



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Date: - 29.10.2021

Office Order for IS payment (Muzaffarpur)

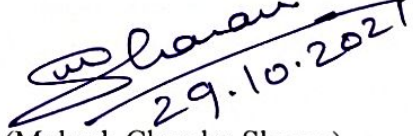
Financial Inclusion theme has worked on the Interest Subvention aspect in confluence with state, district and block teams. Resultantly the amount for interest subvention has been sent to Begusarai from the state unit and in another 19 districts from the respective district unit. Again, based on the on the process undertaken, minutes of the process and facts mentioned, following have been approved for the district of Muzaffarpur.

- Approval has been given for payment of IS amount of Rs. 33529872/- (Rs. Three Crore Thirty-Five Lakh Twenty-Nine Thousand Eight Hundred and Seventy-Two only) for the district of **Muzaffarpur**.
- Approval has been given for routing of the IS amount through respective DPCU. The compiled details are attached as **Annexure IV (District)**.
- Approval has been given for using the '**Annexure IV (District)**' put on as page no. 847 to 850 for operationalising the procedure.
- Approval has also been accorded for rounding off the IS amount to the nearest rupee amount. '**Annexure IV (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 IV (District) will be shared by PM – FL & IS.

By the order of CEO, BRLPS

Enclosure: Annexure IV (District).


29.10.2021
(Mukesh Chandra Sharan)
PC – FI

Copy to:

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

Annexure IV (District)(For the district of Muzaffarpur)

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 district of **Muzaffarpur** is as follows and the same is recommended for approval for payment from respective districts.

1. Bank wise Interest Subvention Details of Muzaffarpur -

MUZAFFARPUR		Phase 15 to 25	All Bank	
		MUZAFFARPUR		
Bank Name	Number of Loan Accounts	Total Count of Loan Ac no	Sum of Total IS amt	IS amount payable after round off approximation
Allahabad Bank	378	2877	663103.38	663105

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Bank of Baroda	1048	5591	1957056.7	1957074
Bank of India	1075	6337	2595014.37	2595007
Canara bank	882	6421	2421810.46	2421821
Central Bank of India	1325	5361	2598153.69	2598168
Indian Bank	98	686	236437.04	236436
Punjab National Bank	288	1809	398743.99	398743
State Bank of India	2203	14659	15943303.21	15943327
UCO Bank	541	5395	4101385.77	4101399
Union Bank of India	228	1173	152843.2	152840
United Bank of India	48	353	38364.2	38363
Uttar Bihar Gramin Bank	7009	10801	2423509.52	2423589
Grand Total	15123	61463	33529725.53	33529872

(Rs. Three Crore Thirty-Five Lakh Twenty-Nine Thousand Eight Hundred and Seventy-Two only)

Hence, District wise details of approximation amount recommended for payment from respective district 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	Muzaffarpur	15123	61463	33529725.53	33529872
	TOTAL	15123	61463	33529725.53	33529872

(Rs. Three Crore Thirty-Five Lakh Twenty-Nine Thousand Eight Hundred and Seventy-Two 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

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- 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 other left-over data of Phases 15 to 25.
2. 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.
 3. 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 19 districts namely Banka, Darbhanga, Gopalganj, Patna, Samastipur, Sheohar, Vaishali, Araria, Kishanganj, Bhojpur, Lakhisarai, Purnea, Sheikhpura, Buxar, Bhagalpur, Saran, Siwan, Madhubani and Katihar. Further, IS amount payment for above mentioned district of **Muzaffarpur** is recommended for payment from the district itself as per details given.
 4. Next round of payment process for all the 21 districts is also being taken up now.

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 above-mentioned facts and details, it is recommended for payment of IS amount in above mentioned district from the concerned DPCU. The district 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 **10th October 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.

Banipin
06/10/21

Ubi Kaimon
28/10/21

Katihar

Sharma