



परिपत्र सं. पुनर्वित्त- 2019-20  
EC No. 198 .DOR- 56 .2019-20

24 जून 2019

संदर्भ सं.राबै.पुनर्वित्त-नीति/ /आईएस एचएफ-1/2019-20  
Ref. No. NB.DoR-Policy/ 933 /IS AHF-I /2019-20

प्रबंध निदेशक The Managing Director  
सभी राज्य सहकारी बैंक All State Cooperative Banks

अध्यक्ष The Chairman  
सभी क्षेत्रीय ग्रामीण बैंक All Regional Rural Banks

प्रिय महोदय Dear Sir

<u>वर्ष 2018-19 और 2019-20 के दौरान मत्स्य और पशुपालन किसानों को केसीसी सुविधा के विस्तार के लिए ब्याज सहायता योजना</u>	<u>Interest Subvention Scheme on Extension of KCC facility to Fisheries and Animal Husbandry Farmers during the period 2018-19 and 2019-20.</u>
<p>कृपया पशुपालन और मत्स्यपालन करने वाले किसानों के लिए कार्यशील पूंजी की आवश्यकता हेतु केसीसी के विस्तार पर दिशा-निर्देश देते हुए हमारे दिनांक 13 फरवरी 2019 के परिपत्र संख्या 34 / DoR-08/2019 को देखें एवं 2018-19 और 2019-20 के दौरान अल्पावधि फसल ऋणों के लिए संशोधित ब्याज सहायता योजना पर हमारे दिनांक 15.02.2019 के परिपत्र संख्या 37 और 38 का संगणन लें। भारत सरकार, कृषि और कृषक कल्याण मंत्रालय ने 12.06.2019 के अपने पत्र सं.25-I(07)/2018-ADH(Coord) के माध्यम से वर्ष 2018-19 एवं 2019-20 में पशुपालन और मत्स्यपालन करने वाले किसानों के लिए कार्यशील पूंजी की आवश्यकता हेतु केसीसी के विस्तार पर ब्याज सहायता योजना पर</p>	<p>Please refer to our circular No. 34/DoR-08/2019 dated 13 February 2019 communicating guidelines on provision of KCC to Animal Husbandry farmers and Fisheries for meeting their working capital requirement and our circular No. 37 and 38 dated 15.02.2019 on Modified Interest Subvention Scheme for short term crop loans during 2018-19 and 2019-20. In continuation of the same, Ministry of Agriculture and Farmers Welfare, Government of India vide letter No. 25-I(07)/2018-ADH(Coord) dated 12.06.2019 have conveyed guidelines on Interest Subvention Scheme on Extension of KCC facility to Fisheries and Animal Husbandry Farmers during the period 2018-19 and 2019-20. The</p>

राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
National Bank for Agriculture and Rural Development

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पुनर्वित्त विभाग

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दिशा-निर्देशो की सूचना दी है। इसकी विशेषताएँ निम्नानुसार हैं:

**1) वर्ष 2018-19 ओर 2019-20 के दौरान अल्पावधि ऋणों के लिए ब्याज सहायता योजना**

क) वर्ष 2018-19 और 2019 के दौरान 7 प्रतिशत प्रति वर्ष की रियायती ब्याज दर से, फसल ऋण के लिए मौजूदा केसीसी के अलावा, पशुपालन और मत्स्य पालन से संबंधित गतिविधियों में शामिल किसानों को एक अलग केसीसी के माध्यम से 2 लाख तक का ऋण अगर क्षेत्रीय ग्रामीण बैंक (आरआरबी) और सहकारी बैंक अपने स्वयं के संसाधनों (रियायती दरों पर नाबार्ड के पुनर्वित्त को छोड़कर) से देते हैं तो उस पर इन बैंकों को 2 प्रतिशत प्रति वर्ष की ब्याज सहायता भारत सरकार प्रदान करेगी। यह 2 प्रतिशत की ब्याज सहायता किसान द्वारा ऋण की राशि के वितरण / आहरण से लेकर क्षेत्रीय ग्रामीण बैंक / सहकारी समितियों द्वारा तय ऋण की देय तिथि तक या किसान द्वारा ऋण के वास्तविक पुनर्भुगतान की तारीख तक की गणना, जो भी पहले हो अधिकतम एक वर्ष की अवधि के अधीन, की जाएगी। किसानों को फसल उगाने के लिए केसीसी रखने और पशुपालन और / या मत्स्य पालन से संबंधित गतिविधियों में शामिल होने की स्थिति में, लघु अवधि के ऋण (यानी पशुपालन और मत्स्य पालन के लिए कार्यशील पूंजी ऋण + फसल ऋण) पर ब्याज सहायता समग्र रूप से प्रति वर्ष अधिकतम ₹ 3 लाख रुपये तक की सीमा पर उपलब्ध होगी जिसमें पशुपालन और / या मत्स्य पालन से संबंधित गतिविधियों में शामिल प्रति किसान 2 लाख रुपये तक की अधिकतम सीमा शामिल है।

salient features of which are as under:

**1) Interest Subvention scheme for short term loans during the year 2018-19 and 2019-20**

(i) In order to provide short term loans upto Rs. 2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7 per cent per annum during the years 2018-19 and 2019-20, Government of India will provide interest subvention of 2 per cent per annum to Regional Rural Banks (RRBs) and Cooperative Banks on use of their own resources (excluding NABARD's refinance at concessional rates). This interest subvention of 2 per cent will be calculated on the loan amount from the date of its disbursement/drawal upto the date of actual repayment of the loan by the farmer or upto the due date of the loans fixed by the Banks/RRBs/Cooperatives, whichever is earlier, subject to a maximum period of one year. **In case of farmers possessing KCC for raising crops and involved in activities related to Animal Husbandry and / or Fisheries, the Interest Subvention on Short Term loan (i.e. crop loan +**

ख) बैंक अपने दावे छमाही आधार पर (30 सितंबर 2018/2019 अथवा 31 मार्च 2019/2020 की स्थिति के अनुसार) अथवा वार्षिक आधार पर प्रस्तुत कर सकते हैं (अनुबंध-1). छमाही दावों के मामले में पहली छमाही का दावा लेखा-परीक्षा प्रमाणपत्र के बिना प्रस्तुत किया जा सकता है और 31 मार्च 2019/2020 को समाप्त होने वाली दूसरी छमाही का दावा प्रस्तुत करते समय उसके साथ सांविधिक लेखा-परीक्षक का इस आशय का प्रमाणपत्र होना चाहिए कि 31 मार्च 2019/2020 को समाप्त सम्पूर्ण वर्ष के लिए ब्याज सहायता के लिए प्रस्तुत दावा सत्य व सही है। वर्ष 2018-19/2019-20 के दौरान किए गए संवितरण संबंधी 31 मार्च 2019/2020 के दावे जो पूर्व में शामिल न किए गए हो, अलग से समेकित किया जाए और उस पर "अतिरिक्त दावा-2018-19/2019-20" मार्क किया जाए (अनुबंध Iए) और इसके सही होने के बारे में सांविधिक लेखा-परीक्षक द्वारा प्रमाणित करते हुए अधिकतम 30 अप्रैल 2020/2021 तक प्रस्तुत किया जाए।

2) समय पर भुगतान करने वाले किसान - भारत सरकार द्वारा किसानों को प्रोत्साहन के रूप में 3%

**working capital loan for Animal Husbandry and Fisheries) will be available only on an overall limit of Rs 3 lakh per annum and subject to a maximum limit of Rs 2 lakh per farmer involved in activities only related to Animal Husbandry and / or Fisheries.**

(ii) The banks may submit their claims on **half yearly basis** (as on 30 September 2018/2019 and 31 March 2019/2020) or on annual basis (Annexure-I). In case of half yearly claims, first half year claim can be submitted without Audit Certificate and the second half year ending 31<sup>st</sup> March 2019/2020 needs to be accompanied by a Statutory Auditor's certificate certifying the claims for subvention for the entire year ended 31 March 2019/2020, as true and correct. Any remaining claim pertaining to the disbursements made during the year 2018-19/2019-20 and not included in the claim for 31 March 2019/2020, may be consolidated separately and marked as an **"Additional Claim - 2018-19/2019-20"** (Annexure -IA) and may be submitted latest by **30 April 2020/2021** duly audited by Statutory Auditors certifying the correctness.

2) **Prompt paying farmers - 3% interest**

## ब्याज सहायता

क) अल्पावधि उत्पादन ऋण के संवितरण/ आहरण के बाद एक वर्ष के भीतर समय पर चुकौती करनेवाले किसानों को भारत सरकार 3% ब्याज सहायता प्रदान करेगी. ऐसे किसानों को उनके द्वारा वर्ष के दौरान लिए गए अधिकतम ₹ 3 लाख तक के अल्पावधि ऋणों पर यह ब्याज सहायता उपलब्ध होगी। समय पर ऋण की चुकौती के मामलों में 3% ब्याज सहायता की गणना किसानों को फ़सल ऋण के संवितरण / आहरण की तिथि के बाद चुकौती की वास्तविक तिथि तक अथवा फ़सल ऋण की चुकौती की बैंक निर्धारित तिथि, जो भी पहले हो, तक की जाएगी और यह अवधि अधिकतम एक वर्ष की होगी. इसका यह भी अर्थ है कि समय पर या उससे पहले अल्पावधि ऋण का पूर्ण भुगतान करने वाले किसानों को वर्ष 2018-19 और 2019-20 के दौरान 3 लाख रुपये प्रति वर्ष की कुल सीमा (फसल ऋण + पशुपालन और मत्स्य पालन के लिए कार्यशील पूंजी ऋण) पर 4% प्रति वर्ष की दर से ऋण मिलेगा जिसमे पशुपालन और / या मत्स्य पालन से संबंधित गतिविधियों में शामिल प्रति किसान 2 लाख रुपये तक की अधिकतम सीमा शामिल है। यह लाभ केवल उन किसानों को मिलेगा जो पशुपालन / मत्स्यपालन गतिविधियों के लिए अल्पावधि ऋण और फसली ऋण दोनों समय सीमा के अंतर्गत चुकाते हैं।

ख) ऋण की समय पर या शीघ्र चुकौती के लिए भारत सरकार द्वारा किसानों को 3% ब्याज सहायता प्रदान करने के लिए, पात्र बैंकों को, 3% ब्याज सहायता राशि पहले किसान के फ़सल ऋण खाते में जमा करनी होगी और

## subvention as an incentive to farmers by Government of India

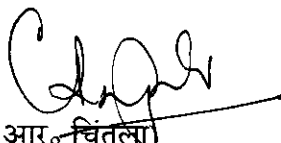
- (i) Government of India will also provide an additional interest subvention of 3% per annum to such of those farmers repaying on time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment of farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. **This also implies that the farmers paying promptly would get short term loans @ 4% per annum during the years 2018-19 and 2019-20 on an overall limit (crop loan + working capital loan for Animal Husbandry and Fisheries) of Rs 3 lakh per annum and subject to a maximum limit of Rs 2 lakh per farmer involved in activities only related to Animal Husbandry and / or Fisheries.** This benefit would accrue to only those farmers who repay **both crop loan and short term loans for Animal Husbandry / Fisheries activities in time.**
- (ii) In order to enable the Government of India to provide 3% interest subvention to farmers for prompt repayment, the banks should **first credit the eligible amount of 3% interest subvention to the**

<p>इसके बाद प्रतिपूर्ति के लिए अनुरोध करना होगा. बैंक अपने दावे <b>छमाही आधार पर</b> (30 सितंबर 2018/2019 और 31 मार्च 2019/2020) अथवा वार्षिक आधार पर (अनुबन्ध-II) प्रस्तुत कर सकते हैं।</p> <p>ग) वर्ष 2018-19/2019-20 के दौरान संवितरित और वर्ष 2019-20/2020-21 के दौरान देय हुई राशि के संबंध में समय पर किए गए चुकौती के लिए 3% ब्याज सहायता से संबंधित कोई शेष दावा किया जाना है तो उसे "अतिरिक्त दावा - 2018-19/2019-20 - प्रोत्साहन" के रूप में मार्क करके और इसके सही होने के बारे में सांविधिक लेखा-परीक्षक द्वारा प्रमाणित करते हुए अधिकतम 30 अप्रैल 2020/2021 तक प्रस्तुत किया जाए. इस प्रयोजन के लिए फार्मेट (अनुबन्ध-II) संलग्न है।</p> <p>3) पशुपालन और मत्स्य पालन गतिविधियों के लिए कार्यशील पूंजी ऋण के अंतिम उपयोग को सुनिश्चित करने के लिए दिशा-निर्देश उसी तरह के होंगे जैसे कि फसल ऋण के लिए हमारे दिनांक 20 अगस्त 2015 के परिपत्र सं 175/ डीओआर-47/2015-16 (प्रति सुविधा हेतु संलग्न है) में संप्रेषित किया गया है एवं इन दिशा निर्देशों का ब्याज सहायता दावों को पेश करते समय सावधानीपूर्वक पालन किया जाए।</p> <p>4) ब्याज सहायता केसीसी की अल्पावधि सीमा के अंतर्गत केवल पशुपालन और मत्स्य पालन के लिए कार्यशील पूंजी ऋण घटकों के लिए उपलब्ध होगी. घरेलू / उपभोग की आवश्यकताओं / कृषि</p>	<p><b>farmer's account</b> and thereafter seek reimbursement. The banks may submit their claims <b>on a half yearly basis</b> (as on 30<sup>th</sup> September 2018/2019 and 31<sup>st</sup> March 2019/2020) or on annual basis (Annexure-II).</p> <p>(iii) Any remaining claim pertaining to 3% interest subvention provided for prompt repayment in respect of disbursement made during the year 2018-19/2019-20 and due during 2019-20/2020-21 may be submitted as "<b>Additional Claim 2018-19/2019-20 - Incentive</b>" latest by <b>30 April 2020/2021</b> duly audited by Statutory Auditors certifying the correctness. The format (Annexure-II) for the purpose is enclosed.</p> <p>3) The guidelines for ensuring end use of working capital loan for Animal Husbandry and Fisheries activities will be on similar lines as communicated for crop loans vide our circular No.175/DoR- 47 / 2015-16 dated 20 August 2015 and may be scrupulously adhered to while preparing interest subvention claims (copy enclosed for ready reference).</p> <p>4) <b>Interest Subvention would be available only on credit requirement for working capital for Animal Husbandry and Fisheries under ST limit of KCC. Limit towards</b></p>
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<p>आस्तियों के रखरखाव के व्यय को कवर करने वाली सीमाएँ ब्याज सहायता योजना के दायरे से बाहर होगी।</p> <p>5) ब्याज सहायता के लिए, सांविधिक लेखा परीक्षक द्वारा सत्य होने के विधिवत प्रमाणित दावे हमारे संबंधित क्षेत्रीय कार्यालयों के मुख्य महाप्रबंधक / प्रभारी अधिकारी को छमाही / वर्ष समाप्त होने के बाद तीन माह के भीतर प्रस्तुत किए जा सकते हैं।</p> <p>6) दावे प्रस्तुत करने में लगने वाले समय को कम करने के लिए, यदि सांविधिक लेखा-परीक्षक की अनुपलब्धता के कारण विलम्ब हो रहा हो तो बैंक, सांविधिक लेखा-परीक्षक का प्रमाणपत्र प्रस्तुत न करने के कारणों का उल्लेख करते हुए चार्टर्ड अकाउंटेंट द्वारा प्रमाणित दावे प्रस्तुत कर सकते हैं।</p> <p>7) ब्याज सहायता योजना के अंतर्गत आसानी से किसानों को लाभ सुनिश्चित करने के लिए उधार देनेवाले संस्थान वर्ष 2018-19 एवं 2019-20 में दिये गए अल्पावधि ऋणों के लिए आधार को जोड़ना अनिवार्य करें।</p> <p>8) इसके अतिरिक्त, भारत सरकार की सलाह के अनुसार, आई एस एस को 'वस्तु रूप / सेवाओं' के आधार पर डी बी टी मोड पर रखा जा रहा है, न कि 'इन कैश' आधार पर और 2018-19 और उसके बाद में संसाधित सभी ऋणों को आईएसएस पोर्टल / डीबीटी प्लेटफॉर्म लॉन्च होने के बाद उस पर लाने की आवश्यकता है।</p>	<p><b>household / consumption requirement / maintenance expenses of farm assets, term loan etc. will be outside the purview of the Interest Subvention Scheme.</b></p> <p>5) The interest subvention claims, duly audited by the Statutory Auditors about their correctness, may be submitted by the bank to the Chief General Manager / OIC of our respective Regional Offices within a quarter from the close of the half year / year.</p> <p>6) In order to curtail time lags for submission of claims, if delayed due to non-availability of Statutory Auditor, the banks may forward the claims with certification from Chartered Accountant, explicitly giving reasons for non- submission of Statutory Auditor's Certificate.</p> <p>7) To ensure hassle free benefits to farmers under the Scheme, the lending institutions may make Aadhar linkage mandatory for availing short term loans during 2018-19 and 2019-20.</p> <p>8) Further, as advised by Government of India, the ISS is being put on DBT mode on "In kind"/services basis and all short term loans processed in 2018-19 onwards are required to be brought on ISS portal / DBT platform, once it is launched.</p>
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<p>9) बैंकों को योजना के तहत लाभार्थियों के श्रेणी-वार आंकड़ों को रखने और 2018-19 से पेश किए गए दावों को निपटाने के लिए आईएसएस पोर्टल पर व्यक्तिगत किसान वार रिपोर्ट करने की सलाह दी जाती है। जब तक डीबीटी पोर्टल कार्यात्मक नहीं हो जाता, तब तक बैंकों से अनुरोध किया जाता है कि अपने दावे श्रेणी-वार मैनुअल रूप प्रस्तुत करें, जैसा ऊपर बताया गया है। बैंक अनुबंध-III(ए) और III(बी) में विधिवत श्रेणी वार जानकारी भी दावे के साथ प्रस्तुत करें।</p> <p>10) बैंक अपनी ऋण देने वाली शाखाओं के माध्यम से योजना के लिए व्यापक प्रचार सुनिश्चित करें ताकि किसान इस योजना के तहत ऋण की समय पर चुकौती करने पर लाभ उठा सकें और इस संबंध में उनके द्वारा उठाए गए कदमों के बारे में नाबार्ड क्षेत्रीय कार्यालय को सूचित करें।</p> <p>बैंकों को दावे प्रस्तुत करने के लिए निर्धारित समय-सीमा का सख्ती से पालन करने की सलाह दी जाती है।</p>	<p>9) Accordingly, banks are advised to capture the category wise data of beneficiaries under the Scheme and report the same on ISS portal individual farmer wise to settle the claims arising from 2018-19 onwards. Till such time the DBT portal becomes functional banks are requested to submit their claims, category-wise in manual form. Bank may also submit the duly filled category-wise data in Annexure-III(A) and III(B) along with the claim.</p> <p>10) Banks may ensure wide publicity for the scheme through their lending branches so that the farmers can avail the benefits of prompt repayment under the scheme and also keep NABARD RO informed of the steps initiated by them in this regard.</p> <p><b>Banks are hereby advised to strictly follow the timelines prescribed for submission of claims.</b></p>
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भवदीय



(जी. आर. चिंतला)

मुख्य महाप्रबंधक

अनुलग्नक: अनुबंध I, IA, II, IIIA, IIIB एवं पुनर्वित्त विभाग का परिपत्र सं. 175/ डीओआर-47/2015-16.

**Annexure-I**  
**2% GoI Interest Subvention for Animal Husbandry / Fisheries (Please Tick) to Banks under Interest Subvention**

**Scheme 20** \_\_\_\_\_ - \_\_\_\_\_ (Scheme Year)

Name of the Bank: \_\_\_\_\_

Period of Claim - please tick/fill whichever is applicable

(a) for first half year from 01-04-\_\_\_\_\_ to 30-09-\_\_\_\_\_ or

(b) for 2nd half year 01-10-\_\_\_\_\_ to 31-03-\_\_\_\_\_ or

(c) Annual 01-04-\_\_\_\_\_ to 31-03-\_\_\_\_\_ or

Sr. No.	Particulars	Amount (₹) (Total)	Amount (₹) (General)	Amount (₹) (SC)	Amount (₹) (ST)
1	Amount of ST Loans disbursed as per scale of finance during the period from ..... to ..... (as per above half year/annual selected)				
2	No. of Borrowers' account under Sr. No. 1				
3	Out of (1) above, Loans disbursed up to ₹2.00 lakh per borrower with interest at 7% p.a. or less				
4	No. of Borrowers' account where loan disbursed was upto ₹ 2.00 lakh with interest 7% p.a. or less				
5	Sum Total of Product of loan disbursed during the period from ..... to ..... (as per above half year/annual selected)				
6	Sum Total of Product of borrowing obtained by bank from NABARD ST limit (at concessional rate) for (Scheme Year) 20 _____ - _____ (A/c _____)				



7	Sum Total of Product relating to period from ..... to ..... in respect of Loans disbursed by the Bank out of their own resources (Sr.No.5 - 6)			
8	Amount of 2% Interest Subvention now claimed (Sr. No. 7 x 2/36500) for the period from ..... to .....			

We certify having disbursed the above loans (as indicated at 3 above) at 7% p.a. and out of which loans indicated at Sr.No. (7) above have been disbursed out of our own resources on which interest subvention is being claimed. We, further, certify that the amount of interest subvention for the year (Scheme Year) ..... being claimed as above have been correctly calculated in conformity with NABARD circular letter No. NB.DoR(Policy)/ ..... /IS AHF-1/2019-20 dated ..... and the amount of **Interest Subvention claimed above is not included in IS claims for crop loan.** We undertake that in the event of any inaccuracy / discrepancy detected later during internal/statutory audit or statutory inspection of our bank by NABARD or otherwise, we shall immediately refund to NABARD any excess amount of interest subvention claim received by us. The detailed information of claim is available with us and same would be made available for verification / inspection as and when desired by NABARD.

**Signature of Authorised Signatory**

Name: .....

Designation: \_ .....

Seal of Bank:

Date: .....

(This claim format needs to be duly certified by Statutory Auditors with the Firm Registration Number and Membership Number of all Signatories)

**STATUTORY AUDITOR'S CERTIFICATE (For 2% Interest Subvention Claim)**

1. Certified that 2% interest subvention claim of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_) for the period from \_\_\_\_\_ to \_\_\_\_\_ preferred by bank as above has been worked out by bank as per instructions contained in NB.DoR(policy)/ \_\_\_\_\_ /IS AHF-1/2019-20 dated ..... **and the amount of Interest Subvention claimed here is not included in IS claims for crop loan.** Above claim has been verified to my satisfaction from the records made available by the bank from lower tiers/branches and is duly audited by me and is found correct.
2. It is further certified that the lending interest rate on loan (upto ₹ 2.00 lakh) sanctioned and disbursed by the bank to the loanee farmers is at 7% p.a. or below during the year (Scheme Year).....

**Signature of Statutory Auditor**

**Name:**

**Designation:**

**Firm Registration Number:**

**Membership Number:**

**Seal of Auditor:**

**Date:**

**Annexure-IA (Additional)**

**2% GoI Interest Subvention for Animal Husbandry/Fisheries (Please Tick) to Banks under Interest Subvention Scheme 20\_\_\_\_ - \_\_\_\_\_ (Scheme Year)**

Name of the Bank: \_\_\_\_\_

Period of Claim- please tick/fill whichever is applicable

(a) Additional – Claim period: 01-04-\_\_\_\_\_ to 31-03-\_\_\_\_\_ for loans disbursed during ..... to .....

Sr. No.	Particulars	Amount (₹) (Total)	Amount (₹) (General)	Amount (₹) (SC)	Amount (₹) (ST)
1	Amount of ST Loans disbursed as per scale of finance during the period from ..... to .....				
2	No. of Borrowers' account under Sr. No. 1				
3	Out of (1) above, Loans disbursed up to ₹2.00 lakh per borrower with interest at 7% p.a. or less				
4	No. of Borrowers' account where loan disbursed was upto ₹ 2.00 lakh with interest 7% p.a. or less				
5	Sum Total of Product of loan disbursed during the period from ..... to .....				
6	Sum Total of Product of borrowing obtained by bank from NABARD ST limit (at concessional rate) for (Scheme Year) 20____ - _____ (A/c _____)				
7	Sum Total of Product relating to period from ..... to ..... in respect of Loans disbursed by the Bank out of their own resources (Sr.No.5 - 6)				

8	Amount of 2% Interest Subvention now claimed (Sr. No. 7 x 2/36500) for the period from ..... to .....				
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We certify having disbursed the above loans (as indicated at 3 above) at 7% p.a. and out of which loans indicated at Sr.No. (7) above have been disbursed out of our own resources on which interest subvention is being claimed. We, further, certify that the amount of interest subvention for the year (Scheme Year) ..... being claimed as above have been correctly calculated in conformity with NABARD circular letter No. NB.DoR(Policy)/ ..... /IS AHF-1/2019-20 dated ..... and the amount of **Interest Subvention claimed above is not included in IS claims for crop loan.** We undertake that in the event of any inaccuracy / discrepancy detected later during internal/statutory audit or statutory inspection of our bank by NABARD or otherwise, we shall immediately refund to NABARD any excess amount of interest subvention claim received by us. The detailed information of claim is available with us and same would be made available for verification / inspection as and when desired by NABARD.

**Signature of Authorised Signatory**

Name: .....  
 Designation: \_ .....  
 Seal of Bank:

Date: .....  
 (This claim format needs to be duly certified by Statutory Auditors with the Firm Registration Number and Membership Number of all Signatories)

**STATUTORY AUDITOR'S CERTIFICATE (For 2% Interest Subvention Claim)**

1. Certified that 2% interest subvention claim of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_) for the period from \_\_\_\_\_ to \_\_\_\_\_ preferred by bank as above has been worked out by bank as per instructions contained in NB.DoR(policy)/ \_\_\_\_\_ /IS AHF-1/2019-20 dated ..... **and the amount of Interest Subvention claimed here is not included in IS claims for crop loan.** Above claim has been verified to my satisfaction from the records made available by the bank from lower tiers/branches and is duly audited by me and is found correct.
2. It is further certified that the lending interest rate on loan (upto ₹ 2.00 lakh) sanctioned and disbursed by the bank to the loanee farmers is at 7% p.a. or below during the year (Scheme Year).....

**Signature of Statutory Auditor**

**Name:**

**Designation:**

**Firm Registration Number:**

**Membership Number:**

**Seal of Auditor:**

**Date:**

**Annexure - II**

**Claim for 3% Interest Subvention as incentive to farmers for timely repayment of AH/ Fisheries loans (Please Tick) disbursed during .....** (Scheme Year)

**Name of the Bank:** .....

- Period of claim:** (a) For first half year - Claim Period : 01-04-\_\_\_\_\_ to 30-09-\_\_\_\_\_ or  
 (b) For 2nd half year - Claim Period : 01-10-\_\_\_\_\_ to 31-03-\_\_\_\_\_ or  
 (c) Annual : Claim Period: 01-04-\_\_\_\_\_ to 31-03-\_\_\_\_\_, Loan Disbursement Period : 01-04-\_\_\_\_\_ to 31-03-\_\_\_\_\_ or  
 (d) Additional : Claim Period: 01-04-\_\_\_\_\_ to 31-03-\_\_\_\_\_, Loan Disbursement Period : 01-04-\_\_\_\_\_ to 31-03-\_\_\_\_\_

	Total short term production credit at 7% P.a		Of which loan repaid in time		Amount of 3% interest subvention claimed by Bank from Gol (Amt. in Rupees) Total (₹)
	No. of accounts	Amt. Disbursed (₹ lakh)	No. of accounts	Amt (₹ lakh)	
Loans up to ₹ 50,000/-					
Loans above ₹ 50,000/- and up to ₹ 3.00 lakh.					
<b>Total</b>					

We certify that the above-mentioned loans for which the 3% interest subvention claim is being made were repaid in time (on/before due date fixed by Bank) by the concerned loanee farmers. We further, certify that benefit of interest subvention has already been passed on by us to the concerned eligible loanee farmers, thereby bringing down the interest rate for such farmers to 4 percent per annum for loans disbursed up to ₹ 3.00 lakh to these farmers.

**Signature of Authorised Signatory**

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_

Seal of Bank: \_\_\_\_\_

(This claim format needs to be duly certified by Statutory Auditors with the Firm Registration Number and Membership Number of all Signatories)

**STATUTORY AUDITOR'S CERTIFICATE (For 3% Interest Incentive Claim)**

Certified that 3% interest subvention claim of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_) in respect of timely repaying loanee farmers, preferred by bank as above for the period from \_\_\_\_\_ to \_\_\_\_\_ has been worked out by bank as per instructions contained in NABARD Circular NB.DoR(Policy)/\_\_\_\_\_/IS AHF-1/2019-20 dated ..... and the amount of **Interest Subvention/Prompt repayment Incentive claimed here is not included in IS/PRI claims for crop loan**. Above claim has been verified to my satisfaction from the records made available by the bank from lower tiers/branches and is duly audited by me and is found correct.

**Signature of Statutory Auditor**

**Name:**

**Designation:**

**Firm Registration Number:**

**Membership Number:**

**Seal of Auditor:**

**Date:**

**Annexure-III-A**

**Details of accounts which availed benefit of interest subvention scheme for AH/Fisheries..... (Scheme Year)**

**Name of the Bank:** \_\_\_\_\_

**Claim period:-** First half/Second half/Annual/ Additional (tick whichever is applicable)

**Type of subvention:** 2% interest subvention to bank

Category-wise details of Interest Subvention amount															
General			SC			ST			Total		SF/MF of Total		Women of Total		
No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)
1	2	3	4	5	6	7	8	9	10	11	12				

**\*Amount (in Rs) refers to the amount of 2% IS.**

**Signature of Authorised Signatory**

Name: .....

Designation: .....

Seal of Bank:

Date: .....



**Annexure-III-B**

**Details of accounts which availed benefit of interest subvention scheme for AH/Fisheries..... (Scheme Year)**

**Name of the Bank:** \_\_\_\_\_

**Claim period:**-First half/Second half/Annual/ Additional (tick whichever is applicable)

**Type of subvention:** 3% interest incentive to farmers

Category-wise details of Interest Incentive amount											
General		SC		ST		Total		SF/MF of Total		Women of Total	
No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)	No. of A/c	Amount (in Rs)
1	2	3	4	5	6	7	8	9	10	11	12

**\*Amount (in Rs) refers to the amount of 3% Interest Incentive.**

**Signature of Authorised Signatory**

Name: .....

Designation: .....

Seal of Bank:

Date: .....