society Registration act, 1861.

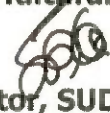
We have come to know from the ULBs that The Branch Manager of Birhati Branch has asked about office infrastructure of SHGs, permanent address of the office of SHGs and Business proposal from the SHGs. It implies the Branch of your bank is not aware about the Bank credit linkage of the SHGs. As a result the Branch Managers are asking the irrelevant documents from the SHGs. You may also know that in several time we have organised Bankers Sensitisation programme in different ULBs of different district. But the fact is the Branch Managers of your bank are reluctant to attend the programme on schedule date and time. The RBI Master circular for DAY-NULM mission mode poverty alleviation programme and SHG Bank Linkage is enclosed herewith for your kind clarification.

In 138th SLBC meeting, our Hon'ble Finance Minister was requested all Bankers to dispose the SHG loan application without killing the motivational level of the Poor urban women.

You are requested to instruct the Branches of your Bank to dispose the Loan application of the SHGs at the earliest. The bank Branch wise list of active SHGs is enclosed for your kind reference.

Encl.: As Stated.

Yours faithfully,

  
 Director, SUDA  
 &

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

**Memo No. : SUDA-68/2017 (Part-I)/955/1(3)**

**Date:-16/11/2017**

Copy forwarded for information and necessary action;

1. Sr. PA to Secretary, Dept. Of UD&MA, Govt. Of West Bengal
2. PA to Principal Secretary, Dept. Of Finance, Govt. Of West Bengal
3. General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office

**Director, SUDA  
&  
Mission Director, WBSULM**



## NORTH DUM DUM MUNICIPALITY

163, M. B. ROAD, BIRATI, KOLKATA - 700051  
PHONE: (033) 2514 - 2101 / 2514 - 2494, FAX - (033) 2514 - 2990  
Website: <http://www.northdumdummunicipality.org>  
E-mail ID: northdumdum@gmail.com

Memo No. NDDM/NULM/ 3406

Date: 9.11.17

To  
The Director, SUDA & Mission Director, WBSULM  
ILGUS BHAVAN, H.C Block, Sec - III  
Bidhan Nagar, Kolkata-700106

### Sub: Issues related with IDBI Bank, Birati Branch

Sir,

I would like to inform you that North Dum Dum Municipality has 71 nos. SHG accounts in IDBI Bank, Birati Branch.

All SHG Accounts are well maintained and old that they are very much eligible for grading and well as capable for opening a Cash Credit account.

But according to the Branch Manager, IDBI Bank, Cash Credit Account may not be opened (after grading) without the following:

1. Office infrastructure of each SHG.
2. Permanent office address.
3. Each SHG must have a business proposal.

But as per guideline, the above criteria are neither necessary nor sufficient to form a SHG. Now, from end of us, we have a big question that what will be our next steps regarding Cash Credit Account for those SHGs who have their account in IDBI Bank, Birati Branch ?

Please inform us as early as possible.

Thanking you,

Yours Faithfully

  
Chairman

North Dum Dum Municipality

Chairman  
North Dum Dum Municipality





Sl.No.	Name of the District	Name of the ULB	Name of the Bank	Name of the Branch	No of Active SHGs
1	Birbhum	Rampurhat	IDBI	Rampurhat	5
2	Birbhum	Suri	IDBI	Suri	41
3	Coochbehar	Coochbehar	IDBI	Cooch Behar	1
4	Dakshin Dinajpur	Gangarampur	IDBI	Gangarampur	106
5	Darjeeling	Siliguri MC	IDBI	SILIGURI	0
6	Hooghly	Arambagh	IDBI	Arambagh	0
7	Hooghly	Konnagar	IDBI	Konnagar	0
8	North 24 Pgs	Baranagar	IDBI	Sinhi	46
9	North 24 Pgs	Basirhat	IDBI	Basirhat	80
10	North 24 Pgs	North DumDum	IDBI	BIRATI	71
11	North 24 Pgs	Panihati	IDBI	Panihati	280
12	Paschim Medinipur	Jhargram	IDBI	JHARGRAM	21
13	South 24 Pgs	Baruipur	IDBI	Kulpi Road	11
14	Uttar Dinajpur	Raiganj	IDBI	Raiganj	14

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং ...SUDA-68/2016 (Part-I) 1899

তারিখ ০৭/১১/২০১৭

From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

To: - 1. The Chairman  
 Barrackpore Municipality  
 2. The City Project Officer, NULM  
 Barrackpore Municipality.

**Subject: - Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may be aware that Banks are the major stakeholders of the mission mode poverty alleviation programme DAY-NULM. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, the under signed is willing to conduct sensitization workshop on DAY-NULM is proposed to be organised for all bank branches of the listed ULBs. You are requested to request the District Coordinators of all banks and the Lead District Manager of the district to attend the programme at your ULB on 18/11/2017 at 11.00 AM. We have requested the listed ULBs to spare one person to attend the programme for enhancing and sharing their knowledge and field experiences.

In this regard, you are requested to conduct the said programme in your ULB. The Amount Rs.500/- Per participants will be paid for the programme expenses.

Encl.: List of ULBs.

Yours faithfully,

Addl. Director, SUDA

&amp;

Addl. Mission Director, WBSULM

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-GA/2016(Part-I)/898

তারিখ ০৭/১১/২০১৭

From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

To: - 1. The Chairman

.....Municipality.

2. The City Project Officer, NULM

..... Municipality.

**Subject: - Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may be aware that Banks are the major stakeholders of the mission mode poverty alleviation programme DAY-NULM. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, a sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district. The venue, date and time of the proposed workshop is given below:

**Venue: Barrackpore Municipality Office, Training Hall, 3<sup>rd</sup> Floor, B T Road, P.O:-  
 Talpukur, North 24 Parganas, Kolkata-700123**

**Date: -18/11/2017****Time: - 11.00 AM**

You are requested to spare the listed person of your ULB to attend the said programme on said date, time and venue. You are also requested to ask all Branches of different banks who are providing services in the jurisdiction of your ULB to attend the programme on schedule date, venue and time.

Encl.: List of ULBs.

Yours faithfully,

Addl. Director, SUDA

&amp;

Addl. Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

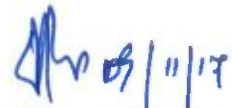


Memo No. : - SUDA-68/2014 (Part-I)/ 898/1(2)

Date:-09/11/2017

Copy forwarded for information to;

1. The Chairman, Barrackpore Municipality
2. The City Project Officer, Barrackpore Municipality



Addl. Director, SUDA

&

Addl. Mission Director, WBSULM

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Part-I) / 900  
 From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

তারিখ ০৭/১১/২০১৭

To: - Lead District Manager, North 24 Parganas District

**Sub: Bankers Sensitization Programme under DAY-NULM**

Sir,

You may be aware that the Banks are the key stakeholder for achieving Goal of the poverty alleviation programme under DAY-NULM. It has been observed that to improve the performance of the programme, bankers have to be adequately sensitized about the DAY-NULM Programme. In accordance with the discussion held with you on 25/04/ 2017 regarding Bankers' Sensitization programme in a cluster mode, we have prepared a cluster-wise list of ULBs and the bank branches operating therein, which is enclosed for your kind perusal.

We plan to organise the sensitization programme in a phased manner. In the Sixth phase of the programme, we plan to conduct the bankers Sensitization programme for the cluster of 9 ULBs of North 24 Parganas districts on 18/11/2017 at 11.00 AM wherein the ULBs have submitted a large numbers of loan applications of SHGs as well as those of individuals to the concerned bank branches which are still pending for disposal.

You are requested to ask the DCOs of different banks to attend the programme and also request them to instruct the Bank Branches who are providing services in the jurisdiction of listed ULBs to attend the programme on schedule date, time and venue. Again, you are requested to kindly attend the programme and share your valuable word on role and responsibility of bankers for successful implementation of national level flagship poverty alleviation programme DAY-NULM in the listed ULBs as well as district as a whole. The cluster-wise Schedule for the first-phase sensitization programme of bankers is enclosed.

Encl.:- 1. As stated.

Yours faithfully,

 ০৭/১১/১৭  
 Addl. Director, SUDA

&

Addl. Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com


Account Section : 2358 6408

Memo No. : - SUDA-68/2014 (Part-I)/ 900/1(1)

Date:-09/11/2017

Copy forwarded for information to;

1. **General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office**, you are requested to attend the said programme and also requested to request the banks to spare the Branch Manager or loan officer of different branches who are providing services in the jurisdiction of listed ULBs for the said time .

 09/11/17.

Addl. Director, SUDA

&

Addl. Mission Director, WBSULM



## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2016(Part-I)/901  
 From: - Director, SUDA &  
 Mission Director, WBSULM

তারিখ ০৭/১১/২০১৬

To: - The District Magistrate,  
 North 24 Parganas

**Sub: Bankers' Sensitization Programme under DAY-NULM**

Madam,

You may kindly be aware that DAY-NULM programme – the flagship urban poverty alleviation programme in the country is being implemented in the State w.e.f 01.04.2014 onwards. A major stakeholder in the programme is the Banks. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, a sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district. The venue, date and time of the proposed workshop is given below:

**Venue: - Barrackpore Municipality Office, Training Hall, 3<sup>rd</sup> Floor, B T Road, P.O:-  
 Talpukur, North 24 Parganas, Kolkata-700123**

**Date: - 18/11/2017**

**Time: - 11.00 AM**

We solicit your valued presence at the aforesaid workshop. Your presence will be a source of inspiration for the SHG members and all the functionaries associated with DAY-NULM programme.

Encl: Agenda note

yours faithfully,

  
 Director, SUDA

&

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

## Training Schedule for Bankers' Sensitization Programme

Sl No.	Time	Subject	Resource Person
1	11 AM -11.15AM	Inauguration Speech	Chairman, Barrackpore Municipality
2	11.15AM-11.30AM	Address By chief Guest	The District Magistrate / Addl. District Magistrate , North 24 Pgs
3	11.30AM-12.00 Noon	A Brief Outline on DAY-NULM  <b>Self Employment Programme under DAY-NULM:-</b>	Addl. Director, SUDA
5	12.00 Noon-1.00PM	1. SHG Bank Linkage 2. Self Employment Programme for Individual (SEP-I) 3. Convergence of SEP-I with MUDRA 4. Self Employment Programme for Group (SEP-G) 5. Claim of Interest Subsidy	Addl. Director, SUDA
	1.00AM-1. 30 PM	Role of Bankers	LDM, North 24 Pgs
6	1.30PM-2.00PM	Question Answer Session	Headed by Addl. Director, SUDA
7	2.00PM-2.15PM	Vote of thanks	Executive Officer, Barrackpore Municipality

# Cluster of ULBs for Bankers' Sensitization Programme

Sl. No	District	Name of the ULBs	Designation of the Participant	Date of Training	Time	Nodal ULB	Venue
1	North 24 Parganas	Barrackpore	APO & Cos	18-11-2017	11.00AM	Barrackpore Municipality	Barrackpore Municipality Office, Training Hall, 3 <sup>rd</sup> Floor, B T Road, P.O:- Talpukur, North 24 Parganas, Kolkata- 700123
2	North 24 Parganas	Bhapara	FI&ME Manager				
3	North 24 Parganas	Halisahar	Skill , Micro Enterprise, MIS&ME Manager				
4	North 24 Parganas	Kanchrapara	APO				
5	North 24 Parganas	Khardah	SM&ID Manager				
6	North 24 Parganas	Naihati	SM&ID Manager				
7	North 24 Parganas	North Barrackpore	CO				
8	North 24 Parganas	Titagarh	APO				
9	North 24- Parganas	Garulia	Executive Officer				



**Cluster of ULBs for Bankers' Sensitization Programme**

Sl. No.	District	Name of the ULBs	Number of Bank Branches operating (As per our Record)	Date of Training	Time	Nodal ULB	Venue
1	North 24 Parganas	Barrackpore	110	18-11-2017	11.00AM	Barrackpore Municipality	Barrackpore Municipality Office, Training Hall, 3 <sup>rd</sup> Floor, B T Road, P.O:- Talpukur, North 24 Parganas, Kolkata-700123
2	North 24 Parganas	Bhapara					
3	North 24 Parganas	Halisahar					
4	North 24 Parganas	Kanchrapara					
5	North 24 Parganas	Khardah					
6	North 24 Parganas	Nalhati					
7	North 24 Parganas	North Barrackpore					
8	North 24 Parganas	Titagarh					
9	North 24 Parganas	Garulia					



No. K-11/8/2017-UPA (EFS 3017828)

Government of India

Ministry of Housing & Urban Affairs  
(UPA Division)

215 B, Nirman Bhavan  
New Delhi 110011

Dated 29 August 2017

To

The Mission Director (DAY-NULM)  
All States/UTs

Ashok Das  
Smm - FINE  
18/09/17

**Subject:** Interest subvention under SEP component of DAY-NULM – regarding.

As you are aware, under the Self Employment Programme component of **Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)**, loans are being given to beneficiaries at 7% rate of interest by the banks and on submission of claims by the banks, interest subsidy (difference between prevailing rate of interest and 7%) is disbursed to banks by the ULBs. In many cases, loans are given at the prevailing rate of interest by the banks and interest subvention is given by the ULBs directly to the beneficiaries or to the banks for onward transfer to beneficiaries.

2. In order to ensure that beneficiaries are aware of the interest subvention being given to them on loans availed under DAY-NULM, the following may be ensured:

- (a) In case interest subvention amount is transferred directly to the account of beneficiary (in cases where bank are lending at prevailing rate of interest), an SMS may be sent to the beneficiary informing him of the subsidy disbursement. An SMS to the beneficiary becomes even more important in cases where interest subsidy is disbursed to the bank for onward transfer to the beneficiary
- (b) Interest subsidy may be transferred to the loan account of the beneficiary rather than to his saving account. This shall help the beneficiary in timely repayment of loans and may give him the benefit of reducing the principal amount to be repaid.

Yours faithfully,

(Archana Mittal)  
Director (DAY-NULM)  
☎ (011) - 23062127

K-11/8/2017 UPM

Sutunu Prasad Kaur, Director SUDA

Director (SUDA)

Government of West Bengal

HC Block, Sector-3, Salt Lake,

II GUS Bhavan, Bidhan Nagar

Kolkata - 700106

शेवक-मंत्रालय  
शहरी विकास  
निर्माण भवन  
नई दिल्ली-110014



সুডা

SUDA

রাজ্য নগর উন্নয়ন সংস্থা

STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014/377-

তারিখ 22.05.2017

From: - Addl. Director, SUDA &  
Addl. Mission Director, WBSULM

To: - 1. The Mayor/Chairman  
..... Municipal Corporation / Municipality.  
2. The City Project Officer, NULM  
..... Municipal Corporation / Municipality..

**Subject: - Clarification on Opening of Bank account by SHG-Federation under DAY-NULM  
programme  
(125 ULBs)**

Sir,

This is to inform you that we have received a Clarification on Opening of Bank Account by the SHG - Federation under DAY-NULM from Reserve Bank of India Vide letter number FIDD.MSME(KOL)No. 823/01.05.011/2016-17 dated 15<sup>th</sup> May, 2017. In the said letter it is clearly stated in the Point No. 4 of Schedule-1 of RBI Master Direction DBR.DIR. No. 84/13.03.00/2015-16 dated 03<sup>th</sup> March, 2016 (Copy Enclosed) according to which the societies registered under the Societies Registration Act, 1860 are eligible to open their Saving Bank accounts.

Encl.:- As Stated.

Yours faithfully,

  
Addl. Director, SUDA  
&

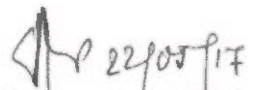
Addl. Mission Director, WBSULM

Memo No. : - SUDA-68/2014/377(2)

Date: - 22.05.2017

Copy forwarded for information to;

1. General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, UBI, Head Office
2. The LDMs of All Districts, you are requested to circulate the information to all bank branches of your district.

  
Addl. Director, SUDA  
&

Addl. Mission Director, WBSULM



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

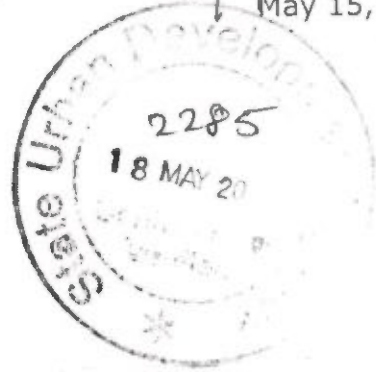
SAM FINE NULM

18/05/17

May 15, 2017

FIDD.MSME (Kol) No. 823 /01.05.011/2016-17

The Director, SUDA &  
Mission Director, WBSULM  
ILGUS BHAVAN  
H-C Block, Sector-III  
Bidhannagar  
Kolkata-700106



Dear Sir,

**Clarification on opening of bank account by SHG- Federations under DAY-NULM programme**

Please refer to your letter dated March 14, 2017 on the captioned subject.

2. In this connection, we draw your attention to point No.4 of Sechedule-1 of RBI Master Direction DBR. Dir. No.84/13.03.00/2015-16 March 03, 2016 (copy enclosed) according to which the Societies registered under the Societies Registration Act, 1860 are eligible to open their saving bank accounts.

Yours faithfully,

(Samim Ansari)  
Asst. General Manager

Encl.: As above

वित्तीय समावेशन और विकास विभाग, 15, नेताजी सुभाष रोड, कोलकाता - 700001, दूरभाष: +91-33-22130685

Financial Inclusion and Development Department, 15, Netaji Subhas Road, Kolkata - 700001, Tel: +91-33-22130685  
ई-मेल/e-mail: [fiddkolkata@rbi.org.in](mailto:fiddkolkata@rbi.org.in), फैक्स/Fax : +91-33-22421305



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/DBR/2015-16/19

Master Direction DBR. Dir. No.84/13.03.00/2015-16

March 03, 2016

**Master Direction - Reserve Bank of India (Interest Rate on Deposits)  
Directions, 2016**

In exercise of the powers conferred by Sections 21 and 35 A of the Banking Regulation Act, 1949, the Reserve Bank of India being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the Directions hereinafter specified.

**CHAPTER – I  
PRELIMINARY**

**1. Short Title and Commencement.**

- (a) These Directions shall be called the Reserve Bank of India (Interest Rate on Deposits) Directions, 2016.
- (b) These directions shall come into effect on the day it is placed on the official website of the Reserve Bank of India.

**2. Applicability**

The provisions of these Directions shall apply to every Scheduled Commercial Bank {including Regional Rural Banks(RRBs)} licensed to operate in India by Reserve Bank of India. These directions shall not be applicable to operations of foreign branches of Indian banks.

**3. Definitions**

- (a) In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:

- (i) "Bulk Deposit" means :



- (i) Single Rupee term deposits of Rupees one crore and above for Scheduled Commercial Banks other than Regional Rural banks
- (ii) Single Rupee term deposits of Rupees fifteen lakhs and above for RRBs.
- (ii) "Composite Cash Credit" means a type of loan product having a cash credit limit with a fully savings module designed to take care of farmer's interest.
- (iii) "Current Account" means a form of non-interest bearing demand deposit where from withdrawals are allowed any number of times depending upon the balance in the account or up to a particular agreed amount. and shall also be deemed to include other deposit accounts which are neither Savings Deposit nor Term Deposit;
- (iv) "Daily product" means the interest applied on the end of day balance.
- (v) "Demand deposit" means a deposit received by the bank, which is withdrawable on demand;
- (vi) "Domestic Rupee Deposits" mean rupee deposits maintained in India in the form of current account, savings deposits or term deposit.
- (vii) "Family" includes members as mentioned in the bank's Service/Staff Regulations.
- (viii) "FCNR(B) account" means a Foreign Currency Non-Resident (Bank) account referred to in Foreign Exchange Management (Deposit) Regulations, 2000, as amended from time to time.
- (ix) "Individual" means a natural person.
- (x) "Member of the bank's staff" means a person employed on a regular basis, whether full-time or part-time, and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis.
- (xi) "Notice deposit" means term deposit for specific period but withdrawable on giving at least one complete banking day's notice.

**CHAPTER – VI**  
**PROHIBITIONS AND EXEMPTIONS**

**28. Prohibitions**

Scheduled commercial banks shall not:

- (a) Pay any remuneration or fees or commission or brokerage or incentives on deposits in any form or manner to any individual, firm, company, association, institution or any other person except:
  - (i) commission paid to agents employed to collect door-to-door deposits under a special scheme.
  - (ii) commission paid to Direct Selling agents/Direct Marketing Agents as part of the outsourcing arrangements.
  - (iii) remuneration paid to Business facilitators or Business Correspondents.
- (b) Offer prize/lottery/free trips (in India and/or abroad), etc or any other initiative having element of chance for mobilizing deposits. However, inexpensive gifts costing not more than Rupees 250/- which is the amount prescribed by the Indian Banks' Association (IBA) as part of the Ground Rules and Code of Ethics framed by them may, at the bank's discretion, be given to depositors at the time of accepting deposits.
- (c) Resort to unethical practices of raising of resources through agents/third parties to meet the credit needs of the existing/prospective borrowers or to grant loans to the intermediaries based on the consideration of deposit mobilisation.
- (d) Issue any advertisement/literature soliciting deposits from public highlighting only the compounded yield on term deposits without indicating the actual rate of simple interest offered by the bank for the particular period. Simple rate of interest per annum for the period of deposit should be indicated invariably.
- (e) Accept interest-free deposit other than in current account or pay compensation indirectly.
- (f) Accept deposits from/at the instance of private financiers or unincorporated bodies under any arrangement which provides for either issue of deposit receipt/s favouring client/s of private financiers or giving of an authority by power of attorney, nomination or other-wise, for such clients receiving such deposits on maturity.
- (g) Grant advances against term deposits maintained with other banks.



- (h) Open a savings deposit account in the name of entities other than individuals, Karta of HUF and organisations/agencies listed in **Schedule -I**.
- (i) Create any fund to be utilized for charitable purposes in consultation with the depositors.

## **29. Exemptions**

The provisions in the above paragraphs shall not be applicable to:

- (a) A deposit received by the bank:
- (i) from the institutions permitted to participate in the Call/Notice/Term Money Market both as lenders and borrowers.
  - (ii) for which it has issued a participation certificate;
  - (iii) under the Capital Gains Accounts Scheme, 1988, framed by the Government of India in pursuance of sub-section (2) of Section 54, sub-section (2) of Section 54B, sub-section (2) of Section 54D, sub-section (4) of Section 54F and sub-section (2) of Section 54G of the Income-Tax Act, 1961; and
  - (iv) under the Certificate of Deposit Scheme.
- (b) Payment of interest on delayed collection of outstation instruments like cheques, drafts, bills, telegraphic/mail transfers, etc.



## **SCHEDULE- I**

- (1) Primary Co-operative Credit Society which is being financed by the bank.
- (2) Khadi and Village Industries Boards.
- (3) Agriculture Produce Market Committees.
- (4) Societies registered under the Societies Registration Act, 1860 or any other corresponding law in force in a State or a Union Territory except societies registered under the State Co-operative Societies Acts and specific state enactment creating Land Mortgage Banks.
- (5) Companies licensed by the Central Government under Section 8 of Companies Act, 2013 or Section 25 of Companies Act, 1956 or under the corresponding provision in the Indian Companies Act, 1913 and permitted, not to add to their names the words 'Limited' or the words 'Private Limited'.
- (6) Institutions other than those mentioned in section 26(h) and whose entire income is exempt from payment of Income-tax under the Income-Tax Act, 1961.
- (7) Government departments / bodies / agencies in respect of grants/ subsidies released for implementation of various programmes / Schemes sponsored by Central Government / State Governments subject to production of an authorization from the respective Central / State Government departments to open savings bank account.
- (8) Development of Women and Children in Rural Areas (DWCRA).
- (9) Self-help Groups (SHGs), registered or unregistered, which are engaged in promoting savings habits among their members.
- (10) Farmers' Clubs – Vikas Volunteer Vahini – VVV.

**CHAPTER – VII**  
**REPEAL AND OTHER PROVISIONS**

30. With the issue of these directions, the instructions / guidelines contained in the following circulars issued by the Reserve Bank stand repealed:

**A. List of circulars on Interest Rates on Rupee Deposits held in Domestic/NRO/NRE Accounts**

Sl	Circular No.	Date	Subject
1.	DBOD.No.Dir.BC.46 & 47/13.03.00/2000-2001	4.11.2000*	Master Directive on Interest Rates on Rupee Deposits held in Domestic, Ordinary Non-Resident (NRO), Non-Resident Special Rupee (NRSR) and Non-Resident (External) (NRE) Accounts
2.	DBOD. No.FSC.BC.61/24.91.001/2000	29.12.2000	Permission to Participate in Call/Notice Money Market and Bills Rediscounting Scheme - Private Sector Mutual Funds
3.	DBOD.No.Dir.BC.62/13.03.00/2000-01	03.01.2001	Interest Rates on Deposits
4.	DBOD.No.Dir.BC.64/13.03.00/2000-01	03.01.2001	Payment of Interest on the Term Deposit of a Deceased Depositor
5.	DBOD. No.FSC.BC.80/24.103.001/2000	20.02.2001	Permission to Participate in Call/Notice Money Market and Bills Rediscounting Scheme - Insurance Companies
6.	DBOD. No.FSC.BC.85/24.103.001/2001	01.03.2001	Permission to Participate in Call/Notice Money Market and Bills Rediscounting Scheme - Insurance Companies
7.	<u>DBOD.No.Dir.BC.104&amp;107/13.03.00/2000-01</u>	19.04.2001	Monetary and Credit Policy for the year 2001-2002 - Interest Rate Policy
8.	<u>DBOD.No.FSC.BC.125/24.92.001/2000-01</u>	25.05.2001	Permission to Participate in Call/Notice/Term Money Market and Bills Rediscounting Scheme - Primary Dealers



## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Part-I)/717  
 From: - Director, SUDA &  
 Mission Director, WBSULM

তারিখ 18/09/2017

To: - Chief General Manager  
 State Bank of India, LHO Kolkata

**Subject: - Deduction of Interest from the Savings Bank account of the SHGs**

Sir,

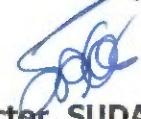
You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them. In DAY-NULM the Federation structure consists of two tiers namely - “Area Level Federation (ALF)” representing the lower tier while “City Level Federation (CLF)” is the upper tier. Both “Area Level Federation (ALF)” and “City Level Federation (CLF)” are registered bodies registered under West Bengal Society Registration act, 1861.

A number of Urban Local Bodies (ULBs) in the state have reported us that the Bank branches of your bank are considering the account of the SHGs and their federations as a non personal account (current Account), and the account cannot earn interest. As a result the Bank Branches of your bank are deducting the interest amount which has credited in the Savings Bank Account of SHGs and their federations. A scan copy of a pass book of a Savings Bank Account of SHG is enclosed herewith for your kind reference.

In the Circular (RBI Circular No. FIDD.MSME (KOL) NO. 823/01.05.2011/2016-17 dated 15/05/2017) of Reserve Bank of India it is mentioned that the SHGs and their Federations are eligible to open the Savings Bank Account in the name of their institutions, as such they are entitled to get the interest in their savings bank account.

In this regard, you are requested to take up the matter so that the Branches of your Bank allow crediting the interest amount in the savings bank account of the SHGs and their Federations and instruct suitably the process of operation of such account.

Yours faithfully,



Director, SUDA  
 &  
 Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com  
 Account Section : 2358 6408



**Memo No. : - SUDA-68/2014 (Part- I)/.....(2)**

**Date:-18/09/2017**

**Copy Forwarded for information to;**

1. Sr. PA to Secretary, Dept. Of UD&MA, Govt. Of West Bengal
2. General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office



**Director, SUDA  
&  
Mission Director, WBSULM**

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-GS/2017/Part-D/538

তারিখ 23/08/2017

**From: - Director, SUDA &  
Mission Director, WBSULM**

**To: - The District Magistrate,  
Hooghly District**

**Sub: Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may kindly be aware that DAY-NULM programme – the flagship urban poverty alleviation programme in the country is being implemented in the State w.e.f 01.04.2014 onwards. A major stakeholder in the programme is the Banks. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, a sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district. The venue, date and time of the proposed workshop is given below:

**Venue: - Swagatam Ceremony Hall & Stadium, Kuthir Math ( কুঠির মাঠ )**

**Near Bag Bazar More, Chandernagore**

**Date: - 01/09/2017**

**Time: - 01.00 PM**

We solicit your valued presence at the aforesaid workshop. Your presence will be a source of inspiration for the SHG members and all the functionaries associated with DAY-NULM programme.

**Encl: Agenda note**

**Yours faithfully,**

  
**Director, SUDA**

**&**

**Mission Director, WBSULM**

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

Training Schedule for Bankers' Sensitization Programme			
Sl No.	Time	Subject	Resource Person
1	1.00PM -1.15PM	Inauguration Speech	The Mayor
2	1.15PM-1.30PM	Address By chief Guest	The District Magistrate
3	1.30PM-2.45PM	A Brief Outline on DAY-NULM <b>Self Employment Programme under DAY-NULM:-</b> 1. SHG Bank Linkage 2. Self Employment Programme for Individual (SEP-I) 3. Self Employment Programme for Group (SEP-G) 4. Claim of Interest Subsidy	Director / Addl. Director, SUDA
4	2.45 PM-3.15 PM	Role of Bankers	Lead District Manager
5	3.15PM-3.45PM	Question Answer Session	Headed by Addl. Director, SUDA
6	3.45PM-4.00PM	Vote of thanks	Commissioner/City Project Officer



## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014 (part-5) 1536

তারিখ 23/08/2017

**From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM**

**To: - 1. The Mayor**

..... Chandernagore Municipal Corporation.

**2. The Commissioner/ City Project Officer, NULM**

..... Chandernagore Municipal Corporation.

**Subject: - Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may be aware that Banks are the major stakeholders of the mission mode poverty alleviation programme DAY-NULM. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, the under signed is willing to conduct sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district at your ULB on 01/09/2017 at 1.00 PM. We have requested the listed ULBs to spare one person to attend the programme for enhancing and sharing their knowledge and field experiences.

In this regard, you are requested to conduct the said programme in your ULB. The Amount Rs.500/- Per participants will be paid for the programme expenses.

Encl.: List of ULBs.

**Yours faithfully,**

 23/08/17  
**Addl. Director, SUDA**

**&  
 Addl. Mission Director, WBSULM**

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Part-I)/538

তারিখ 23/08/2017

**From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM**

**To: - General Manager (FI & Prisec) and Convener-SLBC  
 Lead Bank Division, United Bank of India, Head Office  
 11, Hemanta Basu Sarani, Kolkata-700001**

**Sub: Bankers Sensitization Programme under DAY-NULM**

You may be aware that the Banks are the key stakeholder for achieving Goal of the poverty alleviation programme under DAY-NULM. It has been observed that to improve the performance of the programme, bankers have to be adequately sensitized about the DAY-NULM Programme. In accordance with the discussion held with you on 25/04/ 2017 regarding Bankers' Sensitization programme in a cluster mode, we have prepared a cluster-wise list of ULBs and the bank branches operating therein, which is enclosed for your kind perusal.

We plan to organise the sensitization programme in a phased manner. In the fourth phase of the programme, we plan to conduct the bankers Sensitization programme in Hooghly districts on 01/09/2017 wherein the ULBs have submitted a large numbers of loan applications of SHGs as well as those of individuals to the concerned bank branches which are still pending for disposal.

You are requested to kindly attend the programme personally, if possible and also ensure that officials from different bank branches dealing with loans attend the programme positively as per the given schedule so that their knowledge on DAY-NULM programme is adequately enriched and they are able to dispose of all the pending loan applications at an early date. You are also requested to kindly ensure that LDM of the concerned districts and the DCOs of all the banks attend the programme. The cluster-wise Schedule for the first-phase sensitization programme of bankers is enclosed.

**Encl.:- 1. As stated.**

**Yours faithfully,**

  
**Addl. Director, SUDA**

**&  
 Addl. Mission Director, WBSULM**

# Cluster of ULBs for Bankers' Sensitization Programme

Sl. No	District	Name of the ULBs	Date of Training	Time	Nodal ULB	Venue	No of Bank Branches as per our Record
1	Hooghly	Baidyabati	01-09-2017	1.00PM	Chandernagore Municipal Corporation	Swagatam Ceremony Hall & Stadium, Kuthir Math ( কুঠির মাঠ ) Near Bag Bazar More, Chandernagore	123
2	Hooghly	Bansberia					
3	Hooghly	Bhadreswar					
4	Hooghly	Champdany					
5	Hooghly	Chandernagore MC					
6	Hooghly	Hooghly Chinsurah					
7	Hooghly	Rishra					
8	Hooghly	Serampore					
9	Hooghly	Uttarpara Kotrung					
10	Hooghly	Dankuni					
11	Hooghly	Konnagar					
12	Hooghly	Arambagh					
13	Hooghly	Tarakeswar					



## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(1st-D)/536/1(13)

তারিখ 23/08/2017

From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

To: - 1. The Chairman

.....Municipality.

2. The City Project Officer, NULM

..... Municipality.

**Subject:- Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may be aware that Banks are the major stakeholders of the mission mode poverty alleviation programme DAY-NULM. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, a sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district. The venue, date and time of the proposed workshop is given below:

**Venue: - Swagatam Ceremony Hall & Stadium, Kuthir Math ( কুঠির মাঠ )****Near Bag Bazar More, Chandernagore****Date: - 01/09/2017****Time: - 01.00 PM**

You are requested to spare the listed person of your ULB to attend the said programme on said date, time and venue.

Encl.: List of ULBs.

Yours faithfully,

Addl. Director, SUDA

&amp;

Addl. Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

**Memo No. : - SUDA-68/2014 (Part-I)/536/2(2)**

**Date:- 23/08/2017**

**Copy forwarded for information to;**

1. The Mayor, Chandernagore Municipal Corporation
2. The Commissioner/City Project Officer, Chandernagore Municipal Corporation

  
**Addl. Director, SUDA**  
&

**Addl. Mission Director, WBSULM**

### Cluster of ULBs for Bankers' Sensitization Programme

Sl. No	District	Name of the ULBs	Designation of the Participant	Date of Training	Time	Nodal ULB	Venue
1	Hooghly	Baidyabati	Financial Inclusion Manager	01-09-2017	01.00 PM	Chandernagore Municipal Corporation	Swagatam Ceremony Hall & Stadium, Kuthir Math ( কুঠির মাঠ ) Near Bag Bazar More, Chandernagore
2	Hooghly	Bansberia	Financial Inclusion Manager				
3	Hooghly	Bhadreswar	Financial Inclusion Manager				
4	Hooghly	Champdany	Financial Inclusion Manager				
5	Hooghly	Chandannagar MC	All Managers, APO & Cos				
6	Hooghly	Hooghly Chinsurah	Financial Inclusion Manager				
7	Hooghly	Rishra	Financial Inclusion Manager				
8	Hooghly	Serampore	Financial Inclusion Manager				
9	Hooghly	Uttarpara Kotrung	Manager				
10	Hooghly	Dankuni	CPO/EO				
11	Hooghly	Konnagar	APO				
12	Hooghly	Arambagh	CPO/EO				
13	Hooghly	Tarakeswar	CO				



Training Schedule for Bankers' Sensitization Programme			
Sl No.	Time	Subject	Resource Person
1	1.00PM -1.15PM	Inauguration Speech	The Mayor
2	1.15PM-1.30PM	Address By chief Guest	The District Magistrate
3	1.30PM-2.45PM	A Brief Outline on DAY-NULM <b>Self Employment Programme under DAY-NULM:-</b> 1. SHG Bank Linkage 2. Self Employment Programme for Individual (SEP-I) 3. Self Employment Programme for Group (SEP-G) 4. Claim of Interest Subsidy	Director / Addl. Director, SUDA
4	2.45 PM-3.15 PM	Role of Bankers	Lead District Manager
5	3.15PM-3.45PM	Question Answer Session	Headed by Addl. Director, SUDA
6	3.45PM-4.00PM	Vote of thanks	Commissioner/City Project Officer

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014 (Part-I)/520

তারিখ 22/08/2017

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - 1. The Chairman

..... Municipality.

2. The City Project Officer, NULM

..... Municipality.

Subject: - Performance of SHG Credit Linkage

Sir,

You may be aware that the SHG Credit Linkage is an important sub Component which has newly implemented under NULM programme. In last financial year (2016-17) it was requested to submit the targeted SHG loan applications to the Bank branches. But it was found most of the ULBs did not submit the SHG loan applications to the bank branches though there were a number of hands had been deploying in the ULBs for implementation of the programme and meet the annual target. As a result the members of the SHGs were excluded from the benefits like Bank Credit linkage under NULM.

For this Financial Year (2017-18) component wise target was communicated to the ULBs. For the target of SHG credit linkage, the ULBs were requested to submit the targeted number of SHG loan applications to the concern Bank branches within September, 2017. But it is found from MPR July, 2017 that the ULBs either did not submit the SHG loan applications or submitted a very negligible number of SHG loan applications to the bank branches. This means like last financial year, we may fail to provide the Bank Credit linkage benefit to the members of the SHGs.

We have already raised the issues of SHG bank Credit Linkage in different levels of Bankers review meeting. In this view, you are requested to instruct the CMMs and APO and COs to submit the loan application of the eligible SHGs ( In Grading who Score More than 70% marks) to the concern Bank branches. The ULB wise list of Target vis - a - vis achievement of SHG Credit Linkage is enclosed herewith for your kind reference.

Encl.: As Stated.

Yours faithfully,

  
 Director, SUDA  
 &

Mission Director, WBSULM

Memo No: - SUDA- 68 /2014 (Part-I)/520(1)

Date: - 22/08/2017

Copy forwarded for Information to;

1. Sr. PA to the Secretary, UD &amp; MA Dept. , Govt. Of West Bengal.

  
 Director, SUDA  
 &

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

# Report As on 31 July, 2017

Sl. No	ULB NAME	Total Active Groups(Including Groups Formed in 17-18)	Credit Linkage Performance for the FY- 2016-17	SHG Credit linkage Target For the FY 17-18	Credit Linkage Case pending at Bank (FY-17-18)	Total SHG Credit Linked (FY-17-18)
1	AshokenagarKalyangarh	208	9	125	19	13
2	Baduria	203	0	125	0	15
3	Baranagar	328	0	150	44	0
4	Barasat	340	0	50	0	0
5	Barrackpore	674	0	400	29	16
6	Basirhat	348	0	200	0	0
7	Bhatpara	662	43	200	57	36
8	Bongaon	1002	139	500	57	9
9	DumDum	213	0	100	33	0
10	Garulia	0	0	50	0	0
11	Gobardanga	340	0	250	0	0
12	Habra	660	39	350	0	0
13	Halisahar	36	0	50	50	0
14	Kamarhati	517	0	350	25	0
15	Kanchrapara	95	0	60	7	0
16	Khardah	331	0	200	33	3
17	Madhyamgram	632	65	450	321	19
18	Naihati	110	0	60	9	0
19	NewBarrackpur	222	0	200	74	51
20	NorthBarrackpore	282	0	175	0	0
21	NorthDumDum	767	32	500	229	44
22	Panihati	599	0	360	0	0
23	SouthDumDum	63	0	50	0	0
24	Taki	175	0	125	0	0
25	Titagarh	62	0	50	0	0



## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Pt-I)/565

তারিখ ০৪/০৮/২০১৭

From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

To: - Lead District Manager  
 Lead Bank Cell, Zonal Office, Barasat  
 Allahabad Bank

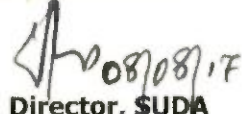
**Subject: - Issues related to DLRC and DCC meeting**

**Ref.: - ZO/BST/LBC/DCC/17-18/142 Dated 03/08/2017 and  
 ZO/BST/LBC/DLRC/17 - 18/141 Dated 03/08/2017**

Sir,

In reference to your letter, I would like to draw your kind attention that NULM is an urban poverty alleviation programme being implemented in your district from 1<sup>st</sup> April, 2014 and you may be aware that the Banks are the key stake holder of the said programme. But the NULM programme is not reflecting in the Agenda of DCC meeting which will be held on 18/08/2017. Again, the letters have forwarded to the mail address of Director, SUDA but the Director, SUDA has not been informed. In this view, you are requested to include NULM programme in the agenda of DCC meeting and inform the Director, SUDA and Mission Director, WBSULM about the meeting so that required deliberation could be made in the meeting.

Yours faithfully,

  
 Addl. Director, SUDA

&  
 Addl. Mission Director, WBSULM

Memo No. : - SUDA-68/2014 (Part - I)/565(2)

Date: - 08/08/2017

Copy Forwarded for information to;

1. General Manager (FI & Prised) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office
2. CA to DM, North 24 Parganas District

  
 Addl. Director, SUDA

&  
 Addl. Mission Director, WBSULM

# इलाहाबाद बैंक

(भारत सरकार का उपक्रम)



## ALLAHABAD BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref. No.: ZO/BST/LBC/ DCC/17-18/142

Zonal Office, Barasat

Lead Bank Cell,

Date: 03.08.2017

The Zonal Heads of all Banks/  
The DCOs of all banks/  
The District Level Govt. Officials  
North 24-Parganas

Dear Sir,

**DCC meeting for the Sept, 2017 quarter**  
**Dist: North 24-Parganas on 18.08.2017**

The District Magistrate, North 24 Parganas has kindly consented to hold the meeting of District Consultative Committee for North 24-Parganas on **18.08.2017 at 12.30 P.M.** in the **Conference Hall No.1, 2<sup>nd</sup> Floor of Administrative Building, Barasat.** The agenda of the meeting will be as under:

1. Confirmation of the proceedings of the last DCC meeting held on 17.05.2017.
2. Review of recovery performance of Bank loan in the District as on 30.06.2017 (NPA, Pending cases under SARFAESI and certificate cases under PDR act).
3. Review of Bank wise Deposit, Advance & C.D. Ratio as on 30.06.2017.
4. Progress of loan disbursement under ACP for the FY 2017-18 as on 30.06.2017
5. Progress of crop loan under KCC as on 30.06.2017.
6. Progress of various Govt. Sponsored schemes viz. PMEGP, SVSKP, SCP & NRLM as on 30.06.2017.
7. Progress of Aadhaar Seeding in all Saving Bank Account.
8. Progress of Digital Transactions.
9. Progress report of Financial Literacy Centre as on 30.06.2017.
10. Progress report of RSETI as on 30.06.2017.
11. Progress of Social Security Schemes viz. PMSBY, PMJJBY, APY as on 30.06.2017.
12. Progress of Mudra Loan Scheme and 'Stand up India' as on 30.06.2017.
13. Progress of credit facilities extended to Minority Community as on 30.06.2017.
14. Miscellaneous as per permission of the chair.

We would request you to kindly make it convenient to attend the meeting with relevant information pertaining to your office for a meaningful discussion.

Yours faithfully,

Encl: As above.

**(R K Prasad)**  
Lead District Manager  
North 24 Parganas

Copy to:

1. The District Magistrate, North 24 Parganas: For kind information & with a request to chair the meeting.
2. The Additional District Magistrate (General), North 24 Parganas: For kind information.
3. The Project Director, DRDC, North 24 Parganas: For kind information and participation.
4. The Additional District Magistrate (Treasury), North 24 Parganas: For kind information.
5. The Additional District Magistrate (Development), North 24 Parganas: For kind information.
6. The Deputy Magistrate and Certificate Officer, North 24 Parganas -for information & participation
7. The L.D.O. RBI, Kolkata for kind information & participation
8. The DDM, NABARD, For kind information & participation
9. The Convener, SLBC, West Bengal C/O UBI, Head Office for kind information.
10. FGMO East, Kolkata- for kind information.

**(R K Prasad)**  
Lead District Manager  
North 24 Parganas





স্টাট্য উরবন ডেভলপমেন্ট অ্যাজেন্সি



STATE URBAN DEVELOPMENT AGENCY

“উন্নয়নমূলক কর্মসূচি”, এডু-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ

“ILCUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

Mission Director, WBSULM

To: - Chief General Manager

State Bank of India, LHO Kolkata

Subject: - Exclude SHGs and their Federations from the rule of Minimum Balance in

Savings Bank Account

Sir,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them. The Federation structure consists of two tiers namely - "Area Level Federation (ALF)" representing the lower tier while "City Level Federation (CLF)" is the upper tier. Both "Area Level Federation (ALF)" and "City Level Federation (CLF)" are registered bodies registered under West Bengal Society Registration act, 1861.

The SHG members are saved very small amount every months and once they reached at the age of 3 months they get Rs.10, 000/- Revolving Fund as a grant. The SHG members borrow money from their group corpus for meeting immediate requirement. On the other hand, the ALF is registered under society registration act and gets Revolving fund Rs. 50,000/- as a grant. The ALFs lend the fund to the SHGs for meeting their requirement at a low rate of interest.

We have come to know from the Urban Local Bodies (ULBs) that the Branches of your bank are deducting Minimum Balance Charges from the savings bank account of the SHGs and their federations. As the SHGs are institution of poor women and they save their hard earn money in their savings bank account. As your bank charging for minimum balance, the SHGs who have linked with your bank branches has stopped their internal lending activity and as a result, the members of SHGs are going to knock the door of the Micro Finance Institutions for meeting their requirements. Again, the Inter lending and repayment of loan are important parameters for grading for bank credit linkage of SHGs. As the members of the SHGs are not involving themselves for inter lending activity, therefore they will not qualify for the grading for credit linkage. The impact is that, in most of the cases the SHGs are not

ফোন : ২৩৫৮ ৬৪০০ / ৬৭৬৭, ফ্যাক্স : ২৩৫৮ ৬৭০০

Tel : 2358 6400/6767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com  
Account Section : 2358 6408



# इलाहाबाद बैंक

(भारत सरकार का उपक्रम)



## ALLAHABAD BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

No.: ZO/BST/LBC/DLRC/17-18/141

Lead Bank Cell  
Zonal Office, Barasat  
Date: 03.08.2017

The Hon'ble MP / MLA / Sabhadhipati  
The Zonal Heads of all Banks/  
The DCOs of all banks/  
The District Level Govt. Officials  
North 24-Parganas

Dear Sir,

**District Level Review Committee (DLRC) meeting for the Sept, 2017 quarter**  
**Dist: North 24-Parganas on 18.08.2017**

The District Magistrate, North 24 Parganas has kindly consented to hold the meeting of District Level Review Committee for North 24-Parganas on **18.05.2017 at 10.30 A.M.** in the **Conference Hall No.1, 2<sup>nd</sup> Floor of Administrative Building, Barasat.** The agenda of the meeting will be as under:

1. Confirmation of the proceedings of the last DLRC meeting held on 17.05.2017.
2. Review of recovery of Bank loan in the District as on 30.06.2017.
3. Review of Bank wise Deposit, Advance and C.D. Ratio in the District as on 30.06.2017.
4. Progress of District Credit Plan as on 30.06.2017.
5. Review of progress made in implementation of various Govt. sponsored schemes e.g., PMEGP, NULM, SCP, SVSKP, etc as on 30.06.2017.
6. Review of credit facilities extended to Minority Communities as on 30.06.2017.
7. Progress under PMSBY, PMJJBY, APY, SUPI & PMMY as on 30.06.2017.
8. Internet connectivity problem in Bank branches, located near Bangladesh boarder / Sandeshkhali /Hingalganj
9. Availability of poor infrastructural facility like Electricity, Road and Public conveyance in the Island Blocks of the district.
10. Miscellaneous with permission of Chairperson.

We would request you to kindly make it convenient to attend the meeting with relevant agenda wise information.

Yours faithfully,

Enclo: As above.

**(R K Prasad)**  
Lead District Manager  
North 24 Parganas

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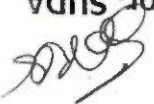
1. The District Magistrate, North 24 Parganas: For kind information and with a request to chair the meeting.
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6. The Deputy Magistrate and Certificate Officer, North 24 Parganas –for information & participation
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8. The DDM,NABARD, For kind information & participation
9. The Convener, SLBC, West Bengal C/O UBI, Head Office for kind information.
10. FGMO, East Kolkata- for kind information.

**(R K Prasad)**  
Lead District Manager  
North 24 Parganas

actively participating in the social and financial inclusion programme for elimination of poverty. This was not the prime aim of the poverty alleviation programme.

In this regard, you are requested to exclude the SHGs and their federations from the said rule and encourage them for their keen participation in the different inclusion programmes.


Yours faithfully,

  
Director, SUDA

Mission Director, WBSULM

Copy Forwarded for information to;

1. PS to Secretary, Dept. of UD&MA, Govt. of West Bengal
2. General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office
3. PS to MIC, Department of Finance, Government of West Bengal

  
Director, SUDA

Mission Director, WBSULM

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014 (PH)/518  
 From: - Director, SUDA &  
 Mission Director, WBSULM

তারিখ 03-03-17

To: - Chief General Manager  
 State Bank of India, LHO Kolkata

**Subject: - Exclude SHGs and their Federations from the rule of Minimum Balance in Savings Bank Account**

Sir,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them. The Federation structure consists of two tiers namely - “Area Level Federation (ALF)” representing the lower tier while “City Level Federation (CLF)” is the upper tier. Both “Area Level Federation (ALF)” and “City Level Federation (CLF)” are registered bodies registered under West Bengal Society Registration act, 1861.

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Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

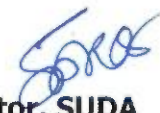
Account Section : 2358 6408



actively participating in the social and financial inclusion programme for elimination of poverty. This was not the prime aim of the poverty alleviation programme.

In this regard, you are requested to exclude the SHGs and their federations from the said rule and encourage them for their keen participation in the different inclusion programmes.

**Yours faithfully,**



**Director, SUDA  
&  
Mission Director, WBSULM**

SUDA 68/2014 (A1) / 518/1037

**Copy Forwarded for information to;**

1. PS to Secretary, Dept. Of UD&MA, Govt. Of West Bengal
2. General Manager (FI & Prisec) and Convener-SLBC, Lead Bank Division, United Bank of India, Head Office
3. PS to MIC , Department of Finance, Government of West Bengal



**Director, SUDA  
&  
Mission Director, WBSULM**

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014 (Pt-I) 476 (125)

তারিখ 27-07-2017

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - 1. The Mayor / The Chairman

..... Municipal Corporation / Municipality.

2. The City Project Officer, NULM

..... Municipal Corporation / Municipality.

**Subject: - Books of Account of the ALF.**

Sir,

You may be aware that the Area Level federation (ALF) is the second tier registered institution of urban poor women under NULM. As per the NULM guideline, the Area Level Federations are entitled for Revolving fund (if, Registered under Society Registration Act) @ Rs. 50000/- per ALF and fund will be lend to the SHGs for meeting their immediate requirement. In this case, the ALFs have to maintain the accounts of all transactions of fund at their end for retaining transparency among the members. In this regard, a format of Book keeping for ALF is prepared and you are requested to provide registers as per enclosed format to the ALFs.

**Encl.: As Stated.**

Yours faithfully,

Director, SUDA

&

Mission Director, WBSULM



রাজ্য নগর উন্নয়ন সংস্থা

SUDA

STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ

“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-46/2014 (পট)/III

তারিখ 21 04 2017

From: - Director, SUDA &  
Mission Director, WBSULM

To: - Archana Mittal  
Director (UPA -I)  
Ministry of Housing & Urban Poverty Alleviation  
Nirman Bhavan, New Delhi -1110011

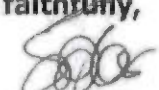
**Subject: - Annual Action Plan for the FY-2017-18 for Implementation of DAY-NULM**  
**Ref.:- K-14014/4/2016-UPA, eOffice F.No. - 3017641 Dated 28/03/2017**

Sir,

In reference to your mail, we have enclosed herewith the Annual Action Plan for the financial year 2017-18 for implementation of DAY-NULM for your kind perusal.

Encl.: As stated.

Yours faithfully,

  
Director, SUDA  
&

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408



**DEENDAYAL ANTYODAYA YOJANA - NATIONAL URBAN LIVELIHOODS MISSION  
(DAY-NULM)  
ANNUAL ACTION PLAN FOR THE PERIOD 2017-18 - PART A  
FOR THE STATE/UT OF WEST BENGAL**

**1: Financial Status of funds released under DAY-NULM**

(Rs. In Lakh)

S. No.	Description	Central	State	Total
1	Opening Balance FY 2016-17	6743.84	2228.27	8972.11
2	Funds Allocated for FY 2016-17	00	00	00
3	Funds released till 31 <sup>st</sup> March 17 during 2016-17	830.85	1197.43	2028.28
4	Funds spent till 28 <sup>th</sup> Feb. 2017 during 2016-17	5707.30	1902.44	7609.74
5	Expected expenditure till 31 <sup>st</sup> March 2017	6008.82	2002.94	8011.76
6	Expected balance as on 1 <sup>st</sup> April 2017	1565.87	1422.76	2988.63

**2. Details of Utilization certificates pending for DAY-NULM**

(Rs. In Lakh)

Financial year	Amount released by M/o HUPA under SJSRY	UCs submitted to M/o HUPA by the state	UCs pending		
Up to 2014-15					
Financial year	Amount released by M/o HUPA under DAY-NULM	Provisional UCs submitted to M/o HUPA by the state	Whether Annual audited accounts with Final UC submitted		
			Yes/No	Utilization of funds as per Final UC	If No, likely date of submission
2015-16	1934.75	YES	YES	2591.18	
2016-17	830.85	YES			

## ● Targets under DAY-NULM (2017-18)

### I. Social Mobilisation & Institution & Development.

S. N o	DAY- NULM Component	Outputs	Quarter wise targets				Total Target for 2017-18	Proposed Total Expenditure (Rs.)
			Q1	Q2	Q3	Q4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		(A) No. of Old SHGs to be strengthened	3000	5000	5000	3000	15000	2421.25
		(B) No. of new SHGs to be formed	500	1000	2000	1500	5000	500
		(C) No. of SHGs to be assisted with RF*	2000	3000	3000	3000	11000	1100
		(D) No. of ALFs to be formed	150	350	350	150	1000	10
		(E) No. of ALFs to be assisted with RF**	300	600	600	300	1800	900
		(F) No. of old CLCs to be supported	10	10	20	20	60	304
		(G) No. of New CLCs to be established	5	5	10	10	30	300
		<b>Sub-total (A+B+C+D+E+F+G) in Rs.</b>						<b>5535.25</b>

\*All the SHGs, which are more than 3 months old (including SHGs formed during previous years), may be provided with RF support.

\*\* All the registered ALFs (including ALFs formed during previous years) may be provided RF support.

## 2. Employment through Skill Training & Placement

S. No	DAY-NULM Component	Outputs	Quarter-wise Target				Total Target for 2017-18	Proposed Total Expenditure (Rs.)	% of total Allocation on DAY-NULM *
			(4)						
(1)	(2)	(3)	Q1	Q2	Q3	Q4	(5)	(6)	(7)
2	Employment through Skill Training & Placement	(i) No. Of candidates undergoing training as on 1.4.2017							
		(a)MES Course							
		(b) SSC course							
		(c) Others							
		(d) Total	2000	4000	4000	3000	13000	0	
		(ii) No. Of candidates to be sent for skill training in 2017-18							
		(a) MES Course							
		(b) SSC course							
		(c ) Others							
		(d) Total	15000	20000	20000	17000	72000	11520	
		(iii) No. Of candidates who will complete skill training by 31.3.2018							
		(a) MES Course							
		(b) SSC course							
		(c ) Others							
		(c) Total	5000	15000	15000	15000	50000		
		(iv) No. Of candidates to be issued certificates							
		(a) MES Course							
		(b) SSC course							
		(c ) Others							
		(d) Tota	5000	15000	15000	15000	50000		
		(v) No. Of candidates to be placed in wage/ employment							
		(a) MES Course							
		(b) SSC course							
		(c ) Others							
		(d) Total	2000	4000	3000	3000	12000		



No	DAY-NULM Component	Outputs	Quarter-wise Target				Total Target for 2017-18	Proposed Total Expenditure (Rs.)	% of total Allocation on DAY-NULM *
			(4)						
(1)	(2)	(3)	Q1	Q2	Q3	Q4	(5)	(6)	(7)
		No. Of candidates to be placed in self-employment							
		(a) MES Course							
		(b) SSC course							
		(c ) Others							
		(d) Total	5000	8000	8000	5000	26000		
		EDP (Batches)	5	5	5	5	20	40	
	Sub-total (in Rs.)							11560	51.30%

### III. Capacity Building & Training

Outputs	Total No. of Cities	Positioned as on date		Cumulative Target* 2017-18			Proposed expenditure during 2017-18 **	% of total expenditure on DAY-NULM
Recruitment of SMMU specialists		5		1			1	
		Phase-I	Phase-II	Phase-I	Phase-II	Total		
Recruitment of CMMU specialists	88	84	8	51	52	103	55.5	
Recruitment of COs	125	147	54	181	51	232	116	
Training of Specialists and COs						628	28.26	
Salary of SMMs, CMMs, COs, Accountants, DEO and Support staff							2248.08	
Sub Total (In Rs.)							2447.84	10.83%
*State may give the cumulative target to be positioned/ sanctioned as per norms								
** State must take realistic expenditure figures based on likely date when SMMU/CMMU/CO positions will come into existence								

# **SELF EMPLOYMENT PROGRAMME**

S. No	DAY-NUL M Comp onent	Outputs	Quarter-wise Targets (Nos.)				Total Target for 2017-18 (in Nos.)	Amount of loan to be disbursed (Rs. In Lakh)	Amount of subsidy to be released (Rs. In lakh)
			Q1	Q2	Q3	Q4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (4+5+6+7)	(9)	(10)
3	Self Employment Programme	No. of beneficiaries assisted - individual enterprises through Task Force Committee (TFC). (A)	300	800	1000	400	2500	2500	125
		No. of beneficiaries assisted - individual enterprises through MUDRA convergence. (B)	300	800	1000	400	2500	2500	125
		Interest Subsidy for the beneficiaries of FY 2015-16 (C)							50
		No. of beneficiaries assisted - individual enterprises (A+B+C)	600	1600	2000	800	5000	5000	300
		No. of groups and number of beneficiaries assisted - group enterprises through Task Force Committee (TFC). (D)	10	30	40	20	Groups:- 100; Beneficiaries:- 1000	200	10
		No. of groups and number of beneficiaries assisted - group enterprises through MUDRA convergence. (E)	5	20	25	10	Groups:- 60; Beneficiaries:- 600	120	6
		Interest Subsidy for the beneficiaries of FY 2015-16 (F)							10
		No. of groups and number of beneficiaries assisted - group enterprises. (D+E+F)	15	50	65	30	Groups:- 160; Beneficiaries:- 1600	320	26
		No. of SHGs to be covered under SHG-Bank Linkage Programme. (G)	500	1500	2000	1000	5000	6250	500
		Interest Subsidy for the SHGs of FY 2015-16 (H)							200
Sub-Total (A+B+C+D+E+F+G+H)									1026

### V. Scheme of Shelters for Urban Homeless (SUH)

Out puts	Total Cities/ towns	Number of homeless identified	Expenditure to conduct survey	Central Share (Rs.)	% of total expenditure on DAY-NULM
1.1.Number of cities/ towns where Homeless survey is completed	124	6982			
1.2.Number of cities/ towns where Homeless survey is proposed to be conducted	125	-	30	18	
Sanction of Project proposals	Total Targets	Expenditure on setting up of Shelters in 2017-18	Expenditure on O&M & Training for 2017-18	Central Share (Rs.)	% of total expenditure on DAY-NULM
2.1.New Construction	14	1680		1008	
2.2. Refurbishment	4	280		168	
2.3. O&M only	2	12		7.2	
2.4.Number for shelters likely to be functional (requires O&M cost )	10		60	36	
2.5. Number of ongoing shelters requires O&M cost.	1		6	3.6	
2.6. Number of training programmes/ work shop proposed to be conducted for SMMU/CMMU/Cos/Shelter Staff	20		6	3.6	
<b>Sub Total 1+2 (In Rs.)</b>		1972	72	1226.4	8.78%

### VI. Support to Urban Street Vendors

	Total Target 2017-18	Proposed Total Expenditure (Rs.)	Central Share (In Rs.)	% of total expenditure on DAY-NULM
Number of cities where street vendors survey is completed	Decision Pending at State level			
Number of cities where street vendors survey is under progress (A)				
Number of cities where street vendors survey is proposed to be started (B)				
Number of cities where the street vendor survey is proposed to be completed (A+B)				
Number of Cities for which Street				



Vending Plan is under progress (C)				
Number of Cities for which Street Vending Plan proposed (D)				
Number of cities where the Street Vending Plan is proposed to be completed (C+D)				
Number of Vending Market Development is proposed				
Number of Vending Market Development is proposed to be completed				
Number of capacity building programmes to be conducted for street vendors				
Number of street vendors to be covered under SHG				
Number of street vendors to be trained under EST&P				
Number of individual loans (under SEP-I and Mudra) is to be facilitated for street vendors				
Number of Group loans (under SEP-G) is to be facilitated for street vendors				
Number of credit cards to be issued to street vendors				
Number of street vendors to be covered under social security scheme				
Number of cities where Town Vending Committee (TVC) formation is under progress				
Number of cities where TVC formation is proposed to be completed				
<b>Sub Total (In Rs.)</b>				

**Contact details:**

**State Secretary i/c of DAY-NULM**

Name: SHRI ONKAR SINGH MEENA  
Designation: Secretary, Urban Development & Municipal Affairs, Govt of WB  
Mailing Address:  
Office Number(s) 033-2358-6403  
Cell Number(s):  
E-mail address: wbsulm@gmail.com

**Mission Director i/c of DAY-NULM**

Name: Shri Sutanu Prasad Kar  
Designation: Director, SUDA and Mission Director, WBSULM  
Mailing Address:  
Office Number(s) 033-2358-6403  
Cell Number(s):  
E-mail address: wbsulm@gmail.com

\*\*\*\*\*

**DAY-NULM: ANNUAL ACTION PLAN FOR THE PERIOD 2017-18(PART B)**  
**FOR THE STATE / UT OF WEST BENGAL**

**GENERAL MILESTONES**

S. No	Milestones	Planned for the month of:
1	Formation of TAG at state level	
2	Appointment/ designation of City Project Officer (CPO) in each DAY-NULM city	NA
3	Formation of CMMU under chairmanship of MC/ CEO in each city	Completed
4	Formation of TAG at city level	Completed
5	Appointment of Auditor for the year-2014-15, 2015-16 and 2016-17	NA
6	Submission of final UC with Audit Report for funds released in 2014-15 to 2016-17	Completed
7	Submission of provisional UC for funds released in 2014-15 to 2016-17	2014-15 & 2015-16 final UC sent
8	Allocation of targets to all DAY-NULM cities	Process Initiated
9	Transfer of funds to ULBs	Completed
11	Issue of circular designating implementing agencies, their role, delegation of financial powers under various components, levels of decision making for various DAY-NULM activities, etc.	Transferred to the ULBs Completed
12	Notification of Project Sanctioning Committee for SUH & SUSV components	
13	Registration of SULM on PFMS	Only for SUH
14	Registration of ULBs on PFMS	State has IFMS linked to Treasury and Finance Department and is functional
15	Implementation of DBT as per guidelines	Done RTGS to beneficiaries/banks

COMPONENT 1: Milestones for Social Mobilisation & Institution Development (SM&ID)

Nil

**COMPONENT 2: Milestones for Capacity Building & Training (CB&T)**

S. No	Milestones	Planned for the month of:
1	Decision regarding procedure to be adopted for setting up SMMU/ CMMUs (if SMMU/ CMMU not established)	Established
2	Starting process for establishing SMMU/ CMMUs (if not established)	Established
3	Completion of process and functioning of SMMU/ CMMUs*	Established

\*Copy of the same may be sent to the Ministry if achieved.

**COMPONENT 3: Milestones for Employment through Skills Training & Placement (EST&P)**  
NIL

**COMPONENT 4: Milestones for Self-Employment Programme (SEP)**

S. No	Milestones	Planned for the month of:
1	State-wise / ULB-wise / bank-wise credit target setting and distribution in consultation with SLBCs for individual loans, group loans, SHG bank linkages	In Process
2	Process finalisation for convergence of SEP loans (Individual and Group) under MUDRA in consultation with SLBC.	Completed
3	Finalisation for appointment of State Nodal Bank for releasing interest subsidy in consultation with SLBC.	Communicated to SLBC Convenor for identifying Nodal Bank
4	Inclusion of DAY-NULM as an agenda item in the SLBC sub-committee that monitors NRLM	WBSULM is a member of SLBC subcommittee for SHG
5	Workshops for Bank officials for creating awareness about DAY-NULM	Conducted at ULB level
6	Target setting for facilitation of Credit cards under General Credit Card Scheme / MUDRA cards	Initiatives Taken
7	Constitution of task force at ULB level (for all DAY-NULM cities)	Formed at ULB level
9	Finalization of application proforma for all types of loans	Finalised



S. No	Milestones	Planned for the month of:
10	Date by which SEP-MIS will be fully implemented	65% SEP Data Uploaded

COMPONENT 5: Milestones for Support to Urban Street Vendors (SUSV)

S. No	Milestones	Planned for the month of:	Process to be adopted
1	Notification of Rules under the Street Vendors( Protection of Livelihood and Regulation of Street Vending )Act,2014	Decision pending at State Level	Draft rules submitted to State Cabinet and under active consideration
	Formation of Town Vending Committee(TVC) at ULB level		
2	Notification of Scheme under the Street Vendors(Protection of Livelihood and Regulation of Street Vending )Act,2014		
3	Byelaws framed by the Local Authority		
4	Constitution of Dispute Resolution Committee by the Government		
5	Issue of certificate of vending to the Street Vendors by the Town Vending Committee		
6	Publication of Street Vendors charter and data-base		

COMPONENT 6: Milestones for Shelter for Urban Homeless (SUH)

Shelter for Urban Homeless		Numbers				
Activities/Mile stones Planned for the Year 2017-18		Q-1	Q-2	Q-3	Q-4	Total
i	No. of Shelter construction / ref-planned to be completed	4	5	3	2	14
ii	Workshops on Shelter Management for SMMU/CMMU	0	1	0	1	2
iii	Capacity building / Training programmes for COs/ Shelter Staff	3	2	2	3	10
iv	City /Town wise homeless survey planned to be completed	25	25	25	50	125
v	City/Town wise Display of Boards(Hoardings) -to publish the shelters	3	2	2	3	10
vi	City/ town wise Mobilisation camps planned to enrol the homeless	1	1	1	1	4
vii	City / town wise help line services for homeless to be provided	3	2	2	3	10
viii	Plan to provide Aadhar cards to the homeless	All inmates (except the Aadhar Card holders)				
ix	Plan to enrol the homeless under Jan Dhan yojana	NA				
x	Plan to enrol the homeless under ESIP or with other skill training programme.	NA				

# Milestones for Monitoring & Evaluation/ MIS/ IEC

S. No	Milestones	Planned for the month of:
1	Designate a data-entry person at State & ULB level for entering data into the MIS (for every ULB under DAY-NULM)	1 SMM & 2 DEOs at SMMU level and 38 CMMs & 32 DEOs at CMMU
2	Identify one computer with internet connectivity for entering data into DAY-NULM MIS at State level and every ULB under NULM	In Place
3	Finalization of IEC strategy for publicity of DAY-NULM e.g. <ul style="list-style-type: none"> <li>• Radio &amp; TV advertisements</li> <li>• Talk shows</li> <li>• Local Melas</li> <li>• Handbills &amp; Wall paintings</li> <li>• Other local publicity campaigns</li> <li>• Branding &amp; Publicity Materials</li> <li>• Documentation of Best Practices/ Success Stories etc.</li> </ul>	Finalised
4.	Complete implementation of DAY-NULM MIS	MIS implemented in 108 ULBs rest 17 ULBs will start the process shortly.



## IEC & Publicity

		Numbers/Quantities						Unit Cost (INR Lakh)	Cost (INR Lakh)				
		Unit	Q-1	Q-2	Q-3	Q-4	Total		Q-1	Q-2	Q-3	Q-4	Total
A.	<b>Activities/Cost Items</b>												
i	Documentation of best practices	LS	10	10	10	10	40	LS	10	10	10	10	40
ii	Design and Dissemination of IEC materials including community related newsletter etc.; and transparency and accountability processes	LS	1	1	1	1	4	LS	5	5	5	5	20
iii	Special Campaigns and Communication Collaterals, Events, Knowledge Platform, Branding materials etc.	LS	2	2	2	2	8	LS	30	40	40	40	150
iv	Innovative ICT Tools/media and approaches including mobile aplins, audio books, bcc tools, state resource library and Print/AV Media	LS	1	1	1	1	4	LS	30	40	40	40	150
<b>GROSS TOTAL</b>													

- N.B:**
1. States/UTs may add sub-activities as per the activities proposed under the IEC head.
  2. The final Annual Action Plan needs to be submitted consolidating both State & ULB level activities as per the budgetary ceiling.

K-12011(12)/3/2017-UPA I (Computer No: 3018262)

K-14014/37/2010-UPA/FTS-594

Government of India

Ministry of Housing & Urban Poverty Alleviation

(UPA Division)

Nirman Bhawan, New Delhi

Dated 16th June, 2017



To,

Smt. Uma Shankar

Chief General Manager-in-Charge

Financial Inclusion and Development Department

Reserve Bank of India

10th Floor, Central Office Building,

Shahid Bhagat Singh Road,

Mumbai-400 001.

*Sum - Fine / Sum - MSME*  
*04/08/17*

**Subject: Credit Target for Banks under Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) of the year 2017-18.**

This is regarding the fixing of credit targets under SEP component of DAY- NULM for the year 2017-18. The physical and financial credit targets for various sub-components of SEP for 2017-18 are as follows:

SN.	DAY-NULM Component	DAY-NULM Component Details	Target	Total Credit/Loan Target for Banks (Rs in crores)
1.	Self-Employment Programme (Individual Enterprise)	No. of beneficiaries to be provided self-employment through setting up individual micro enterprises	2,00,779 Beneficiaries	4015.58
2.	Self-Employment Programme(Group Enterprise)	No. of beneficiaries to be provided self-employment through setting up group micro enterprises	16,757 Groups/ 83,560 Beneficiaries	1675.70
3	SHG Bank Linkage	No. of SHGs to be covered under SHG Bank Linkage	2,13,062 SHGs	2130.62

State/UT-wise targets are enclosed as Annexure.



2. It is requested that credit targets may be communicated to the SLBC convenor banks in the States at the earliest, so that bank branches in the States can be further allocated targets soon. Further, the following instructions may be issued to all Convener banks of States/UTs:

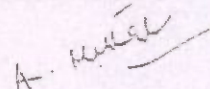
a) To ensure that concentration of urban poor in the vicinity of the bank branch is taken into account while allocating targets;

b) To ensure that targets are dynamic on the lines of Pradhan Mantri Employment Generation Programme and the sanction and disbursal of loans can be done beyond the allocated targets.

c) To ensure that loan sanction orders contain the monthly/quarterly interest subvention payable on timely repayment of loans for the information of beneficiaries and to incentivise them to make timely payments.

3. It is further requested that RBI may submit State-wise and Bank-wise consolidated Quarterly Progress Reports to the Ministry regularly.

Yours faithfully



(Archana Mittal)  
Director (UPA-I)  
Tel#011-23062127

*Encl: State/ UT-wise target for Self-Employment Programme under DAY-NULM:  
Annexure*

Copy to:

1. DAY-NULM Nodal Officers with a request to circulate the targets to SLBC convenor banks in the States for further necessary action.



**PROPOSED CREDIT TARGETS UNDER SELF-EMPLOYMENT PROGRAM COMPONENT (SEP) OF  
DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM) FY-2017-18**

Sr. No	Name of State / UTs	Target for Individuals (SEP-I)			Target for Groups (SEP-G)			Target for SHG Bank Linkages				Total (Target)	
		No of Beneficiaries	Amount (Rs. in Lakh)	No of Groups	No. of Beneficiaries	Amount (Rs. in Lakh)	No. of SHGs	No. of Beneficiaries	Amount (Rs. in Lakh)	Total Number	Total Amount (Rs. in Lakh)		
1	Andhra Pradesh	11,579	23158.00	283	1415	2830.00	65000	650,000	65000.00	662,994	90988.00		
2	Bihar	5,000	10000.00	500	2500	5000.00	1000	10,000	1000.00	17,500	16000.00		
3	Chhattisgarh	11,088	22176.00	608	3040	6080.00	3292	32,920	3292.00	47,048	31548.00		
4	Goa	240	480.00	60	300	600.00	160	1,600	160.00	2,140	1240.00		
5	Gujarat	5,000	10000.00	250	1250	2500.00	500	5,000	500.00	11,250	13000.00		
6	Haryana	5,000	10000.00	1,500	7500	15000.00	1500	15,000	1500.00	27,500	26500.00		
7	Himachal Pradesh	600	1200.00	20	100	200.00	200	2,000	200.00	2,700	1600.00		
8	Jammu & Kashmir	10,000	20000.00	400	2000	4000.00	480	4,800	480.00	16,800	24480.00		
9	Jharkhand	18,000	36000.00	100	500	1000.00	1500	15,000	1500.00	33,500	38500.00		
10	Karnataka	4,765	9530.00	200	1000	2000.00	1305	13,050	1305.00	18,815	12835.00		
11	Kerala	1,265	2530.00	600	3000	6000.00	6800	68,000	6800.00	72,265	15330.00		
12	Madhya Pradesh	32,762	65524.00	200	1000	2000.00	7000	70,000	7000.00	103,762	74524.00		
13	Maharashtra	7,578	15156.00	1,010	5050	10100.00	7500	75,000	7500.00	87,628	32756.00		
14	Odisha	5,105	10210.00	242	1210	2420.00	2470	24,700	2470.00	31,015	15100.00		
15	Punjab	1,870	3740.00	50	250	500.00	50	500	50.00	2,620	4290.00		
16	Rajasthan	14,596	29192.00	600	3000	6000.00	2500	25,000	2500.00	42,596	37692.00		
17	Tamil Nadu	13,000	26000.00	6,000	30000	60000.00	63775	637,750	63775.00	660,750	149775.00		
18	Telangana	4,854	9708.00	93	465	930.00	32327	323,270	32327.00	328,589	42965.00		
19	Uttar Pradesh	29,053	58106.00	800	4000	8000.00	3000	30,000	3000.00	63,053	69106.00		
20	Uttarakhand	1,958	3916.00	100	500	1000.00	160	1,600	160.00	4,058	5076.00		
21	West Bengal	7,000	14000.00	1,632	8160	16320.00	7819	78,190	7819.00	93,350	38139.00		
22	NCT of Delhi	1,514	3028.00	202	1010	2020.00	1800	18,000	1800.00	20,524	6848.00		
23	Puducherry	524	1048.00	20	100	200.00	201	2,010	201.00	2,534	1449.00		
24	And Islands	100	200.00	54	270	540.00	60	600	60.00	970	800.00		
25	Chandigarh	140	280.00	12	60	120.00	135	1,350	135.00	1,550	535.00		
26	Dadra & Nagar Haveli	13	26.00	2	10	20.00	15	150	15.00	173	61.00		
27	Daman & Diu	15	30.00	2	10	20.00	10	100	10.00	125	60.00		
28	Arunachal Pradesh	300	600.00	40	200	400.00	100	1,000	100.00	1,500	1100.00		
29	Assam	3,258	6516.00	435	2175	4350.00	1087	10,870	1087.00	16,303	11953.00		
30	Manipur	1,000	2000.00	100	500	1000.00	70	700	70.00	2,200	3070.00		
31	Meghalaya	1,045	2090.00	175	875	1750.00	250	2,500	250.00	4,195	4090.00		
32	Mizoram	350	700.00	100	500	1000.00	300	3,000	300.00	3,850	2000.00		
33	Nagaland	1,107	2214.00	80	400	800.00	370	3,700	370.00	5,207	3384.00		
34	Tripura	1,000	2000.00	272	1360	2720.00	316	3,160	316.00	5,520	5036.00		
35	Sikkim	100	200.00	15	75	150.00	10	100	10.00	275	360.00		
	ALL INDIA	200,779	401,558	16,757	83,560	167,570	213,062	2,130,620	213,062	2,414,959	762190.00		

P-X K-12011(12)/3/ 2017- UDA

प्रेषक:-  
ग्रामीण विकास मंत्रालय  
निर्माण भवन  
पार्क दिल्ली-110011

Shri M Pradhan  
Director (SUDA)  
Government of West Bengal  
HC Block, Sector-3, Salt Lake,  
ILGUS Bhavan, Bidhan Nagar  
Kolkata - 700106



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भारत





Archana Mittal  
Director (UPA-I)  
Tel # 011-23062127



भारत सरकार  
आवास और शहरी गरीबी  
उपशमन मंत्रालय,  
निर्माण भवन, नई दिल्ली-110011  
GOVERNMENT OF INDIA  
MINISTRY OF HOUSING &  
URBAN POVERTY ALLEVIATION  
NIRMAN BHAWAN, NEW DELHI-110011  
www.mhupa.gov.in

File no. K-12015/1/2017-UPA-I (Computer No: 3018689)  
Dated 13<sup>th</sup> June, 2017

*Sum-fine*  
*11/07/17*

As you are aware, the Ministry is implementing the Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) since September 2013, with the primary objective of reducing the poverty and vulnerability of urban poor households. The Self Employment Programme (SEP) component of the Mission aims at providing loans to individuals/groups at subsidised rates for setting up of micro-enterprises as well as to SHGs under SHG-Bank Linkage Programme. Easy and timely flow of credit to urban poor is considered crucial for the success of this Mission.

2. The progress reported by your State against the credit targets issued by RBI for 2016-17 has scope for improvement. There is also a delay in the disposal of loan applications submitted by Urban Local Bodies (ULBs).

3. The Ministry has brought out several amendments in the operational guidelines of SEP component to improve performance under the component. Some of the initiatives are as follows:

- RBI has advised all the SLBC Convener Banks vide letter dated 23<sup>rd</sup> November, 2015 for including DAY-NULM as an agenda item in the SLBC Sub-Committee that monitors DAY-NRLM.
- RBI has advised their Regional Offices (ROs) vide letter dated 30<sup>th</sup> September, 2015 for reviewing the pendency of loan applications under DAY-NULM;
- Amendments in guidelines of SEP component were issued vide letter dated 15<sup>th</sup> June, 2016 recommending that no margin money should be taken for loans up to Rs.50000. For loans ranging from Rs 50000 to Rs 10 lakhs, preferably 5% should be taken as margin money and it should in no case be more than 10% of the project cost for SEP-Individual and Group finance;

*RECEIVED*



- Provision for Term loan, Composite loan and Working Capital loans through Cash Credit arrangement has been made explicit in guideline under SEP- Individual and Group finance;
- Loans to Individuals in groups for setting up individual enterprises have been provided in SEP (G) guidelines;
- SEP guidelines have been amended vide letter dated 22<sup>nd</sup> August, 2016 so that Banks can now directly accept loan applications of urban poor beneficiaries on the basis of relevant documents as per the guidelines of Prime Minister MUDRA Yojana (PMMY) or any other such scheme without having prior sponsoring from ULB. The details of such loans sanctioned by them can then be sent to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM.

4. Despite all these measures taken for improving credit flow to urban poor, the performance under SEP component of DAY-NULM continues to be lacklustre. In order to improve performance, SLBC is requested to ensure that concentration of urban poor in the vicinity of bank branches is considered while allocating targets to them. It may also be ensured that the targets are dynamic on the lines of Prime Minister Employment Generation Programme (PMEGP) so that sanction and disbursal of loans can be done beyond the allocated targets. Banks may also be instructed that loan sanction orders should contain the monthly/quarterly interest subvention payable on timely repayment of loans so that the beneficiaries are made aware and appropriately incentivised.

5. You are requested to take action as per para 4 and suggest further measures/action plan for improving the performance under SEP component in your State. The Ministry will be happy to provide any support required in this regard.

With regards,

Yours sincerely,

Sd/

(Archana Mittal)

To

SLBC Conveners of all States/UTs

Copy to:-

1) **Smt. Uma Shankar**, Chief General Manager-in-Charge, Financial Inclusion and Development Department Reserve Bank of India 10th Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.

2) All State Mission Directors, DAY-NULM

(Archana Mittal)

সভানেত্রীর সহ

মোট

DAY- National Urban Livelihood Mission

ভাউচার নং (voucher No.) :

তারিখ ( Date):

পৌরসভা/পৌরনিগম এর নাম ( Name of the Municipality/Corporation):

ALF এর নাম (Name of the ALF):-

স্বনির্ভর দলের নাম ( Name of the SHG) :

বিষয় ( Description)	টাকা জমা
লোন পরিশোধ (আসল ) (Repayment of Principal )	
সুদ পরিশোধ (Interest Repayment)	
অন্যান্য ( Others)	
মোট (Total)	

রাশিটি কথায় লিখুন ( Amount in Words)

ALF এর কোষাধ্যক্ষ/সম্পাদিকা স্বাক্ষর ( Signature of treasurer / secretary of the ALF )



ALF এবং ক্যাশ বই (Cash Book for ALF)

[illegible]

ALF এর সভাপতিৰ স্বাক্ষৰ  
(Signature of the president of ALF)

ALF এবং কোষাধ্যক্ষ এবং স্বাক্ষর  
(Signature of the Treasurer of ALF)

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(11-D)/418

তারিখ 03/07/2017

**From: - Director, SUDA &  
 Mission Director, WBSULM**

**To: - The District Magistrate,  
 Paschim Midnapore**

**Sub: Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may kindly be aware that DAY-NULM programme – the flagship urban poverty alleviation programme in the country is being implemented in the State w.e.f 01.04.2014 onwards. A major stakeholder in the programme is the Banks. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, a sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district. The venue, date and time of the proposed workshop is given below:

**Venue: - Spice N Ice Banquet Hall, 1st Floor, Library Road, Beside Midnapore  
 Homeopathic Medical College, Midnapore Town-721101**

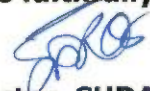
**Date: - 10/07/2017**

**Time: - 11.00 AM**

We solicit your valued presence at the aforesaid workshop. Your presence will be a source of inspiration for the SHG members and all the functionaries associated with DAY-NULM programme.

Encl: Agenda note

**Yours faithfully,**



**Director, SUDA**

**&**

**Mission Director, WBSULM**

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

## ALF এর ঋণ খাতা (Loan Ledger for ALF)

### সূচীপত্র (Index)

ক্রমিক নং (Sl. No.)	স্বনির্ভর দলের নাম ( Name of the SHGs)	পৃষ্ঠা নং (Page No.)
1		
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[illegible]

પૃષ્ઠા નં. \_\_\_\_\_

স্বনির্ভর দলের নাম ( Name of the SHG) \_\_\_\_\_

স্বনিৰ্ভৰ দলেৰ ক্ৰমিক নং (Serial No. of the SHG) \_\_\_\_\_

দলেব সভাপতি / সম্পাদিকাৰ নাম (Name of the President Secretary) \_\_\_\_\_

সুদের হার (Interest rate) \_\_\_\_\_ প্রতিমাসে (Per Month) (পড়ে থাকা ঋণের উপর) (Reducing balance)

[illegible]

NULM General Ledger for ALF				
Name of the Account :- Interest Received from lending to SHGs				
SHG কে দেওয়া ঋণ থেকে প্রাপ্ত সুদ				
তারিখ (Date)	বিষয় ( Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	ব্যালান্স (Balance)

Print : page 01 to 20

NULM General Ledger for ALF				
Name of the Account :- Expenses of ALF ( ALF এর বিভিন্ন খরচ)				
তারিখ (Date)	বিষয় ( Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	Total

Print : page 21 to 40

NULM General Ledger for ALF				
Name of the Account :- Bank Interest Received in savings Bank Account of ALF				
সেভিংস একাউন্ট এ ব্যাংক থেকে পাওয়া সুদ				
তারিখ (Date)	বিষয় ( Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	ব্যালান্স (Balance)

Print : page 41 to 45



NULM General Ledger for ALF

Name of the Account :- ALF Membership Subscription ( ALF সদস্যদের চাঁদা)

[illegible]

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Pt-3)/404(8)

তারিখ 03/07/2017

From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

To: - 1. The Mayor / The Chairman

..... Municipal Corporation / Municipality.

2. The City Project Officer, NULM

..... Municipal Corporation / Municipality.

**Subject:- Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may be aware that Banks are the major stakeholders of the mission mode poverty alleviation programme DAY-NULM. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, a sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district. The venue, date and time of the proposed workshop is given below:

**Venue: - Spice N Ice Banquet Hall, 1st Floor, Library Road, Beside Midnapore  
 Homeopathic Medical College, Midnapore Town-721101**

**Date: - 10/07/2017****Time: - 11.00 AM**

You are requested to spare the listed person of your ULB to attend the said programme on said date, time and venue.

Encl.: List of ULBs.

Yours faithfully,

  
 Addl. Director, SUDA
&  
Addl. Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

**Memo No. : - SUDA-68/2014 (Part-I)/404/1(2)**

**Date:- 03/07/2017**

**Copy forwarded for information to;**

1. The Chairman, Midnapur Municipality
2. The City Project Officer, Midnapur Municipality



**Addl. Director, SUDA**

**&**

**Addl. Mission Director, WBSULM**



## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-G8/2014(Pt-I)/405

তারিখ 03/07/2017

From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM

To: - 1. The Chairman

..... Midnapore Municipality.

2. The City Project Officer, NULM

..... Midnapore Municipality.

**Subject:- Bankers' Sensitization Programme under DAY-NULM**

Sir,

You may be aware that Banks are the major stakeholders of the mission mode poverty alleviation programme DAY-NULM. Being so, success of DAY-NULM programme is largely dependent on the performance of the banks. It is observed that many bank officials are not well conversant with DAY-NULM programme guidelines for which performance under the programme in the State has not been very satisfactory.

In view of the above, the under signed is willing to conduct sensitization workshop on DAY-NULM is proposed to be organised for all bank branches in the district which will also be attended by District Coordinators of all banks and the Lead District Manager of the district at your ULB on 10/07/2017 at 11.00 AM. We have requested the listed ULBs to spare one person to attend the programme for enhancing and sharing their knowledge and field experiences.

In this regard, you are requested to conduct the said programme in your ULB. The Amount Rs.500/- Per participants will be paid for the programme expenses.

Encl.: List of ULBs.

Yours faithfully,

Addl. Director, SUDA

&amp;

Addl. Mission Director, WBSULM

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-68/2014(Pst-I)/403

তারিখ 03/07/2017

**From: - Addl. Director, SUDA &  
 Addl. Mission Director, WBSULM**

**To: - General Manager (FI & Prisec) and Convener-SLBC  
 Lead Bank Division, United Bank of India, Head Office  
 11, Hemanta Basu Sarani, Kolkata-700001**

Sir,

**Sub: Bankers Sensitization Programme under DAY-NULM**

You may be aware that the Banks are the key stakeholder for achieving Goal of the poverty alleviation programme under DAY-NULM. It has been observed that to improve the performance of the programme, bankers have to be adequately sensitized about the DAY-NULM Programme. In accordance with the discussion held with you on 25/04/ 2017 regarding Bankers' Sensitization programme in a cluster mode, we have prepared a cluster-wise list of ULBs and the bank branches operating therein, which is enclosed for your kind perusal.

We plan to organise the sensitization programme in a phased manner. In the fourth phase of the programme, we plan to conduct the bankers Sensitization programme in Paschim Midnapore districts wherein the ULBs have submitted a large numbers of loan applications of SHGs as well as those of individuals to the concerned bank branches which are still pending for disposal.

You are requested to kindly attend the programme personally, if possible and also ensure that officials from different bank branches dealing with loans attend the programme positively as per the given schedule so that their knowledge on DAY-NULM programme is adequately enriched and they are able to dispose of all the pending loan applications at an early date. You are also requested to kindly ensure that LDM of the concerned districts and the DCOs of all the banks attend the programme. The cluster-wise Schedule for the first-phase sensitization programme of bankers is enclosed.

**Encl.:- 1. As stated.**

Yours faithfully,

Addl. Director, SUDA

&amp;

Addl. Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408



File no. K-14014/38/ 2013-UPA (Vol. II)/ FTS - 13964

Government of India

Ministry of Housing and Urban Poverty Alleviation  
(UPA Division)

Nirman Bhavan

New Delhi 110011

Dated March, 2016

To

Mission Directors (SULM)  
All States/UTs

**Subject: Convergence of Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) with Pradhan Mantri Mudra Yojana (PMMY)-reg.**

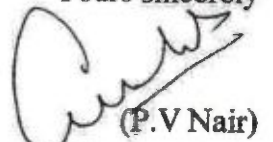
Dear Sir/Madam

The undersigned is directed to forward herewith a copy of Chairman, MUDRA'S letter no. 1077/MUDRA dated January 14, 2016, issued to the CMDs/CEOs of all the Public Sector Banks and Convenors of State Level Bankers Committees (SLBCs) on subject mentioned above.

2. It is requested that the matter may be taken up with the PSBs/SLBCs to dovetail the SEP component of DAY-NULM with PMMY so that loans under SEP component of DAY-NULM can be classified as loans under MUDRA loans and the facility of MUDRA card can be extended to all SEP beneficiaries. The reporting of financial and physical progress under SEP and reimbursement of interest subsidy may continue to be done as per extant procedure under DAY-NULM

(Encl: A/a)

Yours sincerely

  
(P.V Nair)

Under Secretary to the Govt. of India

TF: 23061185

Copy to:

1. Secretaries (Urban Development) of all States/UTs.
2. SLBC Convener Banks of all States/UTs.
3. **Shri A. Udgata**, Chief General Manager-in-Charge, FIDD (RBI), 10th Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.





माइक्रो यूनिट्स डेवलपमेंट ऐंड रीफाइनेंस एजेंसी लिमिटेड  
(विशेष पब्लिक न्यायक संस्था)

**MICRO UNITS DEVELOPMENT & REFINANCE AGENCY LIMITED**

(A wholly owned subsidiary of SIDBI)

CIN : U65100DL2015PLC278078

No. 1079 / MUDRA

January 14, 2016

The Chief Secretary,  
All States.

2971

Dear Sir/ Madam,

**Convergence of Government Schemes  
with Pradhan Mantri MUDRA Yojana [PMMY]**

We forward herewith a copy of letter no.1077/MUDRA dated January 14, 2016, issued to the CMDs / CEOs of all the Public Sector Banks [PSBs] / and Convenors of State Level Bankers Committees [SLBCs], on the captioned subject along with enclosures mentioned therein. We request you to please advise the concerned Departments in the State Government, to sponsor candidates supported under enterprise/ livelihood development and skill development programmes supported through GoI / State Government initiatives, to the banks for considering for funding under the Pradhan Mantri MUDRA Yojana [PMMY].

We have also advised the PSBs / SLBCs to place the letter in the SLBC meetings and also sensitize all the stakeholders about the possibility of such convergence, for successful implementation of the programmes.

Yours faithfully,

Sd/-

[Dr. Kshatrapati Shivaji]  
Chairman

Encl : Letter issued to CMDs/CEOs of PSBs

Encl. No. 1079-A / MUDRA of date

1. Shri Atal Dulloo, Joint Secretary & Mission Director, Department of Rural Development, Ministry of Rural Development, Government of India, Krishi Bhavan, New Delhi - 110 114.
- Shri B.K. Agarwal, IAS, Joint Secretary, Ministry of Housing and Urban Poverty Alleviation, Nirmal Bhawan, New Delhi - 110 011.

[Jiji Mammen]  
Chief Executive Officer

Regd Office: Ground Floor, Videcon Tower, Jhandewalan Extension, E-1, Rani Jhansi Road, New Delhi - 110055.

पंजीकृत कार्यालय : भुवनेश्वर, विडियोकॉन टावर, झंडेवाली एक्सटेंशन, ई-१, रानी जहानगी रोड, नई दिल्ली - 110055.

Corp. Office : MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 061. Tel : 022-67531100.

कारपोरेट कार्यालय : एमएसएमई विकास केन्द्र, सी-११, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400051. टेली : 022-67531100.

www.mudra.org.in

Dr. Kshatrapati Shivaji  
23/1/16  
24.1.16  
12.1.16  
A. Mammen  
24/1/16



माइक्रो यूनिट्स डेवलपमेंट एंड रीफाइनांस एजेंसी लिमिटेड  
(सिडबी की सहायक संस्था)

**MICRO UNITS DEVELOPMENT & REFINANCE AGENCY LIMITED**

(A wholly owned subsidiary of SIDBI)

CIN : U65100DL2015PLC278078

No.1077 /MUDRA

January 14, 2016

To CMDs / CEOs of all Public Sector Banks & SLBCs

Madam / Sir,

**Convergence of Government Schemes with Pradhan Mantri MUDRA Yojana [PMMY]**

As you are aware, Pradhan Mantri MUDRA Yojana [PMMY] launched by the Hon'ble Prime Minister on April 08, 2015, envisages funding for micro enterprises / small businesses with loan amount upto ₹.10 lakh. It is heartening to note that all the MUDRA partners have been putting earnest efforts, in the scheme.

In this connection, we would like to draw your attention to the various GoI and State Government programmes, extending support for creation of enterprise / livelihood and imparting training / skill development. There are several programmes under implementation, the major being National Rural Livelihood Mission [NRLM] implemented by the Ministry of Rural Development, Self Employment Programme [SEP] component of National Urban Livelihood Mission [NULM], Start-up Village Entrepreneurship Programme [SVEP] a sub-component to NRLM, training through RSETIs, National Skill Development Corporation [NSDC], accredited training institutions, etc. With a view to giving a boost to PMMY funding, for expanding micro-enterprises, leading to employment generation, it will be appropriate to dovetail the yojana with these initiatives. This will also ensure better candidates to banks for financing and who in turn, will be getting Government assistance, including subsidy.

We are glad to inform you that GoI has also been suggesting for such collaborations for their programmes. A copy of GoI's letters - DO.no.I-12011/01/2015-RL(C) dated January 06, 2016 from Ministry of Rural Development and DO.no.K-14014/38/2013-UPA(Vol.II) dated December 2015 from Ministry of Housing & Urban Poverty Alleviation are being enclosed herewith for ready reference. These letters / instructions of GoI may be placed before the SLBC meetings and also be communicated to all the members of the SLBC.

We request you to advise all your field level functionaries to explore the possibility of converging with the Government programmes and ensure maximum coverage of such candidates under PMMY lending. We are also requesting the State Governments for a positive action from their side too.

A confirmation of your action in this regard, will be appreciated.

Yours faithfully,

*[Signature]*  
[Kshatrapati Shivaji]  
Chairman

Encl : 2 nos. of GoI letters

Regd Office: Ground Floor, Videocon Tower, Jhandewalan Extension, E-1, Rani Jhansi Road, New Delhi - 110055.

पंजीकृत कार्यालय : भुवनेश्वर, विडिओकॉन टावर, झंडेवाली एक्सटेंशन, ई-१, रानी जहाँसी रोड, नई दिल्ली - 110055.

Corp. Office : MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel.: 022-67531100.

कारपोरेट कार्यालय : एमएसएमई विकास केन्द्र, सी-११, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400051. टेली : 022-67531100.

www.mudra.org.in

*we may also  
write to  
State govt. Put up  
a letter by 29/1/16  
Rg  
23/1/16*

*Mr. Shiv Shankar  
A/O  
P.D. put up  
A note  
26/1/16*

*MSME*



S. K. AGARWAL, IAS  
Tel: 011-2338 1300  
Telefax: 011-2338 3848  
E-mail: s.agarwal@nic.in



सत्यमेव जयते

भारत सरकार  
आवास और शहरी मामलों का विभाग  
निर्माण भवन, नई दिल्ली-110011

JOINT SECRETARY  
GOVERNMENT OF INDIA  
MINISTRY OF HOUSING  
& URBAN POVERTY ALLEVIATION  
NIRMAN BHAVAN, NEW DELHI-110011



D.O.No. : K-14014/38/2013-UPA (Vol.II)  
December , 2015

Please refer Secretary (HUPA) D.O letter of even dated 10<sup>th</sup> December, 2015 (Copy enclosed), vide which the Ministry had requested for directions from Department of Financial Services (DFS) to MUDRA and other concerned Banks to classify loans under Self Employment Programme (SEP) component of National Urban Livelihoods Mission as MUDRA loans and to extend the facility of MUDRA card to all SEP beneficiaries. You are requested to take necessary action in this matter.

2. The progress regarding MUDRA loans is being captured through the PMMY portal and is being monitored at the highest level. The portal gives state-wise details of the number of loans and the amount sanctioned under Shishu, Kishore and Tarun categories of MUDRA loans. It is requested that a provision may be made to capture SEP loans as a sub category under MUDRA loans. This will help in understanding the benefit being made available to urban poor through MUDRA loans.

With regards;

Yours sincerely,

Encl: as above

(B.K. AGARWAL)

Shri Jiji Mammen,  
Chief Executive Officer,  
MUDRA Bank  
MSME Development Centre,  
C-11, G-block, Bandra Kurla Complex,  
Bandra East, Mumbai - 400 051.



**Prime Minister MUDRA Yojna (PMMY)**

PRADHAN MANTRI MUDRA YOJANA (PMMY), a flagship scheme of Government of India, was launched on 8th April, 2015 by the Hon'ble Prime Minister to "**fund the unfunded**" by bringing such enterprises to the formal financial system and extending affordable credit to them.

<b>Eligibility</b>	<ul style="list-style-type: none"><li>➤ Any Individual, Proprietor, Partner, SHG, JLG etc.</li><li>➤ Engaged in non-farm activity</li><li>➤ For starting/extending business activity such as <b>Manufacturing, Trading and Services</b> etc..</li></ul>
<b>Loan Amount</b>	<ul style="list-style-type: none"><li>➤ Maximum upto ₹10.00 Lakh</li><li>➤ 3 category named as under:-<ol style="list-style-type: none"><li>1. <b>Shishu</b> – Loans upto ₹50,000/-</li><li>2. <b>Kishore</b>– Loans above ₹50,000/- to ₹5.00 Lakh</li><li>3. <b>Tarun</b> – Loans Above ₹5.00 lakh to ₹10.00 Lakh</li></ol></li></ul>
<b>Type of Loan</b>	<ul style="list-style-type: none"><li>➤ Cash Credit</li><li>➤ Overdraft</li><li>➤ Term Loan</li></ul>
<b>Security</b>	Hypothecation of Assets created out of Bank finance.
<b>Process Fee</b>	<ul style="list-style-type: none"><li>➤ Upto ₹5.00 lakh – Nil</li><li>➤ Above ₹5.00 lakh to ₹10.00 lakh - ₹300/- per lakh or part thereof</li></ul>
<b>MUDRA Card</b>	For working capital requirement maximum upto ₹20,000/- MUDRA Card may be issued for cash withdrawal.