 Provision of Short term credit limits to RRBs under Section 21(1)(iv) & (v) read with Section 21(4) of NABARD Act, 1981 for financing working capital and marketing requirements of Individual weavers / Handloom Weaver Groups (HWGs) / Master Weavers (MWs), weaver members of defunct/non working weaver societies, Mutually aided Cooperative Societies, Societies outside the Cooperative folds and Producer Group Companies by NABARD—Policy for the year 2022-23

Please refer to our Policy Circular No. 167/DoR-54/2020 dated 11 June 2020 read with Circular No.75/DoR-25/2014 dated 23 April 2014 communicating NABARD’s policy for F.Y. 2020-21 for provision of short term credit limit to Regional Rural Banks for financing working capital and marketing requirements of individual weavers / Handloom Weaver Groups (HWGs)/ Master Weavers, weaver members of defunct/non-working weaver societies, Mutually aided Cooperative Societies, Societies outside the Cooperative folds and Producer Group Companies.

2. It has been decided to broadly, continue the same policy during the year 2022-23. The eligibility criteria pertaining to the policy for current
वित्तीय वर्ष के लिए पात्रता संबंधी मानदंड अनुबंध में दिए गए हैं।

3. नाबादि की इस पुनर्वित्त रूप सुविधा की ब्याज दर 6.80% प्रति वर्ष होगी जोकि तिमाही आधार पर, प्रत्येक तिमाही के पहले दिन – 01 जुलाई, 01 अक्टूबर, 01 जनवरी और 01 अप्रैल को या मूलधन की पूर्ण चुकौती पर देय होगी। तथापि, नाबादि समय-समय पर इसमें संशोधन कर सकता है। 23 अप्रैल 2014 के परिपत्र सं.75/पुनर्वित्त-25/2014 में इंगित नियम और शर्तें और पुनर्वित्त की प्रमाण भी तदनुसार परिवर्तित होगी।

4. कृपया पावतीं।

भवदीय

(विवेक कृष्ण सिन्हा)
मुख्य महाप्रबंधक

अनुप्रबंध: यथोपरि

financial year is furnished in the Annexure.

3. Interest rate on NABARD's refinance under this line of credit is at present 6.80% p.a., payable at quarterly rests on the first day of each quarter i.e. on 01 July, 01 October, 01 January and 01 April every year, or on repayment of the entire principal amount. It is, however, subject to revision by NABARD from time to time. The terms and conditions and quantum of refinance as indicated in our Circular No.75/DoR-25/2014 dated 23 April 2014 may also undergo changes accordingly.

4. Kindly acknowledge receipt of the same.

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

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
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Provision of Short term credit limits by NABARD to RRBs for the year 2022-23 for financing working capital and marketing requirements of Individual weavers / Handloom Weaver Groups (HWGs)/Master Weavers (MWs), weaver members of defunct/ non-working weaver societies, Mutually aided Cooperative Societies, Societies outside the Cooperative folds and Producer Group Companies

I. Eligibility Criteria for RRBs

(A) लेखा परीक्षा Audit

र्ववरर्णयों के स्वीकृत और अहरणों के प्राविान – 2022-23 के लिए नीति

Audit of RRBs should have been completed for the year 2020-21 and the relative audit reports together with financial statements received by NABARD. Wherever, audit for 2021-22 is completed and report available, the same may be submitted together with financial statements. Further, the audit of Regional Rural Banks as on 31.03.2022 should be completed by 30.06.2022 and the position as on 31.03.2022 will be reckoned for sanction and drawal of credit limits on or after 01.07.2022.

(B) सीआरएआर मापदंड CRAR

31 मार्च 2022 को 9% से अधिक सीआरएआर होना चाहिए.

CRAR should be 9 % or more as on 31.03.2022.
(C) अनर्जक आस्तियों)एनपीए (संबंधी मानदंड NPA norms

6% निवल अनर्जक आस्तियों वाले क्षेत्रीय ग्रामीण बैंक पुनर्वित्त के लिए पात्र होंगे । तथापि, पूर्वांत क्षेत्र, जम्मू-कश्मीर, हिमाचल प्रदेश और उत्तराखंड में ऋण प्रवाह बढ़ाने की दृष्टि से इन राज्यों निवल अनर्जक आस्तियों की शार्त में 5% की छूट होगी ।

RRBs having net NPAs upto 6% will be eligible for refinance. However, with a view to increasing the credit flow in the North Eastern Region, Jammu & Kashmir, Himachal Pradesh and Uttarakhand, the net NPA norms may be relaxed by additional 5% in these States.

II. 23 अप्रैल 2014 के परिपत्र सं7.5/पुनर्वित्त2-5/2014 में दिए गए अन्य नियम व शर्तें बदल रहेंगे।

All other terms and conditions detailed in Circular No.75/DoR-25/2014 dated 23 April 2014 remain unchanged.

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