

**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
MUMBAI**

NB.DPD.NFS/1240/CDID/92-A/96-97

01 October 1996

Circular No.DPD-NFS/33/96-97

All Indian Scheduled Commercial Banks

Dear Sir

**Project for linking Self-Help Groups (SHGs) with Banks-
Procedure for Drawal of Refinance -Format for Drawal Application**

Please refer to Annexures II and III to our circular letter No. NB.DPD.FS/940/92A/92-93 dated 25 June 1992 on the format for drawal of refinance from NABARD under the SHG Linkage Programme. In terms of RBI circular letter RPCD.No.PLBC.120/04.09.22/95-96 dated 02 April 1996, lending to SHGs/NGOs for on-lending has been proposed to be treated as normal lending activity of the banks.

2. We have since reviewed the drawal application format for refinance under the above project and it has been decided to effect suitable modifications to have certain additional information on the working of the SHGs being financed by the banks. The modified formats of drawal application (Annexures II and III revised) are forwarded herewith. The banks are requested to prefer, henceforth, their drawal applications to our concerned Regional Office for seeking refinance against loans to SHGs/NGOs for on-lending to SHGs in the modified format.

3. All other terms and conditions advised vide circular letter dated 25 June 1992 referred to above and as modified from time to time, will continue to be applicable.

4. Please acknowledge receipt.

Yours faithfully

Sd/-

(Y.C.Nanda)
Executive Director

Encl: As above

ANNEXURE -II (REVISED)

FORMAT FOR DRAWAL OF REFINANCE

The Chief General Manager/
General Manager
National Bank for Agriculture
and Rural Development
Regional Office

Dear Sir,

**SHGs Linkage Programme-Application for sanction and
release of Refinance against lendings to SHGs/NGOs
for on-lending to SHGs**

We advise having sanctioned and disbursed during the quarter ended June/September/December/March* 199 ____ the sum of Rs. _____ (Rupees) to Self Help Groups/NGOs for on-lending to SHGs, the details of which are given in the Annexure. we request you to sanction and release refinance of Rs. _____ (Rupees) thereagainst.

2. We agree to abide by all the terms and conditions of NABARD as stipulated in Annexure I to its circular letter No. NB.DPD.FS/940/92A/92-93 dated 25 June 1992 and as amended from time to time.

Yours faithfully

Signature of the Authorised Official
Encl:

*Strike out which is not applicable

Annexure III (As revised)

**Details of loans disbursed to Self-Help Groups/NGOs for on-lending to SHGs
for the quarter ended June/September/December/March* 199**

(Rs in lakhs)

Mode of Linkage	Branch Name	No. of SHGs linked \$		No. of Members of SHGs		Name and address of NGO involved if any	Savings mobilised by SHGs
		Total\$	Of which women\$	Total	Of which women		
1	2	3	4	5	6	7	8
A. Directly to SHGs without intervention / facilitation of any NGO							
B. Directly to SHGs with NGO acting as a facilitator							
C. Indirectly to SHGs through on-lending to NGOs							

Loans by Bank to SHGs/ NGOs for on-lending					Repayment period fixed (years)	Rate of Interest%			Repayment Performance	Remarks (if any)
Sanctioned		Disbursed		Outstanding		Bank to SHGs	Bank to NGO	NGO to SHG	At Bank level as on last 30 June	
Date	Amount	Date	Amount	Amount						
9	10	11	12	13	14	15	16	17	18	19

Note: i) Data may be furnished by the bank grouping the disbursements under the respective mode of linkage as indicated in Col.1

ii) If the refinance in respect of lending to certain SHGs was drawn earlier, the number of such groups may be indicated in brackets

iii) *Strike out which is not applicable.