Support from Financial Inclusion Fund- Scheme for opening Kiosk Outlets in unbanked villages of North Eastern States (NER States)

With reference to our circular no. 73 dated 22 March 2019 on the captioned subject (copy enclosed for ready reference) addressed to the scheduled Commercial Banks and Regional Rural Banks, the scheme is now extended to Rural Cooperative Banks in North-Eastern States based on the decision taken by Advisory Board in the XXVII meeting held on 09 December 2020. The support will continue to be available towards capital cost for setting up of kiosk outlets to facilitate BC operations with installation of micro ATM, computer/ laptop, furniture, etc.
2. In view of the differentiated approach adopted since April 2019, with more focus on backward districts, which includes all the districts in North Eastern States, termed as the Special Focus Districts (SFDs), the support stands revised to 90% of the actual cost, uniformly across all agencies (SCBs, RRBs & RCBs) or ₹68000/- per unit, whichever is less.

3. The revised support will be applicable from the date of issue of this circular. Wherever, banks (Scheduled Commercial Bank and Regional Rural Banks) have already submitted their claims, the same may be settled as per the old rates and the case may be treated as closed.

4. Banks may open the kiosk outlets and submit their application for financial support for each State to our respective Regional Offices under whose jurisdiction the State falls, as per format in Annexure-I. The terms and conditions of the support are given in Annexure II. The grant support will be provided on reimbursement basis.
Format for submission of Claim for opening of Kiosk Outlets in NE States

Annexure I

On Bank’s letterhead

Ref. No. Date

The Chief General Manager/General Manager
National Bank for Agriculture and Rural Development
Department of Financial Inclusion and Banking Technology
Regional Office/Head Office
_________________/Mumbai 400 051

Dear Sir,

Claim for grant support from Financial Inclusion Fund for opening of Kiosk Outlets in unbanked villages of North Eastern States

Please refer to your circular No 73/DFIBT-03/2019 dated 22 March 2019 & circular No - 01 /DFIBT-01/2021 dated 05 January 2021, on the scheme of support from Financial Inclusion Fund for opening Kiosk Outlets in unbanked villages of North Eastern States (NER States).

2. We have opened _____ kiosk outlets in _____ villages in North Eastern State of ------- --------- (Name of State) and incurred expenditure of ₹ _________ as per details furnished in the Annexure. You are requested to release grant support of ₹__________.

2. We have complied/will comply with all the stipulated terms and conditions of the scheme as contained in your above circular.

3. The amount may please be remitted to our account, details of which is given below.
   a) Name of the Bank :
   b) Account Name :
   c) Branch Name :
   d) Type of Account :
   e) Account Number :
   f) IFSC Code :

Yours faithfully

__________
(Name, Designation, Contact Number and Signature of authorized official)
Encl. :
ANNEXURE

Claim for opening of kiosk outlets in North East States
Name of the State:

(Amount in ₹)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>District</th>
<th>Name of the Unbanked Village</th>
<th>Population of the village as per 2011 Census</th>
<th>Date of opening of Kiosk Outlet</th>
<th>Expenditure incurred towards opening the Kiosk Outlet</th>
<th>Net Amount of GST (Total GST Less Amount of ITC)</th>
<th>Total Expenditure Incurred by the Bank</th>
<th>Reimbursement Claimed. **</th>
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** 90% of Col. 8 or ₹68,000/- whichever is less in case of Scheduled Commercial Banks, Regional Rural Banks and Rural Cooperative Banks.

1. Certified that expenditure of ₹__________ as above has been incurred.
2. Certified that the bank has preserved the bills/Invoices and other documents relating to the claim submitted and the same will be produced for inspection by NABARD officials or any other entity so authorized by NABARD.

(Name, Designation, Contact number and Signature of authorized official)
Terms and Conditions

1. The amount will be utilized for opening Kiosk Outlets in unbanked villages of North Eastern States, the population of which is less than 500.

2. Support under this scheme will be extended only for these Kiosks that are set up after the announcement of the scheme, i.e. after 05 January 2021.

3. The devices purchased for the Kiosk under the scheme will comply with the STQC standards and any other standard prescribed by UIDAI and NPCI from time to time.

4. Devices/equipment's procured under the scheme for the kiosk should display the message “Supported by NABARD from FIF” by putting a sticker at the side of the device/other means.

5. The support sought under the scheme should not be for the devices covered under the schemes “Deployment of PoS/ mPoS Terminals in Tier 5 and 6 Centres” announced vide Circular No.283/DFIBT-39/2016 dated 06 December 2016 on “deployment of POS/mPOS terminals in Tier 3 and 4 Centres” announced vide Circular No.246/DFIBT-38/2018 dated 27 September 2018 and “deployment of POS/mPOS terminals in Tier 3 and 6 Centres” announced vide Circular No.105/DFIBT-4/2019 dated 23 April 2019

6. Financial support, if any received from any other agency for deployment of these devices, will be excluded from the claim.

7. The Bank will execute a General Agreement with NABARD, if not executed earlier, as per the latest format annexed to our Circular No.52 dated 20 March 2018

8. The Bank will facilitate any monitoring/evaluation of the project to be taken up by NABARD through its own officers or some other agency.

9. The Bank may submit the claim for reimbursement as per format given in Annexure-0 of the circular No. 01 /DFIBT-01/2021 dated 05 January 2021.

10. The claim will be submitted to NABARD only after the Kiosks are opened and after payment is made to the vendor(s).

11. The Bank should explicitly accept the terms and conditions of the scheme while submitting the claim(s).

12. The Bank is required to preserve the original invoice, receipts, agreements etc. related to the procurement for inspection by NABARD or any other entity so authorized by NABARD.
13. The Bank will make proper arrangements of maintenance, upkeep and safety of the equipment purchased, at its own cost. Since this is a one-time reimbursement, no recurring expenses will be supported under the scheme.

14. The Bank will maintain the location and the Kiosk; including latitude and longitude, serving branch, Acquiring Bank ID, Terminal ID and Merchant ID (as per NPCI format). It will be made available as and when required by NABARD.

15. The Bank will follow due diligence while procuring hardware/ awarding contracts and comply with statutory and regulatory guidelines on outsourcing.

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