



JEEVIKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Date: - 18.03.2021

Office Order for IS payment (Purnea, Sheikhpura, Buxar, Bhagalpur and Banka)

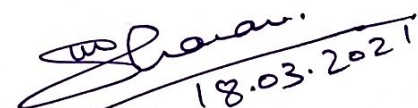
Financial Inclusion theme has worked on the Interest Subvention aspect in confluence with state, district and block teams. Resultantly the amount for interest subvention has been sent to Begusarai from the state unit and in another 11 districts from the respective district unit. Again, based on the on the process undertaken, minutes of the process and facts mentioned, following has been approved for the districts of Purnea, Sheikhpura, Buxar and Bhagalpur including Banka.

- Approval has been given for payment of IS amount of Rs. 75137406/- only (Rs. ^{Thirty Seven Thousand} Seven Crore Fifty-One Lakh Four Hundred and Six only) for the districts of **Purnea, Sheikhpura, Buxar, Bhagalpur** and Banka.
- Approval has been given for routing of the IS amount through respective DPCUs. The compiled details are attached as **Annexure II (District)**.
- Approval has been given for using the '**Annexure II (District)**' put on as page no. 564 to 569 for operationalising the procedure.
- Approval has also been accorded for rounding off the IS amount to the nearest rupee amount. '**Annexure II (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 played very important role till now for the same. Final Rounded off data as per annexure II (District) will be shared by PM – FL & IS.

By the order of CEO, BRLPS

Enclosure: Annexure I (District).


18.03.2021
(Mukesh Chandra Sharan)
PC – FI

Copy to:

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

Annexure II (District)

(For the districts of Purnea, Sheikhpura, Buxar and Bhagalpur including Banka)

Interest Subvention is a very ambitious scheme of NRLM to support SHG Bank Linkage and here, eligible SHGs are provided with the interest subvention 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 subvention 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 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.

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- 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 **Purnea, Sheikhpura, Buxar and Bhagalpur including Banka** are as follows and the same is recommended for approval for payment from respective districts.

1. Bank wise Interest Subvention Details of Purnea -

PURNEA		Phase 15 to 25	All Bank	
		PURNEA		
Bank Name	Number of Loan Accounts	Total Count of Loan Acno	Sum of Total Intr amt	IS amount recommended for payment after round off approximation
Bank of Baroda	326	1583	718975.74	718982

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Canara Bank	37	288	165586.97	165591
Central Bank of India	1384	5433	1925637.65	1925644
Punjab National Bank	7	56	33886.96	33887
State Bank of India	6463	38588	32931181.08	32931215
UCO Bank	49	384	375499.73	375502
United Bank of India	305	2381	430320.06	430315
Uttar Bihar Gramin Bank	2833	5860	1255212.29	1255224
Grand Total	11404	54573	37836300.48	37836360

(Rs. Three Crore Seventy-Eight Lakh Thirty-Six Thousand Three Hundred and Sixty only)

2. Bank wise Interest Subvention Details of Sheikhpura -

SHEIKHPURA		Phase 15 to 25	All Bank	
		SHEIKHPURA		
Bank Name	Number of Loan Accounts	Total Count of Loan Ac no	Sum of Total Interest amt	IS amount recommended for approval after approximation
Allahabad Bank	6	51	3154.61	3154
Canara Bank	402	3173	1443988.53	1443991
Punjab National Bank	75	394	103477.90	103480
State Bank of India	9	54	14431.11	14432
UCO Bank	9	64	26760.17	26760
Union Bank of India	12	62	7971.65	7972
Grand Total	513	3798	1599783.97	1599789

(Rs. Fifteen Lakh Ninety-Nine Thousand Seven Hundred Eighty-Nine only)

3. Bank wise Interest Subvention Details of Buxar -

BUXAR		Phase 15 to 25	All Bank	
		Total Count of Loan Ac no	Sum of Total IS amt	IS amount recommended for payment after round off approximation
Bank Name	Number of Loan Accounts	Total Count of Loan Ac no	Sum of Total IS amt	IS amount recommended for payment after round off approximation

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Allahabad Bank	128	753	241670.22	241669
Bank of India	129	1108	308635.04	308638
Dakshin Bihar Gramin Bank (previous MBGB)	596	1548	1577820.14	1577816
Indian Bank	5	19	6784.92	6784
Punjab National Bank	196	1595	822433.77	822432
State Bank of India	189	1304	935955.94	935961
Grand Total	1243	6327	3893300.03	3893300

(Rs. Thirty-Eight Lakh Ninety-Three Thousand and Three Hundred only)

4. Bank wise Interest Subvention Details of Bhagalpur -

BHAGALPUR		Phase 15 to 25	All Bank	
		BHAGALPUR		
Bank Name	Number of Loan Accounts	Total Count of Loan Ac no	Sum of Total Interest amt	IS amount payable after round off approximation
Allahabad Bank	1	10	1495.96	1496
Bank of Baroda	119	280	65486.75	65488
Bank of India	400	3070	600046.08	600047
Canara Bank	12	53	18240.13	18242
Central Bank of India	8	24	11225.7	11226
Dakshin Bihar Gramin Bank	1661	3994	2552368.59	2552397
Punjab National Bank	15	44	25221.86	25221
State Bank of India	1051	6978	4567265.48	4567271
UCO Bank	3554	31775	23232109.92	23232115
Union Bank of India	24	120	14740.29	14738
United Bank of India	95	829	146451.56	146457
Grand Total	6940	47177	31234652.32	31234698

(Rs. Three Crore Twelve Lakh Thirty-Four Thousand Six Hundred and Ninety-Eight only)

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5. Bank wise Interest Subvention Details of Banka appearing in Bhagalpur IS Data -

BANKA		Phase 15 to 25	All Bank	
		BANKA		
Bank Name	Number of Loan Accounts	Total Count of Loan Ac no	Sum of Total Interest amt	IS amount payable after round off approximation
Allahabad Bank	56	220	77580.34	77580
State Bank of India	83	651	495681.21	495679
Grand Total	139	871	573261.65	573259

(Rs. Five Lakh Seventy-Three Thousand Two Hundred and Fifty-Nine only)

Hence, District wise details of approximation amount recommended for payment from respective districts and for approval are as follows -

S. N.	Name of District	Number of Loan A/Cs	Total Count of Loan Ac no	IS amount as per NRLM portal	IS amount proposed for approval after approximation
1	Purnea	11404	54573	37836300.48	37836360
2	Sheikhpura	513	3798	1599784	1599789
3	Buxar	1243	6327	3893300.03	3893300
4	Bhagalpur	6940	47177	31234652.32	31234698
5	Banka	139	871	573261.65	573259
	TOTAL	20239	112746	75137298.45	75137406

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

Important Notes -

- 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 including left over data of Phases 15 to 25.
- Rajaun block of Banka district and Jagdishpur block of Bhagalpur district are working with SBI Jagdishpur branch situated in Bhagalpur district and the branch is also mapped under Bhagalpur. In this branch 83 loan A/Cs pertaining to Rajaun block and 51 accounts pertaining to Jagdishpur block are eligible for and were appearing under Bhagalpur district. The details have been updated in SBI payment sheets of both the districts and recommended for payment from respective districts.

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3. Nawada Bazar branch of Allahabad Bank is situated in Rajaun Block of Banka district and the same block also has its SHG linkage here, but the branch is wrongly mapped under Bhagalpur district. Also, the NTPC branch of Allahabad Bank is appearing in the payment sheet of Bhagalpur, which is situated in Bhagalpur district. The details regarding the same have been updated in Allahabad Bank payment sheets of both the blocks/districts and recommended for payment from respective districts. And, the branch mapping rectification will soon be taken care of.
 4. It has been observed that due to merger of different banks including Gramin banks in recent years, the IFSC of branches in legacy data may vary from current data. DPCU/SPMU team may update these codes with consent of SPMU Finance team as per need and actual current details. For example, Allahabad Bank has been merged with Indian Bank, but in the previous years' data of interest subvention it is appearing with old IFSC of Allahabad Bank.
 5. Out of 21 Category II districts, Rs. 3.81/- Cr of IS amount for Begusarai district has been disbursed from SPMU and approval for payment from concerned districts has already been given to another 11 districts Banka, Darbhanga, Gopalganj, Patna, Samastipur, Sheohar, Vaishali, Araria, Kishanganj, Bhojpur and Lakhisarai. Further, IS amount payment for above mentioned 5 districts (4 new districts) including Banka, **Purnea, Sheikhpura, Buxar and Bhagalpur** is recommended for payment from respective districts as per details given.
 6. Approval for rest 5 districts namely Madhubani, Saran, Siwan, 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 abovementioned facts and details, it is recommended for payment of IS amount in above mentioned 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 (By the district 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 Interest Subvention before **24th 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.

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17.03.2021.

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