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Ref. No. NB.DoR-Policy/

/आईएस-1/2018-19
/IS-I /2018-19

परिपत्र सं. /पुनर्वित्त- /2019

15 फ़रवरी 2019

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

प्रिय महोदय Dear Sir

वर्ष 2018-19 और 2019-20 के दौरान अल्पावधि फ़सल ऋणों के लिए संशोधित ब्याज सहायता योजना

कृपया 'वर्ष 2018-19 के दौरान अल्पावधि फ़सल ऋणों पर अन्तरिम आधार पर ब्याज सहायता योजना जारी रखना' विषय पर 14 मई 2018 के हमारे परिपत्र सं. 99 के साथ राबैं.पुनर्वित्त/524/आईएस-1/2018-19 का संदर्भ ग्रहण करें। भारत सरकार, कृषि और कृषक कल्याण मंत्रालय ने 11 फ़रवरी 2017 के अपने पत्र सं.1-7/2018-क्रेडिट-I के माध्यम से ब्याज सहायता योजना को वर्ष 2018-19 एवं 2019-20 में संशोधन के साथ जारी रखने की सूचना दी है। इसकी विशेषताएँ निम्नानुसार हैं:

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

क) भारत सरकार, राज्य सहकारी बैंकों द्वारा किसानों को प्रदान किए गए ` 3 लाख तक के अल्पावधि उत्पादन ऋणों (फ़सल ऋणों) में शामिल (नाबार्ड का पुनर्वित्त छोड़कर) उनकी अपनी निधियों पर उन्हें 2% प्रति वर्ष ब्याज सहायता प्रदान करेगी। फ़सल ऋण राशि पर ब्याज सहायता की राशि की गणना उसके संवितरण/आहरण तिथि से चुकौती की वास्तविक तिथि अथवा बैंक द्वारा फ़सल ऋण की चुकौती की निर्धारित तिथि, जो भी पहले हो तक की

Modified Interest Subvention Scheme for short term crop loans during 2018-19 and 2019-20

Please refer to our circular No. 99 with Ref.No.NB.DoR-Policy/524/IS-1/2018-19 dated 14 May 2018 on 'continuation of ISS for Short Term Crop Loan on interim basis during the year 2018-19'. In continuation of the same, Ministry of Agriculture and Farmers Welfare, Government of India vide letter No. 1-7/2018-Credit-I dated 11.02.2019 have conveyed continuation of interest subvention scheme during the year 2018-19 and 2019-20 in modified form. The salient features of which are as under:

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

a) Government of India will provide interest subvention @ 2% p.a. to State Cooperative Banks on their own funds involved (excluding NABARD ST(SAO) refinance) in respect of short-term crop loans provided by them to farmers up to ` 3.00 lakh per farmer. The amount of interest subvention will be calculated on the crop loan amount **from the date of its disbursement/drawal up to the date of actual repayment of the crop loan by the farmer or up to the due date**

जाएगी अधिकतम एक वर्ष होगी। यह ब्याज सहायता राज्य सहकारी बैंकों द्वारा आधार स्तर पर 7% प्रति वर्ष की दर से ₹ 3 लाख तक के अल्पावधि उत्पादन ऋण प्रदान करने पर ही उपलब्ध होगी।

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 में शामिल न किए गए दावे अलग से समेकित किए जाएँ और उस पर "अतिरिक्त दावा-2018-19/2019-20" मार्क किया जाए (अनुबंध I) 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% 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 उत्पादन 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 संवितरण की तिथि के बाद अधिकतम एक वर्ष की होगी। ऋण की समय पर

of repayment of crop loan fixed by the bank whichever is earlier subject to a maximum period of one year. This subvention will be available to State Cooperative Banks on the condition that they make available short-term crop loan up to ₹ 3.00 lakh at ground level at 7% p.a.

b) 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 31st 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 -I) and submitted latest by 30 April 2020/2021 duly audited by Statutory Auditors certifying the correctness.

2) Prompt paying farmers - 3% interest subvention as an incentive to farmers by GoI

a) Government of India will also provide interest subvention @ 3% p.a. to those farmers who promptly repay their short-term crop loan within one year of disbursement / drawal of such loans. This subvention will be available to such farmers on the short-term production credit up to a maximum amount of ₹ 3.00 lakh availed by them during the year. In such cases of timely loan repayment, 3% interest subvention will be calculated from the date of disbursement / drawal of the crop loan up to the actual date of repayment by farmers or up to the due date fixed by the bank for repayment of crop loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. In order to enable

या शीघ्र चुकौती के लिए भारत सरकार द्वारा किसानों को 3% ब्याज सहायता प्रदान करने के लिए, बैंकों को, पात्र 3% ब्याज सहायता राशि पहले किसान के फ़सल ऋण खाते में जमा करनी होगी और इसके बाद प्रतिपूर्ति के लिए अनुरोध करना होगा. बैंक अपने दावे **छमाही आधार पर** (30 सितंबर 2018/2019 और 31 मार्च 2019/2020) अथवा वार्षिक आधार पर (अनुबन्ध-II) प्रस्तुत कर सकते हैं।

ख) 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।

ग) ब्याज सहायता के दावे तैयार करते समय 20 अगस्त 2015 के हमारे परिपत्र सं 175/ डीओआर-47/2015-16 (प्रति सुविधा हेतु संलग्न है) के माध्यम से फ़सल ऋण का अंतिम उपयोग सुनिश्चिती संबंधी दिशा-निर्देश ध्यान में रखे जाएँ।

घ) ब्याज सहायता केसीसी की अल्पावधि सीमा के अंतर्गत केवल फ़सलों की खेती और फ़सलोपरांत ऋण घटकों के लिए उपलब्ध होगी. घरेलू / उपभोग की आवश्यकताओं / कृषि आस्तियों के रखरखाव के व्यय को कवर करने वाली सीमाएँ ब्याज सहायता योजना के दायरे से बाहर होगी।

3) लघु व सीमान्त किसानों को परक्राम्य भंडारागार रसीदों के समक्ष ब्याज सहायता

क) किसानों द्वारा अपने उत्पादों की मजबूर बिक्री से बचने तथा उत्पादों को भंडारागारों में रखने के लिए प्रोत्साहित करने के लिए भंडारागार रसीदों के समक्ष दिये गए ऋण में लगी बैंकों की अपनी निधियों के लिए उन्हें 2% ब्याज सहायता का लाभ फ़सलोपरांत छह माह की अवधि तक उपलब्ध कराया जाएगा.

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 farmer's crop loan account and thereafter seek reimbursement. The banks may submit their claims **on a half yearly basis** (as on 30th September 2018/2019 and 31st March 2019/2020) or on annual basis (Annexure-II).

b) 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 **"Additional Claim 2018-19/2019-20 - Incentive"** latest by 30 April 2020/2021 duly audited by Statutory Auditors certifying the correctness. The format (Annexure-II) for the purpose is enclosed.

c) The guidelines issued to ensure end use of crop loans vide our circular No.175/DoR- 47 / 2015-16 dated 20 August 2015 may be kept in view while preparing interest subvention claims (copy enclosed for ready reference).

d) Interest Subvention would be available only on credit requirement for cultivation of crops and post-harvest loan components under ST limit of KCC. Limit towards household / consumption requirement / maintenance expenses of farm assets, term loan etc. will be outside the purview of the Interest Subvention Scheme.

3) Interest subvention to small and marginal farmers against Negotiable Warehouse Receipts

a) In order to discourage distress sale by farmers, to encourage them to store their produce in warehouses, the benefit of 2% p.a. interest subvention will be available to banks on their own funds involved for extending credit support up to ` 3.00 lakh at

यह लाभ किसान क्रेडिट कार्ड रखनेवाले लघु व सीमान्त किसानों द्वारा अपने उत्पाद भंडारण विकास नियामक प्राधिकरण (डबल्यूडीआरए) द्वारा प्रमाणित भंडारागार में रखने पर जारी परक्राम्य भंडारागार रसीदों के समक्ष 7% प्रति वर्ष की दर से बैंकों द्वारा दिए गए 3 लाख तक की ऋण सहायता के लिए होगा। परक्राम्य भंडारागार रसीदों के समक्ष दिए गए ऋण के लिए किसानों को समय पर चुकौती के लिए ब्याज सहायता (प्रोत्साहन) उपलब्ध नहीं होगी।

ख) बैंकों को सांविधिक लेखा परीक्षक द्वारा प्रमाणित मौसमवार अपने दावे प्रस्तुत करने होंगे। प्रत्येक मौसम अर्थात् खरीफ व रबी के लिए एक दावा अनुबंध III के अनुसार प्रस्तुत किया जाना चाहिए।

4) प्राकृतिक आपदाओं / कठोर प्राकृतिक आपदाओं के कारण परिवर्तित फसल ऋण पर ब्याज सहायता

प्राकृतिक आपदाओं से प्रभावित किसानों को राहत प्रदान करने के लिए, पुनर्गठित राशि पर पहले वर्ष के लिए बैंकों को 2% प्रति वर्ष ब्याज सहायता उपलब्ध होगी। भारतीय रिजर्व बैंक द्वारा निर्धारित नीति के अनुसार ऐसे पुनर्गठित ऋणों पर दूसरे वर्ष के बाद से ब्याज की सामान्य दरें लागू होंगी।

हालांकि, कठोर प्राकृतिक आपदाओं से प्रभावित किसानों को राहत देने के लिए, पुनर्गठित राशि पर पहले तीन वर्षों / संपूर्ण अवधि (अधिकतम पांच वर्ष के अधीन) के लिए बैंकों को 2% की ब्याज सहायता उपलब्ध होगी। इसके अलावा, ऐसे सभी मामलों में, प्रभावित किसानों को प्रति वर्ष 3% प्रति वर्ष प्रोत्साहन पुनर्भुगतान का लाभ भी प्रदान किया जाएगा। कठोर प्राकृतिक आपदाओं के मामलों में इस तरह के लाभों का अनुदान, हालांकि, एक उच्च-स्तरीय समिति (एह एल सी) द्वारा तय किया जाएगा जो अंतर-मंत्रालयी केंद्रीय टीम (आई एम सी टी) और राष्ट्रीय कार्यकारिणी समिति की उप समिति (एस सी – एन ई सी) की सिफारिश के आधार पर किया जाएगा।

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

7% interest per annum to **small and marginal** farmers having Kisan Credit Card for a period of up to six months post-harvest against negotiable warehouse receipts for keeping their produce in warehouses accredited by Warehousing Development Regulatory Authority (WDRA). Subvention (incentive) for prompt repayment will not be available to the farmers for loans extended against NWRs.

b) Banks have to submit claims season-wise, duly certified by Statutory Auditors certifying the correctness. One claim for each season i.e Kharif and Rabi may be submitted as per Annexure III.

4) Interest Subvention on Crop Loans converted due to Natural Calamities/ Severe Natural Calamities:

To provide relief to farmers affected by natural calamities, Interest Subvention of 2% will be available to Banks for the first year on the restructured amount. Such restructured loans will attract normal rate of interest from the second year onwards as per the policy laid down by the RBI.

However, to provide relief to farmers affected by severe natural calamities, Interest Subvention of 2% will be available to Banks for the first three years/entire period (subject to a maximum of five years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @3% per annum shall also be provided to the affected farmers. **The grant of such benefits in cases of severe natural calamities shall, however, be decided by a High-Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).**

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

/ वर्ष समाप्त होने के बाद तीन माह के भीतर प्रस्तुत किए जा सकते हैं।

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।

7) एकाधिक ऋण दिए जाने से बचने और वास्तविक किसानों को स्वर्ण ऋण प्रणाली के माध्यम से रियायती फ़सल ऋण सुनिश्चित करने के लिए उधार देने वाले संस्थान सावधानी बरतें और ज़मीन की विस्तृत जानकारी सहित उपयुक्त रूप से प्रलेखों को तैयार करें भले ही किसान इन प्रयोजनों के लिए स्वर्ण ऋण ही क्यों न लेते हो।

8) 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 फ़सल ऋणों के लिए आधार को जोड़ना अनिवार्य करें।

9) इसके अतिरिक्त, भारत सरकार की सलाह के अनुसार, 2018-19 से आई एस एस को 'वस्तु रूप / सेवाओं' के आधार पर डी बी टी मोड पर रखा जा रहा है और 2018-19 और उसके बाद में संसाधित सभी ऋणों को आईएसएस पोर्टल / डीबीटी प्लेटफ़ॉर्म लॉन्च होने के बाद उस पर लाने की आवश्यकता है।

10) 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।

11) भारतीय रिज़र्व बैंक, सरकार के परामर्श से ऋणों के वर्गीकरण के संबंध में विस्तृत तौर-तरीकों पर काम कर रहा है। ऐसे समय तक जब तौर-तरीकों को अंतिम रूप दिया

respective Regional Offices within a quarter from the close of the half year / year.

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.

7) **To avoid multiple loaning and to ensure that only genuine farmers avail concessional crop loan through the mechanism of gold loans, lending institutions are advised to conduct due diligence and ensure proper documentation including recording of land details even when the farmer avails gold loan for such purposes.**

8) **To ensure hassle-free benefit to farmers under Interest Subvention scheme, the lending institutions may make Aadhar linkage mandatory for availing short term crop loans during 2018-19 and 2019-20.**

9) Further, as advised by GoI, from 2018-19 the ISS is being put on DBT mode on **'In kind/services' basis** and all loans processed in 2018-19 onwards are required to be brought on ISS portal/DBT platform, once it is launched.

10) 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, as hitherto.**

11) The Reserve Bank of India, in consultation with Govt. is working on the detailed modalities regarding categorisation of loans. **Till such time the modalities are**

जाता है, तब तक बैंक स्व-घोषणा के आधार पर श्रेणी-वार डेटा प्राप्त कर सकते हैं। हालांकि प्रत्येक श्रेणी के तहत दिए गए ऋण पर कोई कैप नहीं है। बैंक अनुबंध-IV(ए) और IV(बी) में विधिवत जानकारी भी प्रस्तुत करें।

12) बैंकों को सूचित किया जाता है कि ऋण प्रदान करने वाली शाखाओं से इस योजना का व्यापक प्रचार सुनिश्चित करवाएँ जिससे किसान समय पर चुकौती का लाभ उठा सके तथा परक्राम्य भंडारागार रसीदों पर उपलब्ध ऋण का लाभ ले सके। बैंक इस योजना के प्रसार के लिए किए गए उपायों की जानकारी नाबार्ड क्षेत्रीय कार्यालय को दें।

बैंकों को दावे प्रस्तुत करने के लिए निर्धारित समय-सीमा का सख्ती से पालन करने की सलाह दी जाती है।

finalised, banks may obtain the category-wise data on self-declaration basis. There should, however, be no cap on the loans given under each category. Bank may also submit the duly filled category-wise data in Annexure-IV(A) and IV(B) along with the claim.

12) The banks are advised that wide publicity to the scheme must be given by the lending branches so that the farmers can avail the benefits of prompt repayment and loans against Negotiable Warehouse Receipts. Banks may also keep NABARD RO informed of the steps initiated by them to publicise the scheme.

Banks are hereby advised to strictly follow the timelines prescribed for submission of claims.

भवदीय

(जी० आर० चिंतला)

मुख्य महाप्रबंधक

अनुलग्नक: अनुबंध I, II, III, IVA, IVB एवं पुनर्वित्त विभाग का परिपत्र सं० 175/ डीओआर-47/2015-16.

Endt No.NB.DoR/ /IS-1(Policy)/2018-19 of date.

Copy for information and necessary action forwarded to :

1. The Secretary to Government of India, Ministry of Finance, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi-110 001.
2. The Secretary to Government of India, Ministry of Agriculture, Department of Agriculture and Cooperation, Krishi Bhavan, New Delhi-110 001.
3. The Secretary to Government of India, Ministry of Rural Development, Department of Rural Development, Krishi Bhavan, New Delhi-110 001.
4. The Secretary, NITI Ayog, Yojana Bhavan, Parliament Street, New Delhi-110 001.
5. The Joint Secretary (Credit and Marketing), Government of India, Ministry of Rural Development, Department of Rural Development, New Delhi-110 001.
6. The Director, DFS, Ministry of Finance, Government of India, New Delhi-110 001.
7. The Director (Credit), Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India, New Delhi-110 001.
8. The Director (Small Farmers), Ministry of Agriculture, Department of Agriculture and Cooperation, Government of India, New Delhi-110 001.
9. The Deputy Advisor (Cooperation), Planning Commission, Parliament Street, New Delhi-110 001.
10. The Secretary to Government, Institutional Finance Department, all States/Union Territories.
11. The Secretary to Government, Rural Development Department, all States/Union Territories.
12. The Secretary to Government, Cooperation Department, all States/Union Territories.
13. The Registrar of Cooperative Societies, all States/Union Territories.
14. The Managing Director, National Federation of State Co-operative Banks, Post Box No. 114, J.K. Chambers, Fifth Floor, Plot No. 76, Sector 17, Vashi, Navi Mumbai.
15. The Chief General Manager, Reserve Bank of India, Rural Planning & Credit Department, Central Office, Mumbai.
16. The General Manager/Deputy General Manager, Rural Planning & Credit Department, Reserve Bank of India, all Regional Offices.
17. The Chief General Manager/General Manager/Officer-in-Charge, National Bank for Agriculture and Rural Development, All Regional Offices/Sub-office/Srinagar Cell.
18. The Chief General Manager, National Bank for Agriculture and Rural Development, All Head Office Departments, Mumbai.
19. The Deputy General Manager, all Divisions, Department of Refinance, Head Office, National Bank for Agriculture and Rural Development, Mumbai.
20. The Principal, College of Agricultural Banking, Ganesh Khind Road, Pune - 411 016.
21. The Director, Bankers Institute of Rural Development, Sector-H, LDA Colony, Kanpur Road, Lucknow - 226 012.
22. The Joint Director, Bankers Institute of Rural Development, Bolpur Lodge, Bolpur - 731 204.
23. The Joint Director, Bankers Institute of Rural Development, Behind Women's Polytechnic, Krishna Nagar Road, Bondel, Mangalore - 575 008.
24. The Executive Assistant to the Chairman, National Bank for Agriculture and Rural Development, Head Office, Mumbai.
25. The Executive Assistants to the Deputy Managing Directors, National Bank for Agriculture and Rural Development, Head Office, Mumbai.

Usha H. Iyer
(Dy.General Manager)

Annexure-I

2% GoI Interest Subvention to Banks under Interest Subvention Scheme 20____-____ (Scheme Year)

Name of the Bank: _____

Period of Claim (Loan/Refinance outstanding during)- 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

(d) Additional 01-04-____ to 31-03-____

Sr. No	Particulars	Amount () (Total)	Amount () (General)	Amount () (SC)	Amount () (ST)
1	Amount of Crop Loans disbursed as per scale of finance during the period from to and outstanding during to				
2	No. of Borrowers' account under Sr. No. 1				
3	Out of (1) above, Crop Loans disbursed up to `3.00 lakh per borrower with interest at 7% p.a. or less				
4	No. of Borrowers' account where crop loan disbursed was upto ` 3.00 lakh with interest 7% p.a. or less				
5	Sum Total of Product of crop loan disbursed during the period from to and outstanding during to				
6	Sum Total of Product of borrowing obtained by bank from NABARD ST-SAO limit (Scheme Year) 20____-____ (A/c _____) and outstanding during the period from to				

7	Sum Total of Product relating to period from to in respect of Crop 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-1/2018-19 dated 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-1/2018-19 dated 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 crop loan (upto `3.00 lakh) sanctioned and disbursed by the bank to the crop 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 short-term crop loans/ MT-Conversion loans (only in case of Severe Natural Calamity) disbursed during (Scheme Year)

Name of the Bank:

Period of claim: (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 for 01-04-_____ to 31-03-_____ or

(d) Additional for 01-04-_____ to 31-03-_____

	Total crop loan disbursed to farmers upto ` 3.00 lakh		Of which crop loan repaid in time		Amount of 3% interest subvention claimed by Bank from GoI (Amt. in Rupees)			
	No. of accounts	Amt. (lakh)	No. of accounts	Amt (lakh)	Total ()	General ()	SC ()	ST ()
Crop Loans up to ` 50,000/-								
Crop Loans above ` 50,000/- and up to ` 3.00 lakh.								
Total								

We certify that the above-mentioned crop 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 crop loanee farmers. We further, certify that benefit of interest subvention has already been passed on by us to the concerned eligible crop loanee farmers, thereby bringing down the interest rate for such farmers to 4 percent per annum for crop loans disbursed up to ` 3.00 lakh to these farmers.

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 3% Interest Incentive Claim)

Certified that 3% interest subvention claim of ` (Rupees.....) in respect of timely repaying crop 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-1/2018-19 dated 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

2% Interest Subvention to Banks in respect of Loans disbursed to SF/MF against NWRs for theyear (Scheme Year)

Name of the Bank _____

Period of Claim:

(a) Kharif season or

(b) Rabi season

Sr. No.	Particulars	Amount () (Total)	Amount () (General)	Amount () (SC)	Amount () (ST)
1	Amount of Loans disbursed to SF/MF against Kharif/Rabi crops during the period from to and outstanding during to				
2	No. of Borrowers' account under Sr. No. 1				
3	Out of (1) above, Loans disbursed upto ` 3.00 lakh per borrower with interest at 7% p.a. or less				
4	No. of Borrowers' account where loan disbursed was upto ` 3.00 lakh with interest 7% p.a. or less				
5	Sum Total of Product of Loans disbursed to SF/MF during Season from to				
6	Sum Total of Product of borrowing obtained by bank from NABARD ST-NWR limit (Scheme Year) 20__ - __ (A/c _____) for Season				
7	Sum Total of Product in respect of Loans disbursed to SF/MF against NWRs for Season and FY 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 Season.				

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 year (Scheme Year) being claimed as above have been correctly calculated in conformity with NABARD circular letter No. NB.DoR(Policy)/ /IS-1/2018-19 dated 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-1/2018-19 dated 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 crop loans (upto `3.00 lakh) sanctioned and disbursed by the bank to the crop loanee **SF/MF** 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-IV-A

Details of accounts which availed benefit of interest subvention scheme (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)
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-IV-B

Details of accounts which availed benefit of interest subvention scheme (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: