

Progress report for  
the month of -----,  
20--

Branch Name:

Bank Name:

Block Name:

District:

State:

No. of loans – Actual \* ₹lakh

S. No	No of SHGs with SB account			Credit Linked SHGs in the month						Credit outstanding	
				New Loans		Repeat Loans		Cumulative		No of loans	Amount Outstanding*
	Total S/B accounts till last month	New a/c opened this month	Cumulative	No of loans	Amount Disbursed*	No of loans	Amount Disbursed*	No of loans	Amount Disbursed*		
	1(a)	1(b)	1(c) = 1(a)+1(b)	2(a)	2(b)	3(a)	3(b)	4(a) = 2(a)+3(a)	4(b)=2(b)+3(b)	5(a)	5(b)

\*New loans: First linkage loans to be considered as the new loans

\*Second and third linkage to be counted under repeat finance

\* Credit Outstanding 5(a) and 5(b) should be inclusive of the cumulative credit disbursed in the month i.e. 5(b) = 4(b) + credit outstanding till last month

Delinquency Report for the month of

Branch Name:

Bank Name:

Block Name:

District:

State:

(No. of loans – Actual \* ₹ lakh)

SL No	No of loan accounts	Amount outstanding*	Irregular accounts ( 4 )		Details of the NPA accounts (5)	
			No of accounts	Overdue Amount*	No of accounts	Amount*
1	2	3	4(a)	4(b)	5(a)	5(b)

**Illustrations on calculation of interest subvention on loans to women SHGs(as communicated by MoRD)**

**Illustration 1**Loan Amount Sanctioned: **Rs 800000**Loan Outstanding: **Rs 750000**

Particulars	Months in one Quarter		
	Month 1	Month 2	Month 3
Loan Amount Outstanding at the beginning of the month (Rs)	750000	725000	700000
Loan Amount Outstanding at the end of the month (Rs)	725000	700000	675000
Average loan outstanding during the month (Rs)* - [A]	~737500	~712500	~687500
Out of [A] – Applicable Rol			
@7%	300000	300000	300000
@ 1yr – MCLR	200000	200000	200000
@ Bank lending rate	237500	212500	187500
<b>Calculation of Interest Subvention</b>			
<b>Scenario 1</b>			
Status of account	Regular/ standard	Regular/ standard	Regular/ standard
Amount of interest subvention#			
@ 4.5%	$(300000 \times 4.5\%)/12 = 1125.00$	$(300000 \times 4.5\%)/12 = 1125.00$	$(300000 \times 4.5\%)/12 = 1125.00$
@ 5%	$(200000 \times 5.0\%)/12 = 833.33$	$(200000 \times 5.0\%)/12 = 833.33$	$(200000 \times 5.0\%)/12 = 833.33$
<b>Total subvention amount for the quarter</b>	<b>Rs 5875</b>		
<b>Scenario 2</b>			
Status of account	Overdue	Overdue	NPA
Amount of interest subvention#			
@ 4.5%	$(300000 \times 4.5\%)/12 = 1125.00$	$(300000 \times 4.5\%)/12 = 1125.00$	NIL
@ 5%	$(200000 \times 5.0\%)/12 = 833.33$	$(200000 \times 5.0\%)/12 = 833.33$	NIL
<b>Total subvention amount for the quarter</b>	<b>Rs 3917</b>		

(\*) To be calculated as – (sum of daily outstanding/ no of days in the month); (#) to be calculated on daily rest









**Claim for Interest Subvention on credit upto Rs 3 lakh to women SHGs at 7% per annum, for the for the year 2023-24**

Name of Bank:

Statement for claims for the period ..... to .....: credit disbursed/outstanding up-to ₹ 3 lakh

New loan accounts opened during the period .....to .....		Outstanding as at ..... (end of previous period)		Total outstanding as at .....		Amount of interest Subvention @4.5%
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	Amount

No of unique SHGs availed interest subvention	Amount of Interest subvention

*NB: Number (No.) and Amount in actual figures*

We hereby certify that credit to women SHGs upto ₹ 3 lakh were charged Interest @ 7% per annum on the above disbursement/outstanding in the year 2023-24. We certify that the accounts are eligible for interest subvention as per RBI guidelines and bank has verified and flagged all these accounts as 'SHGs under DAY-NRLM' on CBS. We also certify that there is no duplication in the claims and minimal human intervention while submitting the interest subvention claim from the branch level onwards

Dated

Authorized Signatory & seal

*(This claim format, consolidated for the year, needs to be duly certified by Statutory Auditors and submitted along with the claims for the quarter ending March 31, 2024 within September 30, 2024)*



**Claim for Interest Subvention on credit above ₹ 3 lakh and upto ₹ 5 lakh to women SHGs, for the for the year 2023-24**

Name of Bank:

Statement for claims for the period .....to .....: credit disbursed/outstanding above ₹ 3 lakh and upto ₹ 5 lakh

New loan accounts opened during the period .....to .....			Outstanding as at ..... (end of previous period)			Total outstanding as at .....			Amount of interest subvention @ 5%
No of Accounts	Applicable Interest rate (1 yr MCLR/ Benchmark rate)	Amount	No of Accounts	Applicable Interest rate (1 yr MCLR/ Benchmark rate)	Amount	No of Accounts	Applicable Interest rate (1 yr MCLR/ Benchmark rate)	Amount	Amount

No of unique SHGs availed interest subvention	Amount of Interest subvention

*NB: Number (No.) and Amount in actual figures*

We hereby certify that credit to women SHGs above ₹ 3 lakh and upto ₹ 5 lakh were charged Interest as per Banks disclosed 1 year MCLR/ Benchmark rate on the above disbursement/outstanding in the year 2023-24. We certify that the accounts are eligible for interest subvention as per RBI guidelines and bank has verified and flagged all these accounts as 'SHGs under DAY-NRLM' on CBS. We also certify that there is no duplication in the claims and minimal human intervention while submitting the interest subvention claim from the branch level onwards

Dated

Authorized Signatory &amp; Seal

*(This claim format, consolidated for the year, needs to be duly certified by Statutory Auditors and submitted along with the claims for the quarter ending March 31, 2024 within September 30, 2024)*

## Appendix

No.	Circular No.	Date	Subject
1.	<a href="#">RPCD.GSSD.CO.NO.81/09.01.03/2012-13</a>	27.06.2013	Priority Sector Lending – Restructuring of SGSY as National Rural Livelihoods Mission(DAY-NRLM)- Aajeevika
2.	<a href="#">RPCD.GSSD.CO.BC.No.38/09.01.03/2013-14</a>	20.09.2013	Credit Facility under National Rural Livelihoods Mission(NRLM)- Aajeevika- Reporting to RBI
3.	<a href="#">RPCD.GSSD.CO.BC.No.57/09.01.03/2013-14</a>	19.11.2013	Restructuring of SGSY as National Rural Livelihoods Mission (NRLM)-Aajeevika- Interest Subvention Scheme
4.	<a href="#">FIDD.GSSD.CO.BC.NO.45/09.01.03/2014-15</a>	09.12.2014	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme
5.	<a href="#">FIDD.GSSD.CO.BC.NO.19/09.01.03/2015-16</a>	21.01.2016	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2015-16
6	<a href="#">FIDD.GSSD.CO.BC.NO.26/09.01.03/2015-16</a>	09.06.2016	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2015-16 – Modification.
7	<a href="#">FIDD.GSSD.CO.BC.NO.13/09.01.03/2016-17</a>	25.08.2016	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2016-17
8	<a href="#">FIDD.GSSD.CO.BC.NO.17/09.01.03/2017-18</a>	18.10.2017	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2017-18
9	FIDD.GSSD.CO.BC.NO.05/09.01.03/2018-19	03.07.2018	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2018-19
10	<a href="#">FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20</a>	01.07.2019	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
11	<a href="#">FIDD.GSSD.CO.BC.No.15/09.01.01/2019-20</a>	26.11.2019	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
12	<a href="#">FIDD.GSSD.CO.BC.No.06/09.01.01/2020-21</a>	18.09.2020	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
13	<a href="#">FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22</a>	09.08.2021	Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh
14	<a href="#">FIDD.GSSD.CO.BC.No.09/09.01.003/2022-23</a>	20.07.2022	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)