



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT
निवेश ऋण विभाग
INVESTMENT CREDIT DEPT.

मुंबई :
3 री मंजील, ए और बी विंग ,
सी-24, "जी" ब्लॉक,
बांदरा कुर्ला संकुल,
बांदरा (पुर्व)
मुंबई - 400 051.

Mumbai :
3rd Floor, A & B Wing,
C-24, "G" Block,
Bandra Kurla Complex,
Bandra (East)
Mumbai - 400 051.
☎ 022-2653 9333
Fax 022- 2653 0090

Email:icd@nabard.org

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The Managing Director
All State Cooperative Agriculture and Rural Development Banks

Dear Sir,

Refinance Assistance from NABARD - Switch
over from Debenture to Loan System

As you are aware, we have been receiving requests from SCARDBs for switch over to loan system instead of debenture floatation for availing refinance from NABARD. The issue has been examined and it has been decided that refinance to SCARDBs will henceforth be extended as term loans. The quantum of refinance will be 90 percent of the loan disbursed. Our Regional office will guide you regarding the procedure for claiming refinance and also on various documents to be submitted for availing refinance.

Yours faithfully,

Sd/-

(J G Menon)
Chief General Manager