

## MCID

RTI No.	Query	Information
RTI-1062/ 90219	Whether the disbursal of Self Help Group term loan proceeds be mandatorily transferred to individual accounts of the members of the SHG	Banks are guided by RBI Master Circular on SHG Bank Linkage programme RBI/2018-19/07; FIDD BC No 04/12.01.033/2018-19 dated 2 July 2018
	Whether Banks should insist on mandatorily transferring the funds to the member accounts upon sanction of loan	
RTI-42/ 50253	भारत सरकार योजना अंतर्गत नाबार्ड वित्त पोषित संयुक्त देयता समूह लोन योजना के अंतर्गत भूमिहीन किसान, लघु एवं सीमांत किसान, मौकिक पट्टाधारी एवं बटाई दारों तथा मालिकाना हक से वंचित किसानों एवं बैंक से ऋण प्राप्त करने में असमर्थ गरीबों के लिए ऋण स्वीकृति हेतु बैंक के सामने कौनसा दस्तावेज प्रस्तुत करना चाहिए	संयुक्त देयता समूह को बैंक से ऋण प्राप्त करने के लिए समान्यतः निम्न दस्तावेज प्रस्तुत करने चाहिए <ol style="list-style-type: none"><li>1. Introduction form (प्रस्तावना फॉर्म)</li><li>2. Application cum Appraisal form (ऋण आवेदन सह मूल्यांकन फॉर्म)</li><li>3. Joint Liability Agreement (संयुक्त देयता करार)</li><li>4. Demand Promissory Note (मांग वचन पत्र)</li></ol> बैंक अपने नियमित ऋण नीति के अनुरूप संयुक्त देयता समूह को ऋण देने हेतु दस्तावेज ( <b>document</b> ) निर्धारित ( <b>prescribe</b> ) करता है। अतः आवेदक संबन्धित बैंक से संपर्क कर सकते हैं।
RTI-520/ 50547	Whether any registered trust can form Self Help Groups and grant loans to the group members of the Self Help Groups under the said trust.	A Registered Trust can form Self Help Groups and grant loans to the group members of the Self Help Groups subject to the provisions of Bye laws of the Trust and terms and conditions of registration of the Trust with Competent Authority and regulatory Authority

RTI-104/ 50295	I formed 5 members Joint Liability Group (JLG). Where can I register to get government facilities i.e., subsidy loans, accounting software etc.	Joint Liability Group is an informal group of 4 to 10 individuals coming together for the purpose of availing bank loan against mutual guarantee in lieu of collateral security. The JLG may approach the local branch of any Scheduled Commercial bank, RRB or cooperative Bank for availing loan and submit the necessary documents as required by the bank.
RTI-500/ 50531	What is Self Help Group. How many maximum member can join under a Self Help Group.  What are the process and precautions to the proper functioning of Self Help Groups.	Information is available at corporate website <a href="http://www.nabard.org">www.nabard.org</a> and the link is <a href="https://www.nabard.org/CircularPage.aspx?cid=504&amp;id=2882">https://www.nabard.org/CircularPage.aspx?cid=504&amp;id=2882</a>