

K-12015(25)/1/2017-UPA-I-UD (EFS: 9031102)
Government of India
M/o Housing and Urban Affairs
(UPA Division)

Room No.324-C, Nirman Bhawan
New Delhi, dated the June 18, 2018
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To,

The Mission Directors, DAY-NULM
All States / UTs

Subject: Guidelines for States - National Roll Out of Central Web Portal for Interest Subvention.

This is in continuation of letter No.K-12015 (25)/1/2017-UPA I SECTION (EFS: 9031102) dated January 17, 2018, and letter no.K-12012 (8)/2/2018-UPA I - UD / (EFTS: 9037786) dated February 20, 2018, regarding centralized web platform for processing of interest subvention under Self Employment Programme (SEP). The Ministry has conducted a Soft Launch of the web portal in April 2018, under which full cycle of processing of interest subvention has been completed successfully in 4 states involving 7 banks as participants (Annexure 1).

2. It is now planned to do a National Roll-out of the portal. States, which have submitted information as per letter dated February 20, 2018, would be able to use this portal. States are also required to complete the process of opening of current Account with Allahabad Bank, and depositing of money in the account, which is required towards payment of interest subvention to the beneficiary loan account. States which have not submitted the required data to the Ministry can do so at the earliest.

3. To take forward the National Roll-out plan, further instructions are given here under:

1. **Users of Portal:** The portal envisages two users viz. Verifier and Approver, both at the State and the ULB levels. At the Verifier level, the user can be a CMM / SMM. The Approver at the ULB and State levels must be Municipal Commissioner and State Mission Director respectively. The designated Approver at the ULB and State level can delegate power of Approval to another permanent government official only through a speaking order. Allahabad Bank will be issuing 'User ids' and 'Passwords' for ULBs and States.
2. **ULB Bank Branch Mapping:** The ULB Bank Branch mapping has been done in the portal based on the information given by the States to the Ministry. In case of requirement of mapping of additional bank branches, ULBs have the option to submit this information on the portal. A similar facility has been provided to banks to submit list of their unmapped branches to states. In such cases, states will be able to send this information to ULBs for vetting and verifying whether such branches have been giving DAY-NULM loans and can be mapped in the portal.
3. **Claim Data Submission:** Banks will be allowed to upload claim data with effect from April 1, 2018. In the first phase all 21 Public Sector Banks and 7 Private Sector Banks (as per Annexure) will be on-boarded. In the second and third phase remaining private sector banks along with RRBs and Cooperative banks will be on-boarded. The banks are requested to upload the information by June end.

4. **Manual Processing of Interest Subvention:** Manual processing of interest subvention may not be required for states which switch over to web portal mode.
 5. **Historical Claim:** A separate communication will be sent regarding allowing the banks to upload historical claim data prior to April 2018. However, prior to that, ULBs and banks will be required to undertake exercise for reconciliation of interest subvention claims processed in the past. A confirmation will need to be sent to the Ministry by banks regarding completion of this exercise.
 6. **Role of ULBs and States:** Once the master and claim data of beneficiaries have been uploaded by the banks, ULB is required to verify and approve the beneficiary data. Thereafter, State will approve the payment to be made to the beneficiaries.
 - a. It is important that verification and approval of beneficiary data and approval of payment is ensured in time, so that, the entire process of interest subvention is completed timely during each processing cycle.
 - b. Once the payment is made to the beneficiaries, States will be able to view the report of successful transactions and download the data.
 7. **Trainings for States, ULBs and Banks:** The Ministry in association with Allahabad Bank will be organizing trainings in each State shortly. The cost of logistics would be borne by the States while Ministry would provide the Trainers. Similar trainings will be organised for sensitization of bankers at the State level. States and ULBs can further organise VCs and workshops at the local level, both for bankers and concerned government functionaries.
 8. **Assistance for Portal Users:** Allahabad Bank will be making available 'Help-line' number shortly which can be used for resolving any queries by the portal users.
 9. **User Manual and FAQ:** A user Manual and FAQ will be available for users in the portal for ready reference.
 10. **Service Fee:** Allahabad Bank will charge a service fee of 1.05% of interest subvention amount released, which will be deducted from the bank account of the State, maintained for this purpose. National Payments Corporation of India (NPCI) service charges for bank account transfer and SMS charges will be deducted at the time of transaction / activity completion.
4. States are requested to pass on this information to the ULBs under their jurisdiction. Any further queries can be sent by email to the undersigned on neeraj.kumar3@gov.in.


(Niraj Kumar)
Director (NULM)
Tel # 2306 2850

Copy to:

1. Shri Anurag Deep, AGM-IT, Allahabad Bank
2. To all States and UTs

Annexure 1: Soft Launch | List of Participants

Sr No	State	Bank
1	Chhattisgarh	Allahabad Bank
2	Jharkhand	Andhra Bank
3	Odisha	Bank of India
4	Rajasthan	Bank of Baroda
5		Canara Bank
6		State Bank of India
7		UCO Bank

Annexure 2: Phase I - List of Banks

Sr. No	Bank
1	Allahabad Bank
2	Andhra Bank
3	Bank of Baroda
4	Bank of India
5	Bank of Maharashtra
6	Canara Bank
7	Central Bank of India
8	Corporation Bank
9	Dena Bank
10	IDBI Bank Limited
11	Indian Bank
12	Indian Overseas Bank
13	Oriental Bank of Commerce
14	Punjab & Sind Bank
15	Punjab National Bank
16	State Bank of India
17	Syndicate Bank
18	UCO Bank
19	Union Bank of India
20	United Bank of India
21	Vijaya Bank
22	Axis Bank
23	HDFC Bank

24	ICICI Bank
25	IDFC Bank
26	Ratnakar Bank
27	Karur Vysya Bank
28	South Indian Bank