संदर्भ सं. 897/नौपरिवर्त- 176/2020-21
परिपत्र सं. 10/परिवर्त- 03/2021
13 जनवरी 2021
प्रबंध निदेशक अध्यक्ष
सभी राज्य सहकारी बैंक सभी क्षेत्रीय ग्रामीण बैंक

महोदय

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) - Refinance Policy for schematic lending 2020-21

Please refer to our Circular No. 16 & 17 /DoR – 5 & 6/2020 dated 16 January 2020 conveying the refinance policy for investment credit for the year 2019-20. It has since been decided that NABARD will provide concessional refinance to the Regional Rural Banks and State Cooperative Banks against the loans extended by them to all women SHGs in 250 districts identified under NRLM operationalized by the Ministry of Rural Development, GoI (Ref. No. NABARD, MCID, HO Cir. No. 277 / MCID – 03 / 2020 dated 08 October 2020). The rate of interest on refinance under the scheme will be 4.50% p.a. subject to the condition that the RRBs & State Cooperative Banks will lend to all women SHGs up to ₹ 3.00 lakh per SHG at an interest rate of 7.00% p.a. in identified 250 districts.

2. The eligibility criteria, extent of refinance, automatic refinance facility as also other terms and conditions as communicated vide our aforesaid policy circular dated 13.04.2020 remain unchanged.

National Bank for Agriculture and Rural Development

गॉव ब्रेंड >> तो देस ब्रेंड www.nabard.org Taking Rural India >> Forward
3. पुनर्वित्त और उससे संबंधित ब्याज की चुकौती मंजूरी पत्र में विनिर्देश चुकौती अनुसूची के अनुसार की जाए. जहां तक मुल्कन और/या अथवा ब्याज की अदायागी में चुकौती होने पर दंड ब्याज का संबंध है, तो क्षेत्रीय ग्रामीण बैंक/राज्य सहकारी बैंक द्वारा चुकौती की धनराशि पर चुकौती की अवधि के लिए नाबाद को 10.25% प्रति वर्ष ब्याज देय होगा.

4. इस योजना के तहत आहरण आवेदन का प्रारूप संलग्न किया है. आपको सूचित किया जाता है कि उपयुक्त योजना के तहत आहरण आवेदन हमारे संबंधित क्षेत्रीय कार्यालय को प्रस्तुत करें.

5. योजना के तहत ब्याज सहायता के दावे वर्तमान अनुदेश प्रदान के अनुसार तिमाही आधार पर निर्धारित प्रारूप में प्रस्तुत किए जा सकते हैं.

भवदीय

[Signature]

(एल ओर रामचंद्र)

मुख्य महाप्रबंधक

संदेह : उपरोक्त अनुसार

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राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पुनर्वित्त विभाग

Plot No. 24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051. Tlf.: +91 22 26530325 • Fax: +91 22 26530900 • E-mail: dor@nabard.org

Department of Refinance

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051 • Tlf.: +91 22 26530900 • Fax: +91 22 26530900 • E-mail: dor@nabard.org

गाँव बढ़े >> तो देश बढ़े www.nabard.org Taking Rural India >> Forward
DRAWAL APPLICATION FOR SANCTION AND RELEASE OF REFINANCE UNDER NRLM INTEREST
SUBVENTION SCHEME

Ref. No. Date:

From: (Name and address of the Bank)

The Chief General Manager/
General Manager/Officer-in-Charge
National Bank for Agriculture
and Rural Development
Regional Office,

Dear Sir

NRLM Interest Subvention - Application for sanction
and release of Refinance against lendings to Women SHGs

We advise having sanctioned and disbursed during the quarter ended June / September / December
/ March * ------ (year) a sum of ₹..................
(Rupees .......................................................... ) to
Women Self Help Groups / NGOs for on-lending to SHGs, the details of which are given in the enclosed
statement. We request you to sanction and release refinance of ₹..................
(Rupees .......................................................... ) thereagainst.

2. We certify that the above refinance is being claimed for the amount for which Women SHGs have
been provided credit upto ₹ 3.00 lakh at 7% interest rate p.a in one of the 250 districts identified
under Women SHG Programme of GoI.

3. We agree to abide by all the terms and conditions of NABARD for financing at ground level
and that of refinance, stipulated from time to time.

4. We agree to repay the refinance in _____ half-yearly instalments, irrespective of the repayment
period fixed by us at the borrower level.

5. We also certify that the payment made to the borrowers are done electronically except when
cheques are drawn on banks which are not on EFT/ RTGS mode.

6. We request you to release the refinance through our account No _____ with _____ branch of the
bank ________ with IFSC code No ______, MICR code No ______.

7. In case of any error in credit to the account given above, we will be accountable for the same.

8. We undertake to repay the amount to NABARD as per demand to NABARD's account through
electronic mode.

Yours faithfully

Signature of the authorised official

Encl: * Strike out whichever is not applicable
## Repayment Schedule

(Amount in rupees)

<table>
<thead>
<tr>
<th>From Borrower to Bank</th>
<th>From Bank to NABARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Repayments receivable during)</td>
<td>(Repayable on)</td>
</tr>
<tr>
<td>Date</td>
<td>Amount</td>
</tr>
<tr>
<td>01 July ........ to 31 December......</td>
<td>31 January ............</td>
</tr>
<tr>
<td>01 January....... to 30 June ..........</td>
<td>31 July .............</td>
</tr>
</tbody>
</table>