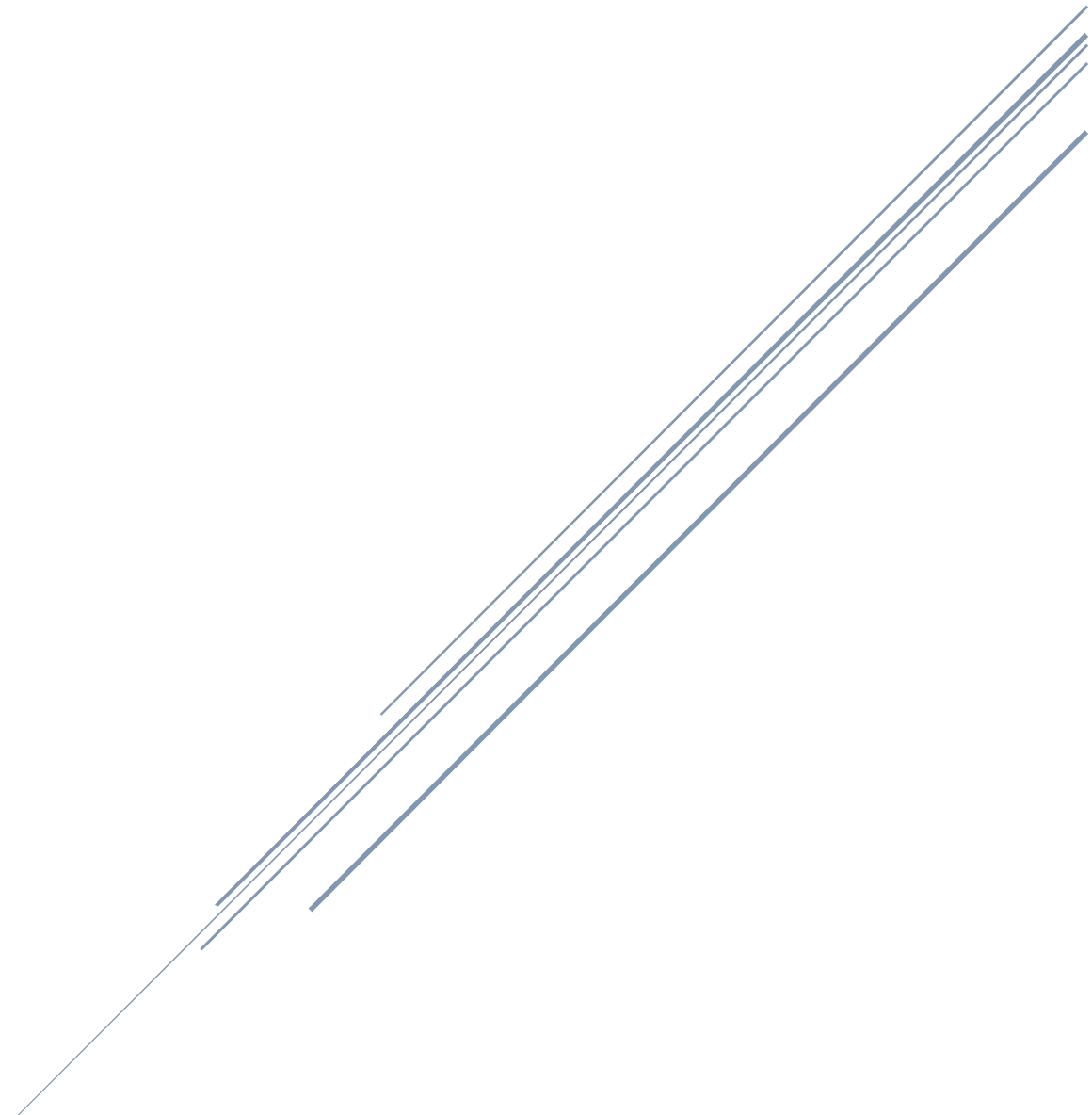


SHG LOAN PRODUCT CODES

Public Sector Banks



Deendayal Antyodaya Yojna – National Rural Livelihoods Mission
New Delhi

Bank of Baroda

Q. 5. Which scheme code is to be used for opening SHG CC/TL accounts of DAY-NRLM to make them eligible for the benefit of Interest Subvention?

Ans. Cash Credit & Term/Demand Loan accounts of SHGs sponsored by DAY-NRLM/SRLM are to be opened in the following scheme codes in CBS:

Sn No	Finacle Parameter	Description						
1.	Scheme Codes	<table border="1"><thead><tr><th>Scheme Code</th><th>Scheme Description</th></tr></thead><tbody><tr><td>CC-019</td><td>Cash Credit NRLM Women SHG</td></tr><tr><td>LA-440</td><td>DL/TL NRLM Women SHG</td></tr></tbody></table>	Scheme Code	Scheme Description	CC-019	Cash Credit NRLM Women SHG	LA-440	DL/TL NRLM Women SHG
		Scheme Code	Scheme Description					
		CC-019	Cash Credit NRLM Women SHG					
LA-440	DL/TL NRLM Women SHG							
2.	Interest Table Codes	<table border="1"><thead><tr><th>Scheme Code</th><th>Applicable Interest Table Code</th></tr></thead><tbody><tr><td>CC-019</td><td>CC193 (ROI- upto 3 Lac @7%, for 3-5 Lac @1 Yr MCLR, above 5 Lac MCLR+SP+1.5%)</td></tr><tr><td>LA-440</td><td>L4402 (ROI- upto 3 Lac @7%, for 3-5 Lac @1 Yr MCLR, above 5 Lac MCLR+SP+1.5%)</td></tr></tbody></table>	Scheme Code	Applicable Interest Table Code	CC-019	CC193 (ROI- upto 3 Lac @7%, for 3-5 Lac @1 Yr MCLR, above 5 Lac MCLR+SP+1.5%)	LA-440	L4402 (ROI- upto 3 Lac @7%, for 3-5 Lac @1 Yr MCLR, above 5 Lac MCLR+SP+1.5%)
		Scheme Code	Applicable Interest Table Code					
		CC-019	CC193 (ROI- upto 3 Lac @7%, for 3-5 Lac @1 Yr MCLR, above 5 Lac MCLR+SP+1.5%)					
LA-440	L4402 (ROI- upto 3 Lac @7%, for 3-5 Lac @1 Yr MCLR, above 5 Lac MCLR+SP+1.5%)							

Bank of India

Bank of India Head Office	BU - Rural
Branch Circular No. 117/	Sub: Rural/ 2023-24/
Sub-subject: General/	
Ref : HO/Rural/YJJ/ 15	Date: Advance Copy

CIRCULAR TO ALL BRANCHES / OFFICES

**STAR SHG SCHEME (SSS)
- Modifications in Financing to SHGs
=====**

20	Scheme Codes	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">AG301</td> <td>CC Agriculture, Food & Agro (monthly interest payable)</td> </tr> <tr> <td>SH321</td> <td>CC Agriculture (half yearly interest payable)</td> </tr> <tr> <td>SH760</td> <td>SHG Demand/ Term Loan (EMI based repayment)</td> </tr> <tr> <td>SH761</td> <td>SHG Demand/ Term Loan (Non-EMI based repayment)</td> </tr> </table>	AG301	CC Agriculture, Food & Agro (monthly interest payable)	SH321	CC Agriculture (half yearly interest payable)	SH760	SHG Demand/ Term Loan (EMI based repayment)	SH761	SHG Demand/ Term Loan (Non-EMI based repayment)
AG301	CC Agriculture, Food & Agro (monthly interest payable)									
SH321	CC Agriculture (half yearly interest payable)									
SH760	SHG Demand/ Term Loan (EMI based repayment)									
SH761	SHG Demand/ Term Loan (Non-EMI based repayment)									

21	MIS Codes in ACM-V Option	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Borrower category</td> <td>76 – Advance to SHG</td> </tr> <tr> <td>Purpose of advance</td> <td>67201- General/Diversification/ unspecified activity of SHG</td> </tr> <tr> <td>Industry Code</td> <td>53 – SHG/JLG</td> </tr> <tr> <td>Free Code 3</td> <td>154 – NRLM 113 – Non-NRLM</td> </tr> <tr> <td>Guarantee Cover Code</td> <td>0, 6, 11, 7, 31/32</td> </tr> </table>	Borrower category	76 – Advance to SHG	Purpose of advance	67201- General/Diversification/ unspecified activity of SHG	Industry Code	53 – SHG/JLG	Free Code 3	154 – NRLM 113 – Non-NRLM	Guarantee Cover Code	0, 6, 11, 7, 31/32
Borrower category	76 – Advance to SHG											
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Industry Code	53 – SHG/JLG											
Free Code 3	154 – NRLM 113 – Non-NRLM											
Guarantee Cover Code	0, 6, 11, 7, 31/32											
22	Correct Data Entry in Finacle	<p>To strengthen systematic monitoring of SHG Bank Linkage Programme, fulfil various reporting requirements and compliance of different regulatory guidelines, branches should enter correct information in CBS system. Proper coding of SHG Accounts (MIS codes) is necessary for correct classification of SHG accounts. Improper classification may lead to wrong classification of Priority Sector Advances/Agricultural Advances and shortfall of achievements in mandatory targets.</p> <p>The correct system input of following parameters to be ensured invariably:-</p> <ul style="list-style-type: none"> > At the time of opening of loan account, branch to link CIFs of all SHG members under relationship tab with SHG group CIF. > The SHG account has to be duly registered with mobile number of any one of the authorized signatories. It will ensure delivery of important message alerts to the group. > Mode of operation in SHG accounts should be as per resolution and restricted to: <ul style="list-style-type: none"> • 002- Jointly by all • 006- Any two jointly • 007- First two jointly • 022- Any three of authorized signatories • 026- Jointly by President and Secretary > Customer type: <ul style="list-style-type: none"> • SHGWM- Women Self Help Groups • SHGML- Men Self Help Groups • SHGMX- Mixed Self-Help Groups > Occupation code: <ul style="list-style-type: none"> • AGRAA- Agriculture and Allied Activities • SLFEM- Self Employed > Constitution code: <ul style="list-style-type: none"> • 61- SHG Direct- Women • 62- SHG Direct- Men • 63- SHG Through NGOs- Women • 64- SHG Through NGOs- Men • 65- SHG Through MFIs- Women • 66- SHG Through MFIs- Men • 70- SHG Mixed > Guarantee cover code: <ul style="list-style-type: none"> • 0- No guarantee • 6- All others/ third party • 11- Credit Guarantee Fund for Micro Units (CGFMU) • 7- CGTMSE • 31/32- NABSANRAKSHAN-A/ NABSANRAKSHAN-F 										



Bank of Maharashtra

 बँक ऑफ महाराष्ट्र Bank of Maharashtra <small>बँक महाराष्ट्र अर अर</small> एक परिवार एक बँक	कृषी विभाग Agriculture Department प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 टेलीफोन/TELE: 020-25614342 फेक्स/FAX : 020-25536748 ई-मेल/e-mail: gmfis1bc@mahabank.co.in	 75 Azadi Ka Amrit Mahotsav	 G20 भारत 2023 भारत <small>THE SAFETY - THE STABILITY - THE PARTNER</small>
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AX1/PSRC/Master Circular-SHG/Cir. No.31/2023-24

Date:02.06.2023

ALL BRANCHES AND ZONAL OFFICES OF THE BANK

Dear Sir / Madam,


Reg : Master Circular – Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

Ref: HO Circular No. AX1/PSRC/Master Circular-SHG/Cir. No.-176 /2022-23 dated 09.12.2023

Scheme Codes	All SHGs under NRLM carry Scheme Code “00101”		
Rate of Interest	Limit	Proposed ROI	Eff. ROI at present
	Up to Rs.3 Lakh	@7.00% p.a. (where interest subvention is available from Central Govt.)	7.00% p.a.
	Above Rs.3 Lakh and up to Rs.5 Lakh	@ 1 Year MCLR (where interest subvention is available from Central Govt.)	8.50% p.a.
	Above Rs.5 Lakh	@1 Year MCLR + (0.50% BSS) + 1.50 % (at present 9.90% p.a.)	10.50% p.a.
Constitution Codes	Constitution code	DESCRIPTION	
	61	SELF-HELP GROUP (SHG)- DIRECT WOMEN	
	62	SELF-HELP GROUP (SHG)- DIRECT -OTHERS	
	63	SELF HELP GROUP (SHG's) THROUGH NGO's- WOMEN	
	64	SELF HELP GROUP (SHG's) THROUGH NGO's- OTHERS	
	65	SELF HELP GROUP (SHG's) THROUGH MFIS- WOMEN	
	66	SELF HELP GROUPS (SHG's) THROUGH MFIS - OTHERS	
Product Codes	New Product Code	Product Description	
	66221298	TL- DAY-NRLM- Women SHGs	
	67221336	CC- DAY-NRLM- Women SHGs	
Processing Fees	Nil- For Govt. sponsored Scheme , as per circular AX1/PLN/Service Charges /Cir. No.269/ 2021-22 dated 31.03.2022		
Documentation Charges	Nil- For Govt. sponsored Scheme , as per circular AX1/PLN/Service Charges /Cir. No.269/ 2021-22 dated 31.03.2022		



Canara Bank

 <p>Canara Bank <small>केनरा बैंक</small> <small>AGRICULTURE SYNDICATE</small></p> <p>AGRICULTURE POLICY SECTION PRIORITY CREDIT WING HEAD OFFICE, BENGALURU - 560 002</p>	<p>INDEX : ADV-117 DATE CODE : AJOS</p>
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SUB: MODIFICATION IN RATE OF INTEREST FOR SELF HELP GROUP LOANS.

We invite the Attention of Branches/Offices to HO Cir IC/***/2023 dated 14/03/2023 wherein we had communicated Micro Finance Policy of the Bank for FY 2023-24 and HO Cir ***/2021, wherein applicable ROI for SHG loans was enumerated.

1. For Term Loans:

- For Product Codes - 737, 764, 789, 801 & 851

Schedule Code	Name of the Schedule Code	Loan Amount	ROI
2011	MCLR - A Grade	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	1 Year MCLR
		Above 5.00lakh	MCLR + 1.25%
2012	MCLR - B Grade	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	1 Year MCLR
		Above 5.00lakh	MCLR + 2.00%
3001	RLLR - A Grade	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	RLLR
		Above 5.00lakh	RLLR + 1.25%
3002	RLLR - B Grade	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	RLLR
		Above 5.00lakh	RLLR + 2.00%
2013	MCLR - A Grade Concession	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	1 Year MCLR
		Above 5.00lakh	MCLR + 1.00%
2014	MCLR - B Grade Concession	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	1 Year MCLR
		Above 5.00lakh	MCLR + 1.75%
3003	RLLR - A Grade Concession	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	RLLR
		Above 5.00lakh	RLLR + 1.00%
3004	RLLR - B Grade Concession	Up to Rs.3.00lakh	7%
		3.00 to 5.00lakh	RLLR
		Above 5.00lakh	RLLR + 1.75%

2. For OD/OCC Limits:

- For Product Codes - 225 & 228.

Interest Index Code	Name of the Interest Index Code	ROI #
29001	Repo Linked Lending Rate	RLLR
31706	NRLM-AJEEVIKA - OD	7%
32001	MCLR ONE YEAR	1 YEAR MCLR

Correct Interest variance to be added after selecting above mentioned interest index code in order to charge the applicable rate of interest as mentioned in **Para A & B** above.

The revised Rate of Interest shall be applicable only for new SHG loans sanctioned from the date of issue of this Circular prospectively and 0.25% additional concession in ROI is applicable only for accounts sourced through SRLM where Tie Up arrangement is available.

Central Bank of India

सेन्ट्रल बँक ऑफ इंडिया



Central Bank of India

Central Office, ChanderMukhi, Nariman Point, Mumbai-400021

Agriculture and Rural Development Department, M.G Road, Fort, Mumbai-400023

Instruction Circular No : 3214
File No : 30

Date : 26.07.2022
Department running No : 247

Deendayal Antyodaya Yojana –National Rural Livelihoods Mission (DAY-NRLM)

Product Description :	Product codes :
CC SHG NRLM-AGRI	6192-1017
TL SHG NRLM-AGRI	6292-5042
CC SHG NRLM	6190-1029
TL SHG NRLM	6290-1134

Indian Bank

LM three tiered ROI products for SHGs of Indian Bank.

per latest RBI guidelines on DAY-NRLM, we have introduced new three tiered ROI products for SHGs to be financed under DAY- NRLM scheme. In these products following ROI will be charged:

1. Outstanding up to Rs. 3 lakhs - 7%
2. Outstanding above Rs. 3 - 5 lakhs - MCLR 1Yr or 10% (whichever is lower).
3. Outstanding above Rs. 5.00 lakhs - Bank's card rate*

cessional rate of interest also embedded for outstanding above Rs. 5.00 lakh in the state of Andhra Pradesh, Kerala, and Bihar.

a Unique Reference Code provided by NRLM is **mandatory** for getting benefits of the above interest slabs under NRLM scheme.

a details of new **NRLM three tiered ROI** products are given below:

NRLM Product Codes PAN INDIA			
CC PRODUCTS		TL PRODUCTS	
PROD CODE	PRODUCT NAME	PROD CODE	PRODUCT NAME
5903 - 0079	RBD-CC-NRLM-SHG-AGRI	5701 - 0067	RBD-TL-NRLM-SHG-AGRI
5903 - 0080	RBD-CC-NRLM-SHG-ALLIED	5701 - 0068	RBD-TL-NRLM-SHG-AG-ALLIED
5903 - 0081	RBD-CC-NRLM-SHG-NON-AGRI	5701 - 0069	RBD-TL-NRLM-SHG-NON-AGRI
5903 - 0091	RBD-CC-NRLM-SHG-SHAKTI-AGRI	5701 - 0079	RBD-TL-NRLM-SHG-SHAKTI-AG
5903 - 0092	RBD-CC-NRLM-SHG-SHAKTI-AG-ALLI	5701 - 0080	RBD-TL-NRLM-SHG-SHAK-ALLI
5903 - 0093	RBD-CC-NRLM-SHG-SHAKTI-NON-AGR	5701 - 0081	RBD-TL-NRLM-SHG-SHAK-N-AG



NRLM Product Codes for ANDHRA PRADESH			
CC PRODUCTS		TL PRODUCTS	
PROD CODE	PRODUCT NAME	PROD CODE	PRODUCT NAME
5903 - 0082	RBD-CC-NRLM-AP-SHG-AGRI	5701 - 0070	RBD-TL-NRLM-AP-SHG-AGRI
5903 - 0083	RBD-CC-NRLM-AP-SHG-AGRI-ALLIED	5701 - 0071	RBD-TL-NRLM-AP-SHG-ALLIED
5903 - 0084	RBD-CC-NRLM-AP-SHG-NON-AGRI	5701 - 0072	RBD-TL-NRLM-AP-SHG-NON-AG
5903 - 0094	RBD-CC-NRLM-AP-SHG-SHAKTI-AGRI	5701 - 0082	RBD-TL-NRLM-AP-SHG-SHK-AG
5903 - 0095	RBD-CC-NRLM-AP-SHG-SHAKTI-ALLI	5701 - 0083	RBD-TL-NRLM-AP-SHG-SHK-AL
5903 - 0096	RBD-CC-NRLM-AP-SHG-SHAKTI-N-AG	5701 - 0084	RBD-TL-NRLM-AP-SHG-SHK-NA

NRLM Product Codes for KERALA			
CC PRODUCTS		TL PRODUCTS	
PROD CODE	PRODUCT NAME	PROD CODE	PRODUCT NAME
5903 - 0085	RBD-CC-NRLM-KL-KUDU-SHG-AGRI	5701 - 0073	RBD-TL-NRLM-KL-KUD-SHG-AG
5903 - 0086	RBD-CC-NRLM-KL-KUD-SHG-AG-ALLI	5701 - 0074	RBD-TL-NRLM-KL-KUD-SHG-AL
5903 - 0087	RBD-CC-NRLM-KL-KUDU-SHG-NON-AG	5701 - 0075	RBD-TL-NRLM-KL-KUD-SHG-NA

Punjab National Bank

For Cash Credit Loans : CCNRL

For Term Loans : TLNRL

 **पंजाब नैशनल बैंक**  **punjab national bank**
...मरामे का इतीक ! ...the name you can BANK upon !

कृषि प्रभाग, प्रधान कार्यालय
प्लॉट सं .4, सेक्टर 10, द्वारका, नई दिल्ली- 110075
AGRICULTURE DIVISION, HEAD OFFICE,
PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075

17-07-2023

TO ALL OFFICES

AGRICULTURE DIVISION CIRCULAR NO. 54/2023

NEW SCHEME CODES FOR DEENDAYAL ANTYODAYA YOJANA - NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM) SCHEME

Detailed guidelines of RBI on Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY- NRLM) have been circulated vide Agriculture Division Circular No. 42/2023 dated 01-06-2023 and subsequent circulars issued from time to time.

Previously, loan accounts under DAY-NRLM scheme were opened under CCOTH/CCAGR (for Cash Credit) and TLAOT (for Term Loan). Opening of loan accounts under the scheme with wrong details often led to improper asset classification, collection of charges and interest application.

Now, with a view to obviate above issues, following two scheme codes have been customized in CBS:

- CCNRL** – for Cash Credit Loan Account
- TLNRL** – for Term Loan

Interest will be charged on monthly basis in accounts opened under new scheme codes. Branch Officials to ensure that interest is serviced timely by the borrowers.

For existing accounts, efforts to be made for conversion of cash credit accounts into new scheme code with the consent of the borrower along with fresh documentation at the time of renewal. However, enhancement under existing scheme code shall not be permitted.

Further, existing term loan accounts opened under the captioned scheme shall continue till liquidation provided 'NRLM/WNRLM' is fed in Free Code 7 in MIS detail.

All other guidelines shall remain unchanged.

Page 1 of 2
Agriculture Division Cir. No.54/2023:
New Scheme Codes for Deendayal Antyodaya Yojana National Rural Livelihood Mission (DAY-NRLM) Scheme
"Confidential-strictly for internal circulation only"

State Bank of India



eCircular

Department: ABU- MICRO CREDIT SELF HELP GROUPS

Sl.No.: 257/2023 - 24

Circular No.: NBG/SHG/3/2023 - 24

Date: Mon 19 Jun 2023

STRICTLY FOR INTERNAL CIRCULATION ONLY

**The Chief General Manager,
State Bank of India,
Local Head Office,
All Circles /CCG/CAG/SARG etc.**

Madam / Dear Sir,

AGRICULTURE BUSINESS UNIT
MASTER CIRCULAR FY 2023-24 - DEENDAYAL ANTYODAYA YOJANA
NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)

13. Details of Product Codes for Lending to SHGs under DAY NRLM:

- 6530-1208- Agri NRLM subvention eligible SHGs – ACC
- 6430-6230-Agri NRLM subvention eligible SHGs – ATL
- 6520-6401- SME NRLM Subvention eligible SHGs– CC
- 6420-6104-SME NRLM subvention eligible SHGs – TL
- 6430-5004-MC-AGR-SHG-KUDUMBASRI MSN – TL
(For Thiruvananthapuram Circle Only)
- 6430 5104- MC-AGR-SHG-KUDUMBASRI MSN – TL
(For Thiruvananthapuram Circle Only)
- 6530-1214- Agri NRLM Up to Rs. 3 Lakhs - ACC
- 6430-6234- Agri NRLM Up to Rs. 3 Lakhs -ATL
- 6520-6404- SME NRLM Up to Rs. 3 Lakhs- ACC
- 6420-6105- SME NRLM Up to Rs. 3 Lakhs- ATL

Union Bank of India

यूनियन बैंक ऑफ इंडिया  Union Bank of India

एकता का अर्थ है एकता A Government of India Undertaking



AGRI BUSINESS DEPARTMENT: CENTRAL OFFICE (ANNEX): HYDERABAD
INSTRUCTION CIRCULAR NO.-0354-2022 Date: 16.09.2022

TO ALL BRANCHES/OFFICES

Hence, we advise all the Branches/Offices to ensure to assign following codes: -

Scheme Name	Free code 4 in MIS code
DAY-NRLM	123-NRLM
DAY-NULM Individual	124-NULM Individual
DAY-NULM SHG	125- NULM SHG
DAY-NULM Group	126-NULM Group
DAY-NRLM SKDRDP accounts	4321-SKDRDP SHG

Branches/Offices are advised to update the free code-4 to all eligible accounts as mentioned above if not updated.