

	Branch Name:
	Bank Name:
	Block Name:
Progress report for	
the month of,	District:
20	State:

No. of loans – Actual * ₹lakh

	No of SHGs with SB account		Credit Linked SHGs in the month					Credit outstanding			
S. No			N	New Loans Rep		epeat Loans		Cumulative			
	accounts oper		opened Cumulative	pened this Cumulative No of Ioans Disbursed*		of Amount ns Disbursed*			No of loans	Amount Outstanding*	
	1(2)	1(b)	1(c) = 1(a)+1(b)	2(2)	2(b)	2(2)	3/b)	4(a) =	4(b)=2(b)+3(b)	5 (a)	5(b)
	1(a)	1(b)	1(a) · 1(b)	2(a)	2(0)	3(a)	3(b)	2(a) · 3(a)	4(b)-2(b)+3(b)	5(a)	3(0)

^{*}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:

(No. of loans – Actual * ₹ lakh)

SL No	No of loan accounts	Amount outstanding*	Irregular ac	counts (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)	

State:

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	750000	725000	700000	
(Rs)				
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	
Calculation of Interest Subvention				
Scenario 1				
Status of account	Regular/ standard	Regular/ standard	Regular/ standard	
Amount of interest subvention#				
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	
@ 5%	(200000 x 5.0%)/12 = 833.33	(200000 x 5.0%)/12 = 833.33	(200000 x 5.0%)/12 = 833.33	
Total subvention amount for the quarter		Rs 5875		
Scenario 2				
Status of account	Overdue	Overdue	NPA	
Amount of interest subvention#				
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	NIL	
@ 5%	(200000 x 5.0%)/12 = 833.33	(200000 x 5.0%)/12 = 833.33	NIL	
Total subvention amount for the quarter		Rs 3917		

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

Illustration 2
Loan Amount Sanctioned: Rs 500000

Particulars		Months in one Quarter	
	Month 1	Month 2	Month 3
Loan Amount Outstanding at the beginning of the month	450000	425000	400000
(Rs)			
Loan Amount Outstanding at the end of the month (Rs)	425000	400000	375000
Average loan outstanding during the month (Rs)* - [A]	~437500	~412500	~387500
Out of [A] - Applicable Rol			
@7%	300000	300000	300000
@ 1yr – MCLR	137000	112500	87500
@ Bank lending rate	NIL	NIL	NIL
Calculation of Interest Subvention			
Scenario 1			
Status of account	Regular/ standard	Regular/ standard	Regular/ standard
Amount of interest subvention#			
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00
@ 5%	(137000 x 5.0%)/12 = 570.83	(112500 x 5.0%)/12 = 468.75	(87500 x 5.0%)/12 = 364.58
Total subvention amount for the quarter		Rs 4779	
Scenario 2			
Status of account	Overdue	Overdue	NPA
Amount of interest subvention#			
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	NIL
@ 5%	(137000 x 5.0%)/12 = 570.83	(112500 x 5.0%)/12 = 468.75	NIL
Total subvention amount for the quarter		Rs 3290	

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

Illustration 3
Loan Amount Sanctioned: Rs 500000

Particulars		Months in one Quarter	
	Month 1	Month 2	Month 3
Loan Amount Outstanding at the beginning of the month	350000	325000	300000
(Rs)			
Loan Amount Outstanding at the end of the month (Rs)	325000	300000	275000
Average loan outstanding during the month (Rs)* - [A]	~337500	~312500	~287500
Out of [A] - Applicable Rol			
@7%	300000	300000	287000
@ 1yr – MCLR	37000	12500	NIL
@ Bank lending rate	NIL	NIL	NIL
Calculation of Interest Subvention			
Scenario 1			
Status of account	Regular/ standard	Regular/ standard	Regular/ standard
Amount of interest subvention#			
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	(28700 x 4.5%)/12 = 1076.25
@ 5%	(37000 x 5.0%)/12 = 154.17	(12500 x 5.0%)/12 = 52.08	(NIL x 5.0%)/12 = NIL
Total subvention amount for the quarter		Rs 3533	
<u>Scenario 2</u>			
Status of account	Overdue	Overdue	NPA
Amount of interest subvention#	·		
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	(300000 x 4.5%)/12 = 1125.00	NIL
@ 5%	(37000 x 5.0%)/12 = 154.17	(12500 x 5.0%)/12 = 52.08	NIL
Total subvention amount for the quarter		Rs 2456	

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

<u>Illustration 4</u>
Loan Amount Sanctioned: **Rs 500000**

Particulars Particulars		Months in one Quarter	
	Month 1	Month 2	Month 3
Loan Amount Outstanding at the beginning of the month	350000	350000	350000
(Rs)			
Loan Amount Outstanding at the end of the month (Rs)	350000	350000	275000
Average loan outstanding during the month (Rs)* - [A]	~350000	~350000	~312000
Out of [A] - Applicable Rol			
@7%	300000	300000	300000
@ 1yr – MCLR	50000	50000	12000
@ Bank lending rate	NIL	NIL	NIL
Calculation of Interest Subvention			
Scenario 1			
Status of account	NPA	NPA	Regular/ standard
Amount of interest subvention#			
@ 4.5%	NIL	NIL	(300000 x 4.5%)/12 = 1125
@ 5%	NIL	NIL	(12000 x 5.0%)/12 = 50
Total subvention amount for the quarter		Rs 1175	
<u>Scenario 2</u>			
Status of account	Overdue	NPA	Regular/ standard
Amount of interest subvention#		·	
@ 4.5%	(300000 x 4.5%)/12 = 1125.00	NIL	(300000 x 4.5%)/12 = 1125
@ 5%	(50000 x 5.0%)/12 = 208.33	NIL	(12000 x 5.0%)/12 = 50
Total subvention amount for the quarter		Rs 2508	

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

<u>Illustration 5</u>
Loan Amount Sanctioned: **Rs 250000**

Particulars		Months in one Quarter		
	Month 1	Month 2	Month 3	
Loan Amount Outstanding at the beginning of the month	250000	225000	200000	
(Rs)				
Loan Amount Outstanding at the end of the month (Rs)	225000	200000	175000	
Average loan outstanding during the month (Rs)* - [A]	~237500	~212500	~187500	
Out of [A] - Applicable Rol				
@7%	237500	212500	187500	
@ 1yr – MCLR	NIL	NIL	NIL	
@ Bank lending rate	NIL	NIL	NIL	
Calculation of Interest Subvention				
Scenario 1				
Status of account	Regular/ standard	Regular/ standard	Regular/ standard	
Calculation of interest subvention#				
@ 4.5%	(237500 x 4.5%)/12 = 890.62	(212500 x 4.5%)/12 = 796.88	(187500 x 4.5%)/12 = 703.13	
@ 5%	(NIL x 5.0%)/12 = NIL	(NIL x 5.0%)/12 = NIL	(NIL x 5.0%)/12 = NIL	
Total subvention amount for the quarter		Rs 2391		
Scenario 2				
Status of account	Overdue	Overdue	NPA	
Calculation of interest subvention#				
@ 4.5%	(237500 x 4.5%)/12 = 890.62	(212500 x 4.5%)/12 = 796.88	NIL	
@ 5%	(NIL x 5.0%)/12 = NIL	(NIL x 5.0%)/12 = NIL	NIL	
Total subvention amount for the quarter		Rs 1688		

^(*) 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:

New loan accounts opened during the periodto		,		Total outstanding	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 periodtotocredit disbursed/outstanding above ₹ 3 lakh and upto ₹ 5 lakh

New loan accounts opened during the periodto			Outstanding a	as at (end of p	revious 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 & 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.	RPCD.GSSD.CO.NO.81/09.01.03/2012-13	27.06.2013	Priority Sector Lending – Restructuring of SGSY as National Rural Livelihoods Mission(DAY-NRLM)- Aajeevika
2.	RPCD.GSSD.CO.BC.No.38/09.01.03/2013-14	20.09.2013	Credit Facility under National Rural Livelihoods Mission(NRLM)- Aajeevika- Reporting to RBI
3.	RPCD.GSSD.CO.BC.No.57/09.01.03/2013-14	19.11.2013	Restructuring of SGSY as National Rural Livelihoods Mission (NRLM)-Aajeevika- Interest Subvention Scheme
4.	FIDD.GSSD.CO.BC.NO.45/09.01.03/2014-15	09.12.2014	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme
5.	FIDD.GSSD.CO.BC.NO.19/09.01.03/2015-16	21.01.2016	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2015-16
6	FIDD.GSSD.CO.BC.NO.26/09.01.03/2015-16	09.06.2016	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2015-16 – Modification.
7	FIDD.GSSD.CO.BC.NO.13/09.01.03/2016-17	25.08.2016	National Rural Livelihoods Mission(NRLM)- Aajeevika- Interest Subvention Scheme 2016-17
8	FIDD.GSSD.CO.BC.NO.17/09.01.03/2017-18	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	FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20	01.07.2019	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
11	FIDD.GSSD.CO.BC.No.15/09.01.01/2019-20	26.11.2019	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
12	FIDD.GSSD.CO.BC.No.06/09.01.01/2020-21	18.09.2020	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
13	FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22	09.08.2021	Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY- NRLM from ₹10 lakh to ₹20 Lakh
14	FIDD.GSSD.CO.BC.No.09/09.01.003/2022-23	20.07.2022	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)