

I/22754/2022



JEEVIKA
Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar



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Office Order for IS payment (Siwan, Bhagalpur and Banka)

Financial Inclusion theme has already worked on the Interest Subvention aspect in confluence with state, district and block teams earlier. Resultantly, Rs.26.53/- crores of IS amount was approved for disbursement from different districts and SPMU.

Further, taking up similar endeavours the team has worked on payment files of more than **Rs. 100/- crores as interest subvention** in the FY 2021 – 22 and approval of IS payment of Rs. 64.99cr has already been given to the districts of Patna, Bhojpur, Buxar, Araria, Darbhanga, Purnea, Sheohar, Samastipur, Lakhisarai, Begusarai, Kishanganj and Katihar.

Again, based on the process undertaken, minutes of the meeting and facts mentioned above, following have been approved:

- a) Approval has been given for payment of IS amount of Rs. 170666888/- only (Rs. Seventeen Crore Six Lakh Sixty-Six Thousand Eight Hundred and Eighty-Eight only) for the districts of **Siwan, Bhagalpur** (also including some data of Banka in SBI Jagdishpur and Nawada Bazar branch of Allahabad bank of Banka mapped in Bhagalpur) **and Banka**. The interest subvention amount mentioned for Banka that has been mapped with Bhagalpur will be paid from Banka.
- b) Approval has been given for routing of the IS amount through respective DPCUs. The compiled details are attached as **Annexure VIII (District)**. It is important to mention that the name Begusarai will be replaced with Bhagalpur on page number 1166 of Annexure VIII (District) as it has been inadvertently mentioned.
- c) As the process of providing interest subvention was initiated in the month of March 2022 itself but could not be finally put for approval, the time stipulated for transfer of interest subvention amount to SHGs by March 2022 is further extended till May2022.
- d) Approval has been given for using the '**Annexure VIII (District)**' put on as page no. 1164 to 1168 for operationalising the procedure.
- e) Approval has also been accorded for rounding off the IS amount to the nearest rupee for approximation. The detailed sheet '**Annexure VIII (District)**' covers the mention of IS amount as per the NRLM portal and interest subvention amount approved for payment after approximation.

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- f) 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 VIII (District) will be shared by PM – FL & IS.

Enclosure: Annexure VIII (District).

Copy to:

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

By the order of CEO, BRLPS
Signed by Mukesh Chandra

Saran

(Mukesh Chandra Saran)
Date: 03-05-2022 17:41:46

PC – FI
Reason: **Approved**

Annexure VIII (District)(For the districts of Siwan, Banka and Bhagalpur)

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.

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

1. Bank wise Interest Subvention Details of Siwan –

SIWAN				
Siwan 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
Allahabad Bank	7	32	15185.60	15185
BANK OF BARODA	294	1176	436421.13	436430
Bank of India	127	292	113551.63	113554

Shankar Kumar
15/03/2022
15/3/22

Rampin
15/3/22

Uday

T. K. Sharma
15/3/22

CANARA BANK	108	417	201836.29	201836
Central Bank of India	1665	5087	2642258.31	2642266
STATE BANK OF INDIA	5645	27878	31184169.35	31184240
Uttar Bihar Gramin Bank	4344	15902	9679484.07	9679500
Grand Total	12190	50784	44272906.38	44273011

(Rs. Four Crore Forty-Two Lakh Seventy-Three Thousand and Eleven only)

2. Bank wise Interest Subvention Details of Bhagalpur and Banka –

A) For the district of Bhagalpur -

BHAGALPUR	Bhagalpur Bank wise Loan Accounts - Phases 15 to 25 T2 & Phase 26 to 28 recommended for payment			
	No. of Loan Accounts	Count of Loan A/C no	Sum of Total Intr amt	Rounded off IS Amt recommended for payment
Allahabad Bank	1	3	297.83	298
Bank of Baroda	478	2259	718300.09	718308
Bank of India	577	1700	501429.33	501438
Bihar Gramin Bank	2691	8231	4680684.57	4680701
Canara Bank	30	135	79951.63	79953
Central Bank of India	24	70	22263.98	22264
Dakshin Bihar Gramin Bank	7306	32807	30186588.35	30186622
Indian Bank	10	40	11319.71	11320
Punjab National Bank	10	18	20016.14	20016
State Bank of India	1327	4826	4625900.54	4625917
UCO Bank	6063	26877	27417271.86	27417255
Union Bank of India	26	97	9245.63	9248
United Bank of India	131	453	74629.26	74629
Grand Total	18674	77516	68347898.92	68347969

(Rs. Six Crore Eighty-Three Lakh Forty-Seven Thousand Nine Hundred and Sixty-Nine only)

B) Again, for Allahabad bank of Nawada Bazar branch of Banka district mapped under Begusarai and for 83 accounts of SBI Jagdishpur which belongs to Banka, Payment is recommended to be made from DPCU Banka as per details below –

Shambhu Kumar
15/03/2022

15/3/22

P. K. Singh
15/3/22

Uda

P. K. Singh
15/3/22

[Signature]

BANKA		BANKA 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
Allahabad Bank	88	361	236765.93	236763
State Bank of India	83	240	204452.83	204457
Grand Total	171	601	441218.76	441220

(Rs. Four Lakh Forty-One Thousand Two Hundred and Twenty only)

3. Bank wise Interest Subvention Details of Banka –

4. BANKA		Banka 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
Allahabad Bank	162	740	342653.46	342647
Bank of Baroda	16	26	7689.79	7690
Canara Bank	471	2369	854328.03	854325
Central Bank of India	251	645	207548.34	207551
Dakshin Bihar Gramin Bank	4628	20522	17346903.20	17346909
IDBI	77	342	194090.85	194091
State Bank of India	941	4094	3414254.43	3414277
UCO Bank	7578	36243	35195412.31	35195457
United Bank of India	21	129	41742.31	41741
Grand Total	14145	65110	57604622.72	57604688

(Rs. Five Crore Seventy-Six Lakh Four Thousand Six Hundred Eighty-Eight 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	Siwan	12190	50784	44272906.38	44273011
2	Bhagalpur	18674	77516	68347898.92	68347969
3	Banka	171	601	441218.76	441220
4	Banka	14145	65110	57604622.72	57604688
	Total	45180	194011	170666646.78	170666888

(Rs. Seventeen Crore Six Lakh Sixty-Six Thousand Eight Hundred and Eighty-Eight Only)

Important Notes –

1. 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.
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 orders for IS payment of **Rs. 64.99cr** has been issued for Patna, Bhojpur, Buxar, Lakhisarai, Begusarai, Kishanganj, Katihar, Araria, Darbhanga, Purnea, Sheohar and Samastipur. Further, IS amount payment for above mentioned 3 districts **Siwan, Bhagalpur and Banka** are recommended here for payment from respective districts as per details given.
4. Payment process for rest 6 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.

Bhambhani Kumar
15/03/2022

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