



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: - 09.03.2022

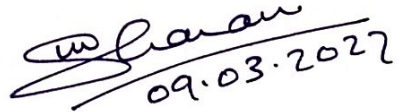
Office Order for IS payment (Araria, Darbhanga, Purnea, Sheohar, Samastipur, Lakhisarai, Begusarai, Kishanganj, Katihar and Patna)

Financial Inclusion theme has already worked on the Interest Subvention aspect in confluence with state, district and block teams earlier. Resultantly, an amount of more than Rs.60/- crores have already been approved for disbursement from different districts. Further, taking up similar endeavors the team is working for disbursement of more than **Rs. 83/- crores as interest subvention**. Again, based on the process undertaken, minutes of the meeting and facts mentioned above, following have been approved:

- Approval has been given for payment of IS amount of Rs. 427474749/- only (Rs. Forty-Two Crore Seventy-Four Lakh Seventy-Four Thousand Seven Hundred and Forty-Nine only) for the districts of **Araria, Darbhanga, Purnea, Sheohar, Samastipur, Lakhisarai, Begusarai, Kishanganj, Katihar and Patna**.
- Approval has been given for routing of the IS amount through respective DPCUs. The compiled details are attached as **Annexure VI (District) and Annexure VII (District)**.
- Approval has been given for using the '**Annexure VI (District) and Annexure VII (District)**' put on as page no. 969 to 974 & page no. 1068 to 1074 respectively for operationalising the procedure.
- Approval has also been accorded for rounding off the IS amount to the nearest rupee amount. '**Annexure VI (District) & Annexure VII (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. The final data as per details of annexure VI (District) & Annexure VII (District) will be shared by PM – FL & IS.

By the order of CEO, BRLPS

Enclosure: Annexure VI (District) &
Annexure VII (District).


09.03.2022
(Mukesh Chandra Sharan)
PC – FI

Copy to:

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

Annexure VI (District)(For the districts of Araria, Darbhanga, Purnea, Sheohar and Samastipur)

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 |
| 8 | 27, 28, 29 and 30 | 2020 - 21 |

- 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.

Rampini
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Udas
21/12/22

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Kumar
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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. It is relevant to mention that, we have already worked and processed the IS payment for phase 15 to 25 First time in 2020 - 21 (i.e., IS data downloaded in July-August 2020). **Here, again using the state login ID and password, fresh Interest Subvention data were downloaded in the month of August 2021 for Phases 15 to 25 and Phase 26 to 28. Here, we have taken up the process and going to propose the IS amount payment for only fresh data of Phases 15 to 25 and 26 to 28 only.** It is categorised so because of the time of uploading, availability of data 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 **Araria, Darbhanga, Purnea, Sheohar and Samastipur** are as follows and the same is recommended for approval for payment from respective districts.

1. Bank wise Interest Subvention Details of Araria -

| ARARIA | | Araria Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 | | |
|-----------|----------------------|--|-----------------------|---|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt | Rounded off IS amount recommended for Payment |
| | | | | |

| | | | | |
|-------------------------|--------------|--------------|--------------------|-----------------|
| Allahabad Bank | 21 | 63 | 37887.07 | 37886 |
| Bank of Baroda | 1145 | 3997 | 996701.65 | 996697 |
| Canara Bank | 322 | 1641 | 758101.75 | 758106 |
| Central Bank of India | 964 | 2476 | 822871.31 | 822872 |
| ICICI Bank | 29 | 127 | 105791.92 | 105790 |
| State Bank of India | 3691 | 14875 | 13440421.97 | 13440431 |
| UCO Bank | 166 | 687 | 753063.58 | 753064 |
| United Bank of India | 7 | 15 | 808.35 | 807 |
| Uttar Bihar Gramin Bank | 5379 | 17996 | 10220063.79 | 10220079 |
| Grand Total | 11724 | 41877 | 27135711.39 | 27135732 |

(Rs. Two Crore Seventy-One Lakh Thirty-Five Thousand Seven Hundred Thirty-Two only)

2. Bank wise Interest Subvention Details of Darbhanga –

| DARBHANGA | | Darbhanga Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 | | |
|-------------------------|----------------------|---|-----------------------|--|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt | Rounded off IS Amt recommended for payment |
| Allahabad Bank | 41 | 137 | 73883.02 | 73884 |
| Bank of Baroda | 401 | 2685 | 880544.68 | 880550 |
| Bank of India | 249 | 857 | 286973.99 | 286981 |
| Canara Bank | 93 | 612 | 270528.54 | 270528 |
| Central Bank of India | 719 | 1901 | 657029.37 | 657029 |
| Indian Bank | 126 | 522 | 364582.42 | 364586 |
| Punjab National Bank | 88 | 194 | 81564.56 | 81569 |
| State Bank of India | 2243 | 8279 | 7245980.26 | 7246010 |
| Syndicate Bank | 50 | 189 | 153918.96 | 153915 |
| UCO Bank | 154 | 834 | 866888.24 | 866886 |
| Union Bank of India | 84 | 368 | 33969.19 | 33967 |
| United Bank of India | 216 | 777 | 128882.21 | 128882 |
| Uttar Bihar Gramin Bank | 12768 | 51168 | 25345009.43 | 25345063 |
| Grand Total | 17232 | 68523 | 36389754.87 | 36389850 |

(Rs. Three Crore Sixty-Three Lakh Eighty-Nine Thousand Eight Hundred Fifty only).

3. Bank wise Interest Subvention Details of Purnea –

| PURNEA | | Purnea Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 recommended for payment | | |
|-----------|-------------|--|-----------------------|------------------------------------|
| Bank Name | No. of Loan | Count of Loan A/C | Sum of Total Intr amt | Rounded off IS Amt recommended for |

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[Signature]

| | Accounts | no | | payment |
|-------------------------|--------------|--------------|--------------------|-----------------|
| BANK OF BARODA | 875 | 4382 | 1710814.68 | 1710811 |
| CANARA BANK | 1451 | 8755 | 5264419.52 | 5264445 |
| Central Bank of India | 1765 | 4064 | 1458900.37 | 1458887 |
| ICICI Bank | 26 | 116 | 142510.75 | 142510 |
| Punjab National Bank | 64 | 352 | 228458.81 | 228461 |
| STATE BANK OF INDIA | 7989 | 27815 | 30491795.28 | 30491816 |
| UCO Bank | 39 | 116 | 98613.40 | 98615 |
| United Bank of India | 255 | 821 | 142489.46 | 142489 |
| Uttar Bihar Gramin Bank | 4728 | 16284 | 8599381.47 | 8599397 |
| Grand Total | 17192 | 62705 | 48137383.74 | 48137431 |

(Rs. Four Crore Eighty-One Lakh Thirty-Seven Thousand Four Hundred and Thirty-One only)

4. Bank wise Interest Subvention Details of Sheohar –

| SHEOHAR | | Sheohar Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 | | |
|-------------------------|----------------------|---|-----------------------|--|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt | Rounded off IS Amt recommended for payment |
| Bank of Baroda | 1944 | 10253 | 4066198.63 | 4066199 |
| Bank of India | 104 | 542 | 187652.33 | 187651 |
| Canara Bank | 43 | 215 | 72520.47 | 72521 |
| Central Bank of India | 86 | 317 | 128705.92 | 128712 |
| Indian Bank | 138 | 827 | 451022.11 | 451024 |
| State Bank of India | 652 | 2955 | 3120475.63 | 3120475 |
| UCO Bank | 15 | 96 | 89871.51 | 89871 |
| Uttar Bihar Gramin Bank | 689 | 2881 | 1358461.61 | 1358459 |
| Vijaya Bank | 5 | 16 | 3458.88 | 3459 |
| Grand Total | 3676 | 18102 | 9478367.09 | 9478371 |

(Rs. Ninety-Four Lakh Seventy-Eight Thousand Three Hundred Seventy-One only).

5. Bank wise Interest Subvention Details of Samastipur –

| SAMASTIPUR | | Samastipur Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 | | |
|----------------|----------------------|--|-----------------------|---|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt | Rounded off IS Amount recommended for payment |
| Allahabad Bank | 200 | 726 | 338579.59 | 338583 |

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|---------------------------|--------------|---------------|---------------------|------------------|
| Bank of Baroda | 658 | 3029 | 1535524.28 | 1535536 |
| Bank of India | 164 | 649 | 605314.99 | 605320 |
| Bihar Gramin Bank | 641 | 2211 | 1467973.66 | 1467976 |
| Canara Bank | 7 | 13 | 4125.06 | 4125 |
| Central Bank of India | 631 | 1869 | 707595.16 | 707606 |
| Dakshin Bihar Gramin Bank | 18602 | 86222 | 102899260.89 | 102899326 |
| ICICI Bank | 757 | 3824 | 4593036.98 | 4593046 |
| Indian Bank | 185 | 801 | 726413.59 | 726414 |
| Punjab National Bank | 104 | 276 | 295633.83 | 295638 |
| State Bank of India | 3163 | 13782 | 15066778.62 | 15066787 |
| Syndicate Bank | 216 | 938 | 765804.70 | 765802 |
| UCO Bank | 760 | 3476 | 4592546.30 | 4592552 |
| Union Bank of India | 320 | 1423 | 282779.47 | 282792 |
| United Bank of India | 109 | 542 | 157372.06 | 157374 |
| Grand Total | 26517 | 119781 | 134038739.18 | 134038877 |

(Rs. Thirteen Crore Forty Lakh Thirty-Eight Thousand Eight Hundred and Seventy-Seven 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 | No. of loan A/Cs | Total count of loan Accounts | IS amount as per NRML portal | Total IS amount proposed for approval after approximation |
|------|------------------|------------------|------------------------------|------------------------------|---|
| 1 | Araria | 11724 | 41877 | 27135711.39 | 27135732 |
| 2 | Darbhanga | 17232 | 68523 | 36389754.87 | 36389850 |
| 3 | Purnea | 17192 | 62705 | 48137383.74 | 48137431 |
| 4 | Sheohar | 3676 | 18102 | 9478367.09 | 9478371 |
| 5 | Samastipur | 26517 | 119781 | 134038739.18 | 134038877 |
| | Total | 76341 | 310988 | 255179956.27 | 255180261 |

(Rs. Twenty-Five Crore Fifty-One Lakh Eighty Thousand Two Hundred and Sixty-One Only)

Important Notes –

- Here, it should be noted that the Interest Subvention files related to some phases for UBGB/DBGB has not been uploaded by NRLM and the list attached contains the available data related to phase 18 to 27 only. Payment process for phase 15 to 17 for UBGB/DBGB has already been taken up earlier. Further process will be taken up very soon for the IS payment of Regional Rural Banks for other phase (e.g., Phase 28) also including other left-over data of Phases 15 to 28.

Ranjana
21/2/22

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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. In the year 2020 - 21, IS payment process was taken up for IS data downloaded in July-August 2020 for Phase 15 to 25 worth Rs. 38.59/- cr. Subsequently, **Rs. 26.53cr** of IS amount was approved for disbursement through different district and SPMU in the **FY 2020 - 21** and rest amount of **Rs. 12.06cr in 2021 - 22**. Now, following the similar process, fresh data of Phase 15 to 25 and phase 26 to 28 has been downloaded in August 2021 and only these **fresh data for Rs. 105.59cr** of 21 districts has been processed for IS payment. Earlier, office order for IS payment of **Rs. 22.25cr** has been issued for Patna, Bhojpur and Buxar. Further, IS amount payment for above mentioned 5 districts **Araria, Darbhanga, Purnea, Sheohar and Samastipur** is recommended here for payment from respective districts as per details given.
4. Approval for rest 13 districts 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 above-mentioned 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 **31st March 2022**.
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
21/2/22

Kumar
21/2/22

Uday Kumar
21/2/22

Prasad

(For the districts of Lakhisarai, Begusarai, Kishanganj and Katihar)

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 |
| 8 | 27, 28, 29 and 30 | 2020 - 21 |

- 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.

- 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. It is relevant to mention that, we have already worked and processed the IS payment for phase 15 to 25 First time in 2020 - 21 (i.e., IS data downloaded in July-August 2020). **Here, again using the state login ID and password, fresh Interest Subvention data were downloaded in the month of August 2021 for Phases 15 to 25 and Phase 26 to 28. Here, we have taken up the process and going to propose the IS amount payment for only fresh data of Phases 15 to 25 and 26 to 28 only.** It is categorised so because of the time of uploading, availability of data 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 **Lakhisarai, Begusarai, Kishanganj and Katihar** 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 Lakhisarai –

| LAKHISARAI | | Lakhisarai Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 recommended for payment | | |
|---------------------------|----------------------|--|-----------------------|--|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt | Rounded off IS Amt recommended for payment |
| BANK OF INDIA | 9 | 13 | 2937.84 | 2936 |
| Dakshin Bihar Gramin Bank | 4784 | 21699 | 17469209.49 | 17469236 |
| Punjab National Bank | 65 | 125 | 82610.35 | 82613 |
| STATE BANK OF INDIA | 372 | 1434 | 1007054.84 | 1007066 |
| UCO Bank | 30 | 95 | 25942.45 | 25942 |
| Grand Total | 5260 | 23366 | 18587754.97 | 18587793 |

(Rs. One Crore Eighty-Five Lakh Eighty-Seven Thousand Seven Hundred and Ninety-Three only)

2. Bank wise Interest Subvention Details of Begusarai and Patna –

A) For the district of Begusarai -

| BEGUSARAI | | Begusarai Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 recommended for Payment | | |
|---------------------------|----------------------|---|----------------------|--|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Int amt | Rounded off IS Amt recommended for payment |
| Allahabad Bank | 27 | 107 | 26345.38 | 26344 |
| Bank of Baroda | 128 | 856 | 265954.33 | 265961 |
| Bihar Gramin Bank | 8 | 23 | 10573.03 | 10573 |
| Canara Bank | 21 | 134 | 65063.92 | 65067 |
| Central Bank of India | 54 | 129 | 49957.38 | 49958 |
| Dakshin Bihar Gramin Bank | 11374 | 52221 | 58039595.13 | 58039641 |
| Punjab National Bank | 213 | 568 | 336229.15 | 336231 |
| State Bank of India | 1203 | 5273 | 6544112.10 | 6544130 |

| | | | | |
|----------------------|--------------|--------------|--------------------|-----------------|
| UCO Bank | 4292 | 16191 | 24410634.21 | 24410693 |
| United Bank of India | 154 | 674 | 146387.00 | 146388 |
| Grand Total | 17474 | 76176 | 89894851.63 | 89894986 |

(Rs. Eight Crore Ninety-Eight Lakh Ninety-Four Thousand Nine Hundred and Eighty-Six only)

B) Again, for SBI ADB Bihta branch of Patna district mapped under Begusarai
– Payment is recommended to be made from DPCU Patna.

| PATNA | | Patna Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 – Recommended for Payment | | |
|---------------------|----------------------|---|-----------------------|--|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt | Rounded off IS amount recommended for payment from Patna |
| STATE BANK OF INDIA | 114 | 627 | 916022.33 | 916023 |
| Grand Total | 114 | 627 | 916022.33 | 916023 |

(Rs. Nine Lakh Sixteen Thousand Twenty-Three only)

3. Bank wise Interest Subvention Details of Kishanganj –

| KISHANGANJ | | Kishanganj Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 – Recommended for Payment | | |
|-----------------------|----------------------|--|-----------------------|---|
| Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Int. amt | Rounded off IS amount recommended for Payment |
| Allahabad Bank | 7 | 42 | 9814.76 | 9815 |
| Bank of Baroda | 1139 | 5683 | 2773020.42 | 2773020 |
| Canara Bank | 175 | 942 | 574815.64 | 574816 |
| Central Bank of India | 1133 | 3240 | 1116695.85 | 1116696 |
| Indian Overseas Bank | 16 | 62 | 14268.70 | 14271 |
| Punjab National Bank | 95 | 260 | 56430.47 | 56433 |
| State Bank of India | 2394 | 9798 | 12244815.47 | 12244819 |

| | | | | |
|-------------------------|-------------|--------------|--------------------|-----------------|
| UCO Bank | 63 | 262 | 302049.01 | 302049 |
| Uttar Bihar Gramin Bank | 3741 | 11575 | 7265633.60 | 7265643 |
| Grand Total | 8763 | 31864 | 24357543.92 | 24357562 |

(Rs. Two Crore Forty-Three Lakh Fifty-Seven Thousand Five Hundred and Sixty-Two only).

4. Bank wise Interest Subvention Details of Katihar –

| KATI HAR | Katihar Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 – Recommended for Payment | | | |
|-------------------------|---|----------------------|----------------------|-----------------------|
| | Bank Name | No. of Loan Accounts | Count of Loan A/C no | Sum of Total Intr amt |
| Allahabad Bank | 488 | 12485 | 839906.01 | 839907 |
| Bank of Baroda | 604 | 3159 | 1162162.26 | 1162160 |
| Bank of India | 24 | 31 | 2104.03 | 2104 |
| Canara Bank | 602 | 2628 | 1040989.75 | 1040983 |
| Central Bank of India | 4825 | 12591 | 4982603.76 | 4982636 |
| ICICI Bank | 140 | 463 | 585444.88 | 585448 |
| Indian Bank | 65 | 204 | 209860.84 | 209861 |
| Indian Overseas Bank | 94 | 393 | 157849.18 | 157852 |
| Punjab National Bank | 160 | 479 | 244355.25 | 244352 |
| State Bank of India | 4122 | 16351 | 16494951.71 | 16495011 |
| Union Bank of India | 108 | 334 | 42490.67 | 42488 |
| United Bank of India | 411 | 1850 | 290737.34 | 290742 |
| Uttar Bihar Gramin Bank | 5609 | 20727 | 12484553.55 | 12484580 |
| Grand Total | 17252 | 61695 | 38538009.23 | 38538124 |

(Rs. Three Crore Eighty-Five Lakh Thirty-Eight Thousand One Hundred and Twenty-Four 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 | No. of loan A/Cs | Total count of loan Accounts | IS amount as per NRML portal | Total IS amount proposed for approval after approximation |
|------|------------------|------------------|------------------------------|------------------------------|---|
| 1 | Lakhisarai | 5260 | 23366 | 18587754.97 | 18587793 |
| 2 | Begusarai | 17474 | 76176 | 89894851.63 | 89894986 |
| 3 | Patna | 114 | 627 | 916022.33 | 916023 |
| 4 | Kishanganj | 8763 | 31864 | 24357543.92 | 24357562 |
| 5 | Katihar | 17252 | 61695 | 38538009.23 | 38538124 |
| | Total | 48863 | 193728 | 172294182.08 | 172294488 |

(Rs. Seventeen Crore Twenty-Two Lakh Ninety-Four Thousand Four Hundred and Eighty-Eight Only)

Important Notes –

- Here, it should be noted that the Interest Subvention files related to some phases for UBGB/DBGB has not been uploaded by NRLM and the list attached contains the available data related to phase 18 to 27 only. Payment process for phase 15 to 17 for UBGB/DBGB has already been taken up earlier. Further process will be taken up very soon for the IS payment of Regional Rural Banks for other phase (e.g., Phase 28) also including other left-over data of Phases 15 to 28.
- 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.
- In the year 2020 - 21, IS payment process was taken up for IS data downloaded in July-August 2020 for Phase 15 to 25 worth Rs. 38.59/- cr. Subsequently, **Rs. 26.53cr** of IS amount was approved for disbursement through different district and SPMU in the **FY 2020 – 21** and rest amount of **Rs. 12.06cr in 2021 – 22**.
Now, following the similar process, fresh data of Phase 15 to 25 and phase 26 to 28 has been downloaded in August 2021 and only these **fresh data for Rs. 105.59cr** of 21 districts has been processed for IS payment. Earlier, office order for IS payment of **Rs. 22.25cr** has been issued for Patna, Bhojpur and Buxar. And, process for the districts of Araria, Darbhanga, Purnea, Sheohar and Samastipur has been completed for an IS amount of **Rs.25.52cr**. Further, IS amount payment for above mentioned 5 districts **Lakhisarai, Begusarai along with Patna, Kishanganj and Katihar** is recommended here for payment from respective districts as per details given.
- Payment process for rest 9 districts will also be taken up and approval will be 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 above-mentioned 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 **31st March 2022.**
6. Submit **UC** to SPMU via Mail / Hard Copy as suggested by SPMU Finance team.

The above details are for kind information and perusal.


Bansari
22/2/22


Udai Kumar
22/02/22


Kumar
22/2/22

