

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

e-Book

Snippet
on

AGRICULTURE



Indian Bank Management Academy for Growth & Excellence

इंडियन बैंक मैनेजमेंट एकेडमी फॉर ग्रोथ एंड एक्सीलेंस

Tips on Agriculture

1. What is the purpose for Kisan Credit Card (KCC) Scheme?

- a) To meet out the short term credit requirements for cultivation of crops
- b) Post-harvest expenses
- c) Produce Marketing Loan
- d) Consumption requirements of farmer households
- e) Working capital requirement for maintenance of farm assets
- f) Investment credit requirement for agriculture and allied activities.

2. What is the quantum of finance / Assessment for KCC?

- **The Short Term Limit to be arrived for the First year (for Cultivating Single Crop in a year)**
 - Scale of finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest / household / consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance, and/or accident insurance including PAIS, health insurance & asset insurance.
- **Limit for second & subsequent year**
 - First year limit for crop cultivation purpose arrived at as above plus 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd, 3rd, 4th and 5th year) and estimated term loan component for the tenure of Kisan Credit Card, i.e., five years.
- **Limit for Farmers cultivating more than one crop in a year**
 - The limit is to be fixed as above depending upon the crops cultivated as per proposed cropping pattern for the first year plus an additional 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd, 3rd, 4th and 5th year).
 - It is assumed that the farmer adopts the same cropping pattern for the succeeding four years. In case the cropping pattern adopted by the farmer is changed in the subsequent year, the limit may be reworked.

3. What is the margin norm for Agri Gold Jewel Loan (AJL)?

15% for Agri Bumper Jewel Loan product & 30% for others.

4. What is the fee for Jewel Appraiser?

Metro and Class- I cities – Rs 5 per Rs 1000 subject to a maximum of Rs 500/-

All other Centres – Rs 3 per Rs 1000 subject to a maximum of Rs 300/-

5. What is Self Help Group

- Self Help Group is a group comprising of 10 -20 members.
- Members may be all women, men or mixed.
- SHGs are in active existence at least for six months from the date of formation / opening of SB account.
- Should be practicing Panchasutras
- Qualify as per the grading of SHGs

6. What is the Quantum of finance / Assessment for Self Help Group (SHG) – Agri Loan?

- **First dose:** 6 times of the existing corpus or minimum of Rs.1,00,000/- whichever is higher. (If in a particular state the SLBC fixes the minimum loan amount higher than the limit stipulated by RBI, the same may be adopted subject to approval by functional General Manager at Corporate Office).
- **Second dose:** 8 times of the corpus at the time of review / enhancement or minimum of Rs 2.00 lakh, whichever is higher.
- **Third dose:** Minimum of Rs. 3.00 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations /Support agency and the previous credit history.
- **Fourth dose onwards:** Minimum of Rs. 5 lakhs, based on the Micro credit plan prepared by SHG and appraised by the Federations /Support agency and the previous credit history subject to a maximum of Rs 35.00 lakh.

In respect of SHGs without any sponsoring Agency / SHGs of downgraded NGOs ('B' rated NGOs) the maximum loan amount is Rs.10.00 lakhs. Credit linkage to these SHGs should be referred to ZO for sanction by ZLCC/ZLSCC/MAPC.

Under DAY-NRLM –

Cash Credit Limit (CCL)

- Banks are advised to sanction minimum loan of Rs 6 lakh to each eligible SHGs for a period of 3 years with a yearly drawing power (DP).
- The DP may be enhanced annually based on the repayment performance of the SHG.

The DP may be calculated as follows:

- ✓ DP for First year: 6 times of the existing corpus or minimum of Rs 1 lakh, whichever is higher
- ✓ DP for 2nd year: 8 times of the corpus at the time of review/enhancement or minimum of Rs 2 lakhs, whichever is higher
- ✓ DP for Third year: Minimum of Rs 6 lakh based on the Micro Credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit history.

DP for Fourth Year onwards: Above Rs 6 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit history.

Term Loan:

- **First Dose:** 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher
 - **Second Dose:** 8 times of the existing corpus or minimum of ₹2 lakh, whichever is higher
 - **Third Dose:** Minimum of ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit history
 - **Fourth Dose onwards:** Above ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit History
- Under DAY-NRLM For loans to SHGs above Rs 10 lakhs and upto Rs 20 lakhs ,no collateral should be charged and no lien should be marked against savings bank account of SHGs.
 - However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

7. What is the margin norm for Self Help Group (SHG) – Agri Loan?

As per RBI guidelines no collateral and no margin will be charged up to Rs.10.00 lakhs limit to the SHGs

8. Who are eligible for SHG Shakti

- I. Existing Self Help Groups which have availed at least 3 doses of credit having satisfactory repayment history and require credit facilities above Rs 10 lakhs and up to Rs 20 lakhs.
- II. Such SHGs taking up income generating activities in

- a) Manufacturing
- b) Services
- c) Trade Sector under MSME and
- d) Activities allied to agriculture like Pisciculture, Beekeeping, Poultry, Livestock Rearing, Grading, Sorting, Agro Industries, Dairy, Fishery, Agri Clinics and Agri Business Centers, Food & Agro Processing, etc (excluding crop loans, land improving such as canals, irrigation, wells) and services supporting these.

9. What is the margin norm under SHG Shakti

Category	Minimum Stipulated Margin
SHG- (Agri/Allied Agri upto 15.00L)	Nil
SHG- (Agri/Allied Agri above 15.00L upto 20.00L)	15%
SHG – Non Agri (upto 20.00L)	15%

10. What is SHG Nirmal

To tap the business potential in financing for Water, Sanitation and Hygiene (WASH) activities a new product viz, SHG Nirmal has been introduced.

11. What are the eligible activities under SHG Nirmal

- Construction of toilets including refurbishment of household toilets.
- Construction of Water Storage-Overhead Tanks
- Waste Water Systems - Pipe, Drain, Soak Pits.
- Improvement of drinking water facilities, Installation of Water Filters/Purifiers, financing construction of water tank, bore well water connection etc.
- Setting up sanitary napkin manufacturing units

12. What is the target group for Poultry Advance?

Individual farmers [including Self Help Groups (SHGs) and Joint Liability Groups (JLGs)], Corporates including Farmer producer companies of individual farmers, Partnership firms and Co-operatives of farmers directly engaged in Agriculture and Allied activities.

13. What is the Security Norms for Poultry Advance?

Primary: Hypothecation of assets created out of loan

Collateral: Limit up to Rs.1.60 Lakhs and wherever Tie up arrangements available upto limit upto Rs.3.00 lakhs- NIL

Limit above Rs.1.60 lakhs and for Tie up Loans above Rs.3.00 lakhs – Collateral Securities in the form of EM of immovable properties, FD, NSC, LIC Policies plus third party guarantee wherever necessary.

14. How the limit for Micro Finance Institutions (NBFC-MFIs / Non NBFC-MFIs) is assessed?

- Term loan limits will be assessed based on the cash flow.
- Working Capital credit limits will be assessed based on MPBF - second method of lending.

15. What is the Internal Rating Micro Finance Institutions (NBFC-MFIs / Non NBFC-MFIs)?

- Loan amount below Rs. 5.00 Crore : MFI Model
- Loan amount of Rs. 5.00 Crore and above: NBFC Model

16. What is the Minimum Land holding for financing tractors and power tillers?

- Minimum 4 acres of irrigated land (or) 8 acres of unirrigated land (dry land).
- Land holding in the name of family members who are blood related and execute documents as co borrowers, can also be considered.
- Groups of beneficiaries whose holdings aggregate to the minimum land holding and situated in a compact block may also be considered for Tractor loan with prior approval of Zonal Office.

17. What is the margin requirement for Tractor & other Farm Machinery Financing?

- Loans Upto Rs 160000/- : **NIL**.
- If the total cost of Tractor and power tiller exceeds Rs.1.60 Lakhs Margin is **10%**.
- If value of the collateral security is equal to loan amount margin is **5%**.

18. What is the Target Group & Eligibility for Financing to Cold Storages?

Individuals, group of individuals, association of persons-operatives, firms, companies etc., having necessary skills, capacity and aptitude to undertake the activity.

19. What is the Repayment Period for Term Loan to Cold Storages?

9 Years including maximum holiday period of 2 Years.

20. What is the purpose for Dairy Loan?

Term Loan: For setting up of Dairy unit (Purchase of high yielding Milch Animals, Construction of Shed, Purchase of Equipments, Cultivation of Green Fodder, Initial Concentrate feed during first month of lactation).

Cash Credit: To meet short term working capital requirements (Feed, labour, Veterinary aid etc.) under KCC Animal Husbandry model.

21. What are the types of facilities available to Farmers Producer Companies (FPCs /FPOs)?

Term Loan, Cash Credit & Composite Loan

22. What is Margin Norms for Loans to Farmers Producer Companies (FPCs / FPOs)?

Term Loan: 15% of the project cost.

Working capital: 15% of the assessed amount.

23. What is the repayment period for Term Loan Star Agro Mills Scheme (Rice Mill, Dhal Mill, OilMill & Flour Mill)?

Upto 7 Years with maximum holiday period of 12 months.

24. What is the purpose of loan / activities covered under loan to Food and Agro Processing?

- ✓ Processing and Preserving of Fruits, Vegetables, Meat, Fish, crustaceans and molluscs
- ✓ Manufacturing of vegetables, animal oils and fats
- ✓ Manufacturing of dairy products
- ✓ Manufacturing of grain mill products, starches and starch products
- ✓ Manufacturing of animal feeds
- ✓ Manufacturing and processing of other Food and Agro products

25. What is the maximum limit per borrower for Produce Marketing Loan (PML)?

Rs.50.00 lakhs

26. What is the Security requirement for Produce Marketing Loan (PML)?

Pledge of Negotiable Warehouse Receipts /stocks evidenced by Warehouse receipts. (E- NWR)

27. What is the income criterion for Loan under IB Rooftop Solar Light Scheme?

- ✓ For salaried class, as applicable to Home Loan, 40% take home pay on gross income after the proposed EMI shall be ensured.
- ✓ This 40% norm may be waived by the sanctioning authority if the take home pay after considering the EMI is more than Rs. 20,000/-. For arriving at eligibility for SHL borrowers, spouse income may also be included.
- ✓ For other individual and non-individual borrowers, the eligibility will be decided based on their capacity to repay the loan as decided by the sanctioning authority based on income from all documented sources.

24. What is the target group of KCC KCC-Allied Fisheries?

- **Dairy** - Farmers, and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer having owned/rented/leased sheds.
- **Poultry and small ruminant** - Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/ birds /rabbit and having owned/rented/leased sheds.
- **Inland Fisheries and Aquaculture** - Fishers, Fish Farmers (individual & groups/ partners/ share croppers / tenant farmers), Self Help Groups, Joint Liability Groups and women groups
- **Marine Fisheries** - Fishers, Fish Farmers (individual & groups/ partners/ share croppers / tenant

farmers), Self Help Groups, Joint Liability Groups and women groups. who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities

25. What is the purpose of KCC Allied –Animal Husbandry & Fisheries Scheme?

- To meet the short term credit requirement of rearing of animals, Birds, etc. (Feeding, veterinary aid, labour, water and electricity supply)
- To meet the short term credit requirement of rearing of Fish, Shrimp, other aquatic organisms, capture of fish. Etc. (seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For Capture fisheries, working capital may include the cost of fuel, ice, labour charges, mooring/ landing charges etc.)

26. What is the Margin for KCC?

- Margin is NIL, since in-built while fixing the Scales of Finance

27. What is the target group of Agri Gold Jewel Loan?

❖ **Working Capital** for

- Crop Cultivation.
- Repairs to Farm Assets.
- Allied activities like Dairy, Fisheries, and Poultry etc.
- Agro Processing
- Repayment of debt taken from Non Institutional Lenders.

❖ **Term loan** – for investment credit under agriculture allied activities.

28. What is SHG Grihalakshmi?

Housing loan to SHG Members

29. What is the purpose of SHG Grihalakshmi?

- ✓ Construction/purchase of a house including sheds/ godowns /to carry out related economic activities (e.g. Cattle shed, provision store, Vegetable shop etc.)
- ✓ All kind of improvements/ repairs/ maintenance/ value addition/ extension of existing house/ shed such as
- ✓ Replacing thatched roof with RCC/Tiled roof
- ✓ Construction of toilets/bathrooms/compound wall
- ✓ Installation of Rainwater harvesting devices
- ✓ Loan for purchase of plot/site should be part of the Housing loan.

(Transfer of property among blood relatives/family members not permissible)

30. What is the utilization capacity suggested by NABARD for lending to Cold Storage?

70:30 utilization of the capacity for rentals and own use, a 5000 MT capacity unit is considered as viable unit.

31. What is the purpose of Dairy Term Loan?

For setting up of Dairy unit (Purchase of high yielding Milch Animals, Construction of Shed, Purchase of Equipments, Cultivation of Green Fodder, Initial Concentrate feed during first month of lactation).

32. What is the purpose of lending to FPO/FPCs?

Term Loan: For acquiring farm machinery, equipment's, refrigerated vehicles, transport vehicles and any other implements/machinery required for cultivation, production, processing and post-harvest processes etc. Construction of storage godown or any other structure utilized for the common use of the FPC for productive purpose.

Cash Credit: To meet the crop cultivation expenses / procurement of farm produce of farmer members and working capital needs of FPCs in the value addition process of farm produces.

Composite Loan: Combination of both term loan and working capital.

33. Who is the target group under lending to Agri Clinic and Agri Business Centres (ACABC)?

- i. All Graduates in Agriculture and Allied subjects from Agricultural Universities (State / Central)/ Universities recognized by ICAR/ UGC.
- ii. Diploma (with at least 50% marks) / Post Graduate Diploma holders in Agriculture and Allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.
- iii. Biological Science Graduates with Post Graduation in Agriculture & Allied subjects.
- iv. Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and Allied subjects.
- v. Diploma/Post-graduate Diploma courses with more than 60 percent of course content in Agriculture and Allied subjects, after B.Sc. with Biological Sciences, from recognized colleges and universities.
- vi. Agriculture related courses at intermediate (i.e. plus two) level, with at least 55% marks.

34. What is the purpose of IB H&T Loan?

To meet the "advance payment" required to engage laborers for cutting, loading and unloading work exclusively for transportation of sugar cane from farmers' field to the sugar factories and fuel expenses for tractors/trailers involved for this purpose only.

35. What is the purpose of IND KRISHI INFRA FUND?

- a) Post-harvest management projects: Supply chain services including e-,marketing platforms, warehouses, silos, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing Centres and Ripening chambers
- b) Viable projects for building community farming assets: Organic inputs production, Bio stimulant production units, infrastructure for smart and precision agriculture, projects identified for providing supply chain infrastructure for clusters of crops including export clusters.; Projects promoted by Central/State/Local governments or their agencies under PPP for building community farming assets or post-harvest management projects.

36. What is the percentage of Interest Subvention under Ind Krishi Infra Fund upto Rs Two Crore?

➤ 3%

37. Who are the target group under IND Micro Food Processing Enterprises-(PMFME)-Individual & IND Micro food processing Enterprises (PMFME) Group?

The existing individual Micro Food Processing Enterprises, as well as groups such as Self Help Groups/Farmers Producers Organizations / Cooperatives would be supported under the scheme for up-gradation of their food processing activities. New units, whether for individuals or groups would only be supported for One District One Product (ODOP)

38. What are the Product Codes for Jewel Loan (Agri) Scheme?

SI	Name of Product	Product code	Term
1	Agri Jewel Loan-REPO	8501-0002	12 months
2	Bumper Agri JL-REPO	8502-0002	
3	RBD-TL-AGRI JL TL MCLR	5702-0002	35 Months

39. Who are all eligible to avail Agri Jewel Loan?

Distressed farmers indebted to Non –Institutional lenders, Farmers engaged in Agriculture Allied Activities, Agri Entrepreneur engaged in Agro Processing, Oral Lessees, Share Cropper, Tenant Farmer and Owner Cultivator

40. What are all the eligible purposes under Agri Jewel Loan?

- ✓ Repayment of debt taken from Non-Institutional lenders for Agriculture
- ✓ To meet working capital requirements for Agro Processing, Sericulture, Bee Keeping, Animal Husbandry , Fishery, Dairy, Crop Cultivation expenses and
- ✓ To meet all Working Capital requirements for Agriculture.

Term loan: For investment credit under Agri and allied Agri.

41. What is the application form to be used for extending Agri Jewel Loan?

Application for Agricultural Loan against pledge of Gold Ornaments- F 120D

42. What is the Applicable Rate of Interest for Agri Jewel Loan?

7.00 %(for REPO rate linked products)

43. What are the documents to be produced for availing Agri JL?

- ✓ Loans upto Rs 2 lakhs to individuals solely engaged in Agri Allied activities need not produce proof for land holding (Declaration may be obtained as a proof for the activity).
- ✓ For others, Proof for land holding/ cultivation/ pursuing Agri activity (declaration only upto 2 lakh rupees)/allied activities/indebtedness to Non –institutional lender.

44. What is the Master Circular to be referred for Jewel Loan Scheme?

1. Adv-201/2019-20 Dt. 19.03.2020.-Master Circular
2. Adv-124/2020-21 dt 11.09.2020. Introduction of New Agri Loan Products linked to REPO RATE
3. Adv-241/2020-21 Dt 03.02.2021- Modifications in Collateral Creation Screen for Loan Against Gold ornament

45. Where you can find Step by Step Procedure for Agri Gold Loan opening?

Help Desk>All Messages>OLD MESSAGES>FAQ on Agri Gold Jewel Loan Scheme

46. Who can access E-Shakti portal?

<https://eshakti.nabard.org> portal is accessible by all our Bank Branches through our Bank Branches' intranet environment

47. Retailing of micro credit(SHG) has proved as effective instrument in solving two critical issues namely----- and -----

- 1) Poverty alleviation 2)Women's empowerment

48. Who are all involved in SHG-Bank linkage programme?

In all states in India, there are Non-Government Organizations (NGOs)/ Voluntary Organizations (Vas), Self Help Promoting Institutions (SHPIs) like State Rural Livelihood Mission (SRLM)/ National Rural Livelihood Mission (NRLM)/ National Urban Livelihood Mission (NULM) which are involved in SHG-Bank linkage programme.

49. What is the Concessions in BG(Performance) Commission for Star Agro Mills Scheme for special rice mill cluster

- 50% concession in applicable BG (Performance Guarantee) commission where the custom milling of Paddy is done for the Government

50. Which of the states are eligible for Special Rice Mill Cluster for NFB facility

- Branches in the states of Chhattisgarh, Andhra Pradesh, Telangana, Madhya Pradesh and Odisha

51. What is the maximum limit under IB H and T Loan (Sugarcane Harvesting and Transportation)

- Rs 7.00 LAKHS

52. What is the CFA available under IND KISAN SAUR SHAKTHI (PM KUSUM)?

- ✓ CFA @ 30% (50% for NE, Sikkim, J&K, HP, Uttarakhand, Lakshadweep and A&N Islands) of the Benchmark Cost or the Tender Cost (whichever is lower) of the stand-alone agri solar pump shall be provided.
- ✓ Subsidy @ 30% is also available from the State Govts

53. What is SATAT

- Scheme for Financing Compressed Bio Gas Plants. (Sustainable Alternatives Towards Affordable Transportation)
- Setting up of Compressed Bio Gas plant with minimum production capacity of 2 Tons per day.
- CFA of Rs 4.00 Cr per 4800 kg of CBG production per day generated from 12000 cubic meters of Bio gas subject to a Max CFA of **Rs 10 Crore**

54. What is the interest subvention available in Ind Pasudhan Mitra

- ✓ GOI will provide 3% interest subvention to eligible beneficiaries.
- ✓ Interest subvention will be paid in advance for the first year

55. What are the activities eligible under Ind Pasudhan Mitra

- ✓ Dairy Processing & value addition infrastructure
- ✓ Meat Processing & value addition infrastructure
- ✓ Animal Feed Plant

56. What are the salient features of KCC Gold Plus

- Limit for combined purpose of crop cultivation and other allied activities.
- Limit to be arrived for 5 years. The existing and proposed 5th year limit should be minimum Rs.1.60 lakh and maximum Rs.3.00 lakh for opening of accounts under the product.
- Documentation to be taken for 5th year clearly specifying limit for each year. Loan amount should be released based on the respective years' Limit arrived as per Scale of Finance (SOF).
- Interest Subvention (IS) @ 2% p.a. and Prompt Repayment Incentive @ 3% p.a. shall be available as per scheme guidelines

- Pledge of gold ornaments to be taken as collateral security. It should be ensured that LTV should not be more than 90% at the time of renewal.

57. What is the purpose of KCC Gold plus

- To meet out the short term credit requirements for cultivation of crops including plantation crops.
- To meet the short term credit requirement of rearing of animals (including Milch Animals, Sheep/Goat rearing, Rabbit rearing), Poultry Birds, etc. (Feeding, veterinary aid, labour, water and electricity supply)
- To meet the short term credit requirement of rearing of Fish, Shrimp, other aquatic organisms, capture of fish. etc. (seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For Capture fisheries, working capital may include the cost of fuel, ice, labour charges, mooring/ landing charges etc.)
- To meet the short term credit requirement of other allied activities like Sericulture, Bee Keeping etc.

58. What is the minimum and maximum loan amount for KCC Gold plus

- For KCC Gold PLUS product the minimum loan limit (5th year Limit) will be Rs.1,60,001/- and the maximum Loan limit will be Rs.3.00 lakhs and subject to ensuring the maximum limit for AH/Fisheries component of Rs. 2.00 lakhs complying with RBI guidelines on KCC Interest Subvention Scheme.

Reference Circulars:

1. Master Circular on Agriculture Loan Products/ADV- 206/2019-20/ Dt. 27.03.2020
2. Discontinuance of certain Product Codes under Agriculture/ADV-210/2019-20/Dt. 30.03.2020
3. Creation of New Products under Agriculture/ADV-218 /2019-20/Dt. 31.03.2020
4. New Loan Product – “IND KISAN SAUR SHAKTHI (PM-KUSUM)” ADV- 258 /2020-21 dated 06.03.2021
5. New Loan Product – “IND Micro Food Processing Enterprises(PMFME)- Individual” & “IND Micro Food Processing Enterprises- (PMFME)- Group” ADV-148 dated 05.10.2020
6. Introduction of SHG- SHAKTI Product with CGFMU Coverage ADV-237 /2020-21 dated 30.01.2021
7. Introduction of New SHG Product ‘SHG NIRMAL ADV-264 /2020-21 dated 18.03.2021.
8. Introduction New Loan Product – “IND PASHUDHAN MITRA ADV -144/2020-21 dated 01.10.2020
9. Agri Gold Jewel Loan ADV -124/2020-21 dated 11.09.2020.
10. Introduction New Loan Product – “IND- KRISHI INFRA FUND ADV -101/2020-21 dated 14.08.2020
11. Adv 98/2021-22 CO:RBD ‘Enhancement of Collateral Free Loans to Self Help Groups (SHGs) under DAY-NRLM from Rs 10 lakh to Rs 20lakh dt 23 08 2021
12. Adv 150/2020-21 CO:RBD ‘ RBI MASTER CIRCULAR ON-DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)
13. ADV- 261/ 2021-22 CO:RBD- Introduction of New KCC Product- KCC Gold Plus