

JEEVIKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Office Order

Financial Inclusion theme has worked on the Interest Subvention aspect in confluence with state, district and block teams. Resultantly the amount for interest subvention has been sent to Begusarai from the state unit. However, based on the experience, it is decided to route the amount through DPCUs.

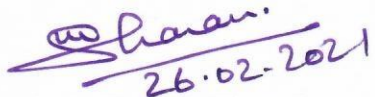
Based on the facts mentioned above, following has been approved.

- Approval has been given for routing of the interest subvention amount through respective DPCUs. The details are put on 'Annexure I (District)'
- Approval has been given for using the 'Annexure I (District)' for operationalising the procedure.
- Approval has also been accorded for rounding off the IS amount to the nearest rupee amount. 'Annexure I (District)' covers the details of IS amount as per the NRLM portal and interest subvention amount payable after rounding off to nearest rupee.
- PM – FL & IS will further coordinate with districts in consultation with SPM – MF, SPM – BL & FL, PC – FI and CFO.

Services of PFMS consultant (Mr. Saurav) will be taken in the whole process. He has been very instrumental in transfer of IS amount to Begusarai district worth amount of Rs. 3.81 crore. Rounded off data as per annexure will be shared by PM – FL & IS.

By the order of CEO, BRLPS

Enclosure: Annexure I (District).


26.02.2021
(Mukesh Chandra Sharan)
PC – FI

Copy to:

1. Concerned Districts.
2. SPMU Accounts Section.
3. Concerned File.

Annexure I (District)

Interest Subvention is a very ambitious scheme of NRLM to support SHG Bank Linkage and here, eligible SHGs are provided with the subvented interest amount as per the calculation done by the NRLM software on the basis of monthly SHGs loan and transactions files shared by the banks to NRLM.

The overall process to provide the subvented amount is as follows –

- Different banks share the SHGs loan files, transaction files and closed loan files to NRLM on monthly basis. And, the data is processed through SHG Bank Linkage software by NRLM. This branch wise data is available on the NRLM web portal.
- Interest Subvention calculation is done by the NRLM software for every SHG and is also available on the NRLM SHG Bank Linkage web portal.
- Now, the SRLM (at district level) identifies the branch wise SHGs being nurtured by them and mark it as ‘NRLM Compliant’ (The process of marking the SHGs as NRLM Compliant can be done on NRLM SHG Bank Linkage Portal through authorized district log in ID only). After being marked as NRLM compliant, the SHGs come under eligible SHGs list for payment of Interest Subvention amount as per the calculation done by the NRLM software. **The data of eligible SHGs for interest subvention amount are uploaded by the NRLM in a Phase wise manner** (a phase represents duration of fixed number of 3 months). Here, it is as follows –

| S. N. | Phase | Corresponding FY |
|-------|-------------------|------------------|
| 1 | 1 & 2 | 2013 – 14 |
| 2 | 3, 4, 5 and 6 | 2014 – 15 |
| 3 | 7, 8, 9 and 10 | 2015 – 16 |
| 4 | 11, 12, 13 and 14 | 2016 – 17 |
| 5 | 15, 16, 17 and 18 | 2017 – 18 |
| 6 | 19, 20, 21 and 22 | 2018 – 19 |
| 7 | 23, 24, 25 and 26 | 2019 – 20 |

- In Jeevika, to effectively follow the process for payment of Interest Subvention amount to eligible SHGs, firstly all the FI managers and FI consultants working at district level were provided with Two days training on Interest Subvention Process by the resource person from NRLM, in Patna in the month of December 2019. The

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participants also included the members of SPMU FI team and SPMU FI Help Desk Team. Over all concept of Interest Subvention, which also included report viewing and marking of SHGs as NRLM compliant, was discussed and practiced in the training. For better understanding and practice, district login IDs and password were handed over to the concerned FI Manager/ FI Manager in charge during the training and they started using it in the training itself..

- Following the training at SPMU, similar trainings were imparted to all BPMs and block mentors by the district FI team, frequently assisted by SPMU team during the months of January, February and March 2020.
- Afterwards, the district FI team branch wise marked the SHGs as NRLM compliant on the basis of RF data available at district level, data already shared by the branch or regional offices of banks.
- Simultaneously, the branch wise list of SHGs is sent to all BPMs for their consent about SHGs being nurtured by Jeevika. The BPMs distribute the branch wise list to concerned AC/CC in hard copy to verify the SHGs and maintain it at BPIU level. On the basis of affirmation given by AC/CC, the Consent list is prepared by the BPIU and shared to DPCU and consequently to SPMU (Simultaneously, branch wise Xerox of passbooks of SHG accounts are being updated and maintained at BPIU level). And, the branch wise/ block wise consent list affirming about the SHGs being nurtured by Jeevika is available and maintained in excel sheets at SPMU by the FI team.

Now, for the payment process the SRLM has to use the state login ID given by NRLM and download the phase wise data available for payment of Interest Subvention amount. **Here, using the state login ID and password, fresh Interest Subvention data were downloaded for Phases 15 to 25. Here, we have taken up the process and going to propose the IS amount payment for only Phases 15 to 25 only.** It is categorised so because of the time of uploading and format of data available on portal. **The interest subvention data for phases 1 to 14 is available in one similar format and data for phases 15 to 25 and onwards are available in another similar format; hence it is logical and convenient to work on both the parts separately to ensure accuracy in the process.** The process of payment for Phases 1 to 14 will also be taken up soon separately.

After downloading the SHG details, all accounts eligible for interest subvention amount in category II districts were matched and cross verified with the consent lists received from DPCUs/BPIUs. After having consent for all of them, it was matched and analysed with the downloaded lists of concerned districts and bank wise details for payment has been prepared.

The above details are for reference and information.

The bank wise details of interest subvention amount for the districts of **Banka, Darbhanga, Gopalganj, Patna, Samastipur, Sheohar, Vaishali, Araria, Kishanganj, Bhojpur and**

Lakhisarai are as follows and the same is recommended for approval for payment from respective districts.

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1. Bank wise Interest Subvention Details of Banka -

| BANKA | | Phase 15 to 25 | All Bank |
|-----------------------|-------------------------|------------------------------|---|
| | | BANKA | |
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| ALLAHABAD BANK | 70 | 144519.45 | 144520 |
| CENTRAL BANK OF INDIA | 167 | 167393.87 | 167388 |
| STATE BANK OF INDIA | 419 | 1450571.64 | 1450584 |
| UCO Bank | 3212 | 26026516.08 | 26026536 |
| United Bank of India | 4 | 6801.96 | 6802 |
| Grand Total | 3872 | 27795803 | 27795830 |

(Rs. Two Crore Seventy Seven Lakh Ninety Five Thousand Eight Hundred and Thirty only)

2. Bank wise Interest Subvention Details of Darbhanga -

| DARBHANGA | | Phase 15 to 25 | All Bank |
|-----------------------|-------------------------|------------------------------|---|
| | | DARBHANGA | |
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| ALLAHABAD BANK | 39 | 110320.6 | 110321 |
| BANK OF BARODA | 22 | 42838.86 | 42841 |
| BANK OF INDIA | 121 | 248938.31 | 248939 |
| CANARA BANK | 34 | 93485.76 | 93483 |
| CENTRAL BANK OF INDIA | 255 | 317999.8 | 318002 |
| INDIAN BANK | 69 | 135134.2 | 135131 |
| PUNJAB NATIONAL BANK | 149 | 325127.32 | 325123 |

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|-------------------------|-------------|--------------------|-----------------|
| STATE BANK OF INDIA | 1526 | 5990380.2 | 5990397 |
| SYNDICATE BANK | 36 | 199285.13 | 199290 |
| UCO BANK | 58 | 337413.08 | 337412 |
| Union Bank of India | 50 | 21296.50 | 21300 |
| United Bank of India | 119 | 186769.35 | 186768 |
| Uttar Bihar Gramin Bank | 5321 | 2381133.02 | 2381245 |
| Grand Total | 7799 | 10390122.13 | 10390252 |

(Rs. One Crore Three Lakh Ninety Thousand Two Hundred and Fifty Two Only)

3. Bank wise Interest Subvention Details of Gopalganj -

| GOPALGANJ | | Phase 15 to 25 | All Bank |
|-----------------------|-------------------------|------------------------------|---|
| | | GOPALGANJ | |
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| ALLAHABAD BANK | 4 | 3868.52 | 3868 |
| BANK OF BARODA | 49 | 58085.93 | 58088 |
| CANARA BANK | 77 | 236299.05 | 236299 |
| CENTRAL BANK OF INDIA | 1598 | 2651962.51 | 2651985 |
| PUNJAB NATIONAL BANK | 1 | 1491.33 | 1491 |
| STATE BANK OF INDIA | 1518 | 10392200.49 | 10392208 |
| UBGB | 2133 | 882942.19 | 882987 |
| Grand Total | 5380 | 14226850.02 | 14226926 |

(Rs. One Crore Forty Two Lakh Twenty Six Thousand Nine Hundred and Twenty Six only)

4. Bank wise Interest Subvention Details of Patna -

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|----------------|--|----------------|--|
| PATNA All Bank | | Phase 15 to 25 | |
|----------------|--|----------------|--|

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| | | PATNA | |
|-------------------------------------|-------------------------|------------------------------|---|
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| ALLAHABAD BANK | 393 | 819012.47 | 819013 |
| BANK OF BARODA | 162 | 413489.45 | 413489 |
| Bank of India | 208 | 773679.15 | 773686 |
| CANARA BANK | 279 | 1102920.2 | 1102923 |
| CENTRAL BANK OF INDIA | 3 | 1488.07 | 1488 |
| Corporation Bank | 19 | 5514.68 | 5514 |
| Indian Bank | 25 | 120353.34 | 120351 |
| Indian Overseas Bank | 104 | 328014.51 | 328017 |
| Madhya Bihar Gramin Bank (Now DBGB) | 5936 | 7780764.64 | 7780800 |
| PUNJAB NATIONAL BANK | 3019 | 4877198.57 | 4877197 |
| STATE BANK OF INDIA | 1794 | 13902716.44 | 13902714 |
| Syndicate Bank | 3 | 14520.38 | 14521 |
| UCO Bank | 4 | 11068.39 | 11069 |
| Union Bank of India | 1318 | 1542967.41 | 1542988 |
| Vijaya Bank | 68 | 431332.70 | 431333 |
| Grand Total | 13335 | 32125040.4 | 32125103 |

(Rs. Three Crore Twenty One Lakh Twenty Five Thousand One Hundred and Three Only)

5. Bank wise Interest Subvention Details of Samastipur -

| SAMASTIPUR All Bank | | Phase 15 to 25 SAMASTIPUR | |
|---------------------|-------------------------|------------------------------|---|
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| ALLAHABAD BANK | 166 | 408828.79 | 408823 |

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|------------------------------|-------------|--------------------|-----------------|
| BANK OF BARODA | 167 | 363292.06 | 363296 |
| BANK OF INDIA | 70 | 300150.52 | 300154 |
| Bihar Gramin Bank (now DBGB) | 521 | 791493.15 | 791504 |
| CANARA BANK | 15 | 19096.03 | 19097 |
| Central Bank of India | 262 | 593503.46 | 593496 |
| INDIAN BANK | 24 | 55604.48 | 55605 |
| PUNJAB NATIONAL BANK | 147 | 763991.67 | 763997 |
| STATE BANK OF INDIA | 1730 | 12858048.46 | 12858046 |
| SYNDICATE BANK | 228 | 733211.35 | 733216 |
| UCO BANK | 467 | 4907229.35 | 4907231 |
| UNION BANK OF INDIA | 211 | 156207.61 | 156213 |
| UNITED BANK OF INDIA | 54 | 124124.06 | 124126 |
| Grand Total | 4062 | 22074780.99 | 22074804 |

(Rs. Two Crore Twenty Lakh Seventy Four Thousand Eight Hundred and Four only)

6. Bank wise Interest Subvention Details of Sheohar -

| SHEOHAR All Bank | | Phase 15 to 25 | |
|-------------------------|-------------------------|------------------------------|---|
| | | SHEOHAR | |
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| Bank of Baroda | 901 | 1509655.9 | 1509651 |
| Bank of India | 1 | 498.7 | 499 |
| Canara Bank | 44 | 66007.49 | 66012 |
| Central Bank of India | 16 | 15167.94 | 15168 |
| Indian Bank | 31 | 40165.92 | 40165 |
| State Bank of India | 333 | 1599797.35 | 1599809 |
| Uttar Bihar Gramin Bank | 226 | 94791.44 | 94798 |
| Vijaya Bank | 3 | 1034.63 | 1034 |
| Grand Total | 1555 | 3327119.37 | 3327136 |

(Rs. Thirty Three Lakh Twenty Seven Thousand One Hundred and Thirty Six only)

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7. Bank wise Interest Subvention Details of Vaishali -

| VAISHALI All Bank | | Phase 15 to 25 | | |
|-------------------|-----------------------|---------------------|------------------------------|---|
| S. N. | Name of Bank | Number of Loan A/Cs | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| 1 | Allahabad bank | 86 | 181013.48 | 181014 |
| 2 | Bank of Baroda | 68 | 145865.80 | 145871 |
| 3 | Bank of India | 1 | 207.37 | 207 |
| 4 | Canara bank | 181 | 555274.70 | 555271 |
| 5 | Central bank of India | 915 | 1330634.27 | 1330659 |
| 6 | SBI | 1745 | 10043808.74 | 10043832 |
| 7 | Syndicate Bank | 67 | 473184.22 | 473186 |
| 8 | UBGB | 2579 | 1037576.49 | 1037594 |
| TOTAL | | 5642 | 13767565.07 | 13767634 |

(Rs. One Crore Thirty Seven Lakh Sixty Seven Thousand Six Hundred and Thirty Four Only)

8. Bank wise Interest Subvention Details of Araria -

| ARARIA All Banks | | Phase 15 to 25 | | |
|-------------------------|-------------------------|------------------------------|---|--|
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation | |
| ALLAHABAD BANK | 22 | 44642 | 44642 | |
| BANK OF BARODA | 444 | 599305.18 | 599315 | |
| CANARA BANK | 32 | 88555.54 | 88555 | |
| CENTRAL BANK OF INDIA | 494 | 805736.50 | 805740 | |
| STATE BANK OF INDIA | 1654 | 5194308.39 | 5194302 | |
| UCO Bank | 121 | 713368.39 | 713367 | |
| United Bank of India | 7 | 5431.39 | 5432 | |
| Uttar Bihar Gramin Bank | 1516 | 714431.96 | 714448 | |

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|--------------------|-------------|-------------------|----------------|
| Grand Total | 4290 | 8165779.35 | 8165801 |
|--------------------|-------------|-------------------|----------------|

(Rs. Eighty One Lakh Sixty Five Thousand Eight Hundred One only)

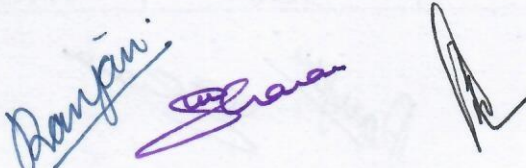
9. Bank wise Interest Subvention Details of Kishanganj -

| KISHANGANJ All Bank | Phase 15 to 25 | | |
|----------------------------|--------------------------------|-------------------------------------|--|
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| Bank of Baroda | 339 | 1325129.24 | 1325137 |
| CANARA BANK | 27 | 187484.01 | 187485 |
| Central Bank of India | 408 | 652167.49 | 652162 |
| Indian Overseas bank | 18 | 35726.93 | 35727 |
| Punjab National Bank | 87 | 105647.92 | 105652 |
| State Bank of India | 1469 | 8709178.25 | 8709178 |
| UCO Bank | 45 | 459247.41 | 459246 |
| Uttar Bihar Gramin Bank | 985 | 625648.23 | 625667 |
| Grand Total | 3378 | 12100229.48 | 12100254 |

(Rs. One Crore Twenty One Lakh Two Hundred Fifty Four only)

10. Bank wise Interest Subvention Details of Bhojpur -

| BHOJPUR All Bank | Phase 15 to 25 | | |
|-------------------------------------|--------------------------------|-------------------------------------|--|
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| CANARA BANK | 38 | 131775.83 | 131777 |
| Madhya Bihar Gramin Bank (now DBGB) | 921 | 1934205.02 | 1934214 |
| Punjab National Bank | 400 | 1541712.79 | 1541705 |
| STATE BANK OF INDIA | 298 | 2038803.4 | 2038792 |

Bhojpur


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|--------------------|-------------|-------------------|----------------|
| Grand Total | 1657 | 5646497.04 | 5646488 |
|--------------------|-------------|-------------------|----------------|

(Rs. Fifty Six Lakh Forty Six Thousand Four Hundred Eighty Eight only)

11. Bank wise Interest Subvention Details of Lakhisarai -

| LAKHISARAI All Bank | | Phase 15 to 25 | |
|------------------------|-------------------------|------------------------------|---|
| | | LAKHISARAI | |
| Bank Name | Number of Loan Accounts | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
| Punjab National Bank | 82 | 211246.29 | 211243 |
| State Bank of India | 94 | 483895.85 | 483898 |
| Grand Total | 176 | 695142.14 | 695141 |

(Rs. Six Lakh Ninety Five Thousand One Hundred Forty One only)

District wise details of approximation amount recommended for approval -

| S. N. | Name of District | Number of Loan A/Cs | IS amount as per NRLM portal | IS amount proposed for approval after approximation |
|-------|------------------|---------------------|------------------------------|---|
| 1 | Banka | 3872 | 27795803 | 27795830 |
| 2 | Darbhanga | 7799 | 10390122.13 | 10390252 |
| 3 | Gopalganj | 5380 | 14226850.02 | 14226926 |
| 4 | Patna | 13335 | 32125040.4 | 32125103 |
| 5 | Samastipur | 4062 | 22074780.99 | 22074804 |
| 6 | Sheohar | 1555 | 3327119.37 | 3327136 |
| 7 | Vaishali | 5642 | 13767565.07 | 13767634 |
| 8 | Araria | 4290 | 8165779.35 | 8165801 |
| 9 | Kishanganj | 3378 | 12100229.48 | 12100254 |
| 10 | Bhojpur | 1657 | 5646497.04 | 5646488 |
| 11 | Lakkhisarai | 176 | 695142.14 | 695141 |

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|--|--------------|--------------|---------------------|------------------|
| | TOTAL | 51146 | 150314928.99 | 150315369 |
|--|--------------|--------------|---------------------|------------------|

(Rs. Fifteen Crore Three Lakh Fifteen Thousand Three Hundred and Sixty Nine Only)

Important Notes –

1. Raghapur block of Vaishali district is working with SBI Banka Ghat situated in Patna district and the branch is also mapped under Patna. In this branch 270 loan A/Cs pertaining to Raghapur block are eligible for an IS amount of Rs. 1887777/- (Rs. Eighteen Lakh Eighty Seven Thousand Seven Hundred Seventy Seven after approximation and was appearing under Patna district. The details has been updated in SBI payment sheets of both the districts and recommended for payment from respective district.
2. Here, it should be noted that the Interest Subvention files related to UBGB and DBGB has been uploaded by NRLM for three phases only and the list attached contains the data related to three phases only. Further process will be taken up very soon for the IS payment of Regional Rural Banks for other phases (Phase 18 – 25) also.
3. Out of 21 Category II districts, **Rs. 3.814/- Cr of IS amount for Begusarai** district has been disbursed from SPMU and approval for payment in above mentioned another 11 districts **Banka, Darbhanga, Gopalganj, Patna, Samastipur, Sheohar, Vaishali, Araria, Kishanganj, Bhojpur and Lakhisarai** has been recommended.
4. Approval for rest 9 districts namely Purnea, Madhubani, Bhagalpur, Saran, Siwan, Sheikhpura, Buxar, Muzaffarpur and Katihar will also be taken and shared very soon.

The district wise and bank wise SHG details has been prepared and attached in soft copy on C side as per the above tables only.

As per the discussions among team members and suggestions received, it is recommended for payment of IS amount in above mentioned 11 districts from the concerned DPCUs. The districts unit will make payment as per the bank wise IS details sent from SPMU and it may involve following activities at district level -

1. Vendor Registration in PFMS (**Data shared by SPMU FI Team**)
2. Bulk Customization (**Only A/Cs with status 'Success in Bank' and 'Active' will be taken up for payment firstly and thereafter other A/Cs will be taken up separately**)
3. During customization, Separate sheets like, **Success in Bank, Failure in Bank, Sent to Bank** and Name mismatch as per NRLM Data received from SPMU and as per Bank Record/PFMS should be maintained.
4. Expenditure has to be booked under **NRLM, Component (F1) – Interest Subvention Category II – From 01-04-2016.**
5. Ensure to release payment of IS before the **03rd March 2021.**
6. Submit UC to SPMU via Mail / Hard Copy as suggested by SPMU Finance team.

The above details are for kind information and perusal.

Ranjana
25.02.2021

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