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23 April 2019

Circular No. 105/ DFIBT-04/ 2019

The Chairman and Managing Director/ Chairman/ Chief Executive Officer
Scheduled Commercial Banks
(including Scheduled Small Finance Banks and Payment Banks)
Regional Rural Banks
State Cooperative Banks
District Central Cooperative Banks

Madam/ Dear Sir,

Financial Inclusion Fund- A Differentiated Approach

In the past decade, Financial Inclusion Fund (FIF), has been utilised for putting in place the required financial inclusion infrastructure in banks, as well as for providing much needed financial literacy. During this period the concerted efforts of all stakeholders have brought notable progress in both spheres: creating financial awareness and delivery of financial services. However, there still exist regions which are financially excluded and banks where technology adoption is inadequate, thus preventing equitable spread of financial services. To address these disparities in development of various areas and banks it was considered necessary to adopt a new strategy for financial inclusion. Hence, a differentiated strategy is being put in place for support from the FIF from the current financial year 2019-20 onwards.

2. Differentiated Strategy

The strategy involves more thrust on backward districts that are constrained by various physical, economic and sociological characteristics, now termed as the Special Focus Districts (SFDs). The SFDs comprise all Aspirational districts, LWE districts and districts of Hill states, A & N Islands as also those of the North Eastern Region. At present there are 313 SFDs in the country (Annexure I). The grant support from FIF for projects implemented in these SFDs, has been enhanced to 90% of the eligible expenditure incurred by the implementing bank. The grant support for projects in other districts would be limited to 60%, 80% and 90% of eligible expenditure for Scheduled Commercial Banks (SCBs) including scheduled Small Finance Banks (SFBs) and Payment Banks (PBs), Regional Rural Banks (RRBs) and Rural Cooperative Banks (RCBs) respectively.

(contd./-)

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विकास

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3. Schemes

The schemes under FIF have been categorized into three broad groups viz. (i) Standard Schemes on Tap (ii) Special Projects and (iii) Government Schemes.

3.1 Standard Schemes on Tap

There are fourteen schemes in this group, which will be available on tap. However, projects sanctioned under these schemes will have a specific implementation period from the respective date of sanction. These schemes cover activities such as financial literacy, banking technology adoption, regulatory and connectivity & power infrastructure. The details of these schemes are furnished in Annexure II.

3.2 Special Projects

Special Projects are 'pilot projects' which are sanctioned on a project basis and have project specific objectives and outcomes. The pilot projects sanctioned earlier such as Bank Sakhi, Training for BC, CFL etc. and some projects that have balance sanctioned commitments have been grouped under this category.

3.3 Government Schemes

Government Schemes, as and when required, will be implemented by NABARD, Head Office. At present support for establishment of Aadhaar Enrolment and Update Centres (AECs) and 20 lakh BHIM Aadhaar Pay Devices is available upto 30 September 2019 for assistance.

4. Approach to FI

To achieve the goals of this differentiated strategy, banks need to adopt a scientific process for identification of area, do proper planning, submit proposal to NABARD, Regional Office for sanction and effectively implement schemes, monitor the outcomes and claim eligible expenditure from NABARD, Regional Office. All banks are requested to plan their requirements for financial literacy and inclusion infrastructure assistance from FIF, in both physical as well as financial terms and ensure that these are in sync with Financial Inclusion Plans of the bank, Gram Panchayat Development Plan, and the State's preference for backward districts as well as blocks. To enable this, it has been decided that from the current year onwards all banks including the Scheduled Commercial Banks will submit the proposals under FIF to the respective Regional Offices of NABARD (subject to certain exceptions), to enable better control on state-wise implementation of the schemes with better monitoring of desired outcomes.

5. Monitoring

The implementation of projects sanctioned under FIF will be monitored by NABARD, RO on a quarterly basis and feedback shared in SLBC fora, besides undertaking visits and studies. Further, it is also decided that ex-post evaluation of all schemes where financial support of more than Rs.25 crore has been sanctioned and released will be conducted by NABARD through a third party.

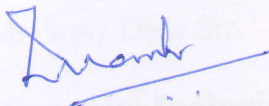
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6. Proposal

6.1 Project proposal and claim formats for submission have been simplified and are enclosed. (Annexures III and IV).

6.2 This circular will come into effect from the date of issue and the revised norms for these schemes will be applicable replacing the earlier ones. All ongoing projects, sanctioned prior to the date of this circular will continue to be governed by terms and conditions as sanctioned. These will get closed on completion and clarification, if any in this regard may be sought from the concerned sanctioning office.

Yours faithfully



(L.R. Ramachandran)
Chief General Manager

Annexures:

- I. List of SFDs
- II. Standard Schemes on Tap
- III. Proposal Format
- IV. Claim Format

Summary of Special Focus Districts for Differentiated Intervention

Sl No	Name of the State	Total No of SF districts	No of Aspirational districts	No of LWE districts	No of NER districts	No of Hill State districts
1	Andaman & Nicobar	3			3	
2	Andhra Pradesh	7	3	6		
3	Arunachal Pradesh	25	1		25	
4	Assam	33	7		33	
5	Bihar	23	13	16		
6	Chhattisgarh	15	10	14		
7	Gujarat	2	2			
8	Haryana	1	1			
9	Himachal Pradesh	12	1			11
10	Jammu & Kashmir	22	2			22
11	Jharkhand	24	19	19		
12	Karnataka	2	2			
13	Kerala	3	1	3		
14	Madhya pradesh	10	8	2		
15	Maharashtra	6	4	3		
16	Manipur	16	1		16	
17	Meghalaya	12	1		11	
18	Mizoram	8	1		8	
19	Nagaland	11	1		11	
20	Odisha	19	10	15		
21	Punjab	2	2			
22	Rajasthan	5	5			
23	Sikkim	4	1			4
24	Tamilnadu	2	2			
25	Telangana	10	3	8		
26	Tripura	8	1		8	
27	Uttar Pradesh	9	8	3		
28	Uttarakhand	13	2			13
29	West Bengal	6	5	1		
	Grand Total	313	117	90	115	50

(i)

Statewise Special Focus Districts (SFDs)						
Sl No	Name of the State	Name of the district	Aspirational	LWE	NER	Hill States
1	Andaman & Nicobar	Nicobar			NER	
2	Andaman & Nicobar	North and Middle Andaman			NER	
3	Andaman & Nicobar	South Andaman			NER	
4	Andhra Pradesh	Visakhapatnam	Aspirational	LWE		
5	Andhra Pradesh	Vizianagaram	Aspirational	LWE		
6	Andhra Pradesh	East Godavari		LWE		
7	Andhra Pradesh	Guntur		LWE		
8	Andhra Pradesh	Srikakulam		LWE		
9	Andhra Pradesh	West Godavari		LWE		
10	Andhra Pradesh	YSR Kadapa	Aspirational			
11	Arunachal Pradesh	Namsai	Aspirational		NER	
12	Arunachal Pradesh	Anjaw			NER	
13	Arunachal Pradesh	Changlang			NER	
14	Arunachal Pradesh	Dibang Valley			NER	
15	Arunachal Pradesh	East Kameng			NER	
16	Arunachal Pradesh	East Siang			NER	
17	Arunachal Pradesh	Kamle			NER	
18	Arunachal Pradesh	Kra Daadi			NER	
19	Arunachal Pradesh	Kurung Kumey			NER	
20	Arunachal Pradesh	Lepa-Rada			NER	
21	Arunachal Pradesh	Lohit			NER	
22	Arunachal Pradesh	Longding			NER	
23	Arunachal Pradesh	Lower Dibang Valley			NER	
24	Arunachal Pradesh	Lower Siang			NER	
25	Arunachal Pradesh	Lower Subansiri			NER	
26	Arunachal Pradesh	Pakke-Kessang			NER	
27	Arunachal Pradesh	Papum Pare			NER	
28	Arunachal Pradesh	Shi-Yomi			NER	
29	Arunachal Pradesh	Siang			NER	
30	Arunachal Pradesh	Tawang			NER	
31	Arunachal Pradesh	Tirap			NER	
32	Arunachal Pradesh	Upper Siang			NER	
33	Arunachal Pradesh	Upper Subansiri			NER	
34	Arunachal Pradesh	West Kameng			NER	
35	Arunachal Pradesh	West Siang			NER	
36	Assam	Baksa	Aspirational		NER	
37	Assam	Barpeta	Aspirational		NER	
38	Assam	Darrang	Aspirational		NER	
39	Assam	Dhubri	Aspirational		NER	
40	Assam	Goalpara	Aspirational		NER	
41	Assam	Hailakandi	Aspirational		NER	
42	Assam	Udalguri	Aspirational		NER	
43	Assam	Biswanath			NER	
44	Assam	Bongaigaon			NER	
45	Assam	Cachar			NER	
46	Assam	Charaideo			NER	
47	Assam	Chirang			NER	
48	Assam	Dhemaji			NER	
49	Assam	Dibrugarh			NER	
50	Assam	Dima Hasao			NER	
51	Assam	Golaghat			NER	
52	Assam	Hojai			NER	
53	Assam	Jorhat			NER	
54	Assam	Kamrup			NER	
55	Assam	Kamrup Metropolitan			NER	
56	Assam	Karbi Anglong			NER	
57	Assam	Karimganj			NER	
58	Assam	Kokrajhar			NER	
59	Assam	Lakhimpur			NER	
60	Assam	Majuli			NER	
61	Assam	Morigaon			NER	
62	Assam	Nagaon			NER	
63	Assam	Nalbari			NER	
64	Assam	Sivasagar			NER	
65	Assam	Sonitpur			NER	

Sl No	Name of the State	Name of the district	Aspirational	LWE	NER	Hill States
66	Assam	South Salmara-Mankachar			NER	
67	Assam	Tinsukia			NER	
68	Assam	West Karbi Anglong			NER	
69	Bihar	Aurangabad	Aspirational	LWE		
70	Bihar	Banka	Aspirational	LWE		
71	Bihar	Gaya	Aspirational	LWE		
72	Bihar	Jamui	Aspirational	LWE		
73	Bihar	Muzaffarpur	Aspirational	LWE		
74	Bihar	Nawada	Aspirational	LWE		
75	Bihar	Araria	Aspirational			
76	Bihar	Begusarai	Aspirational			
77	Bihar	Katihar	Aspirational			
78	Bihar	Khagaria	Aspirational			
79	Bihar	Purnia	Aspirational			
80	Bihar	Sheikhpura	Aspirational			
81	Bihar	Sitamarhi	Aspirational			
82	Bihar	Arwal		LWE		
83	Bihar	East Champaran		LWE		
84	Bihar	Jehanabad		LWE		
85	Bihar	Kaimur		LWE		
86	Bihar	Lakhisarai		LWE		
87	Bihar	Munger		LWE		
88	Bihar	Nalanda		LWE		
89	Bihar	Rohtas		LWE		
90	Bihar	Vaishali		LWE		
91	Bihar	West Champaran		LWE		
92	Chhattisgarh	Bastar	Aspirational	LWE		
93	Chhattisgarh	Bijapur	Aspirational	LWE		
94	Chhattisgarh	Dantewada	Aspirational	LWE		
95	Chhattisgarh	Kanker	Aspirational	LWE		
96	Chhattisgarh	Kondagaon	Aspirational	LWE		
97	Chhattisgarh	Mahasamund	Aspirational	LWE		
98	Chhattisgarh	Narayanpur	Aspirational	LWE		
99	Chhattisgarh	Rajnandgaon	Aspirational	LWE		
100	Chhattisgarh	Sukma	Aspirational	LWE		
101	Chhattisgarh	Korba	Aspirational			
102	Chhattisgarh	Balrampur		LWE		
103	Chhattisgarh	Balod		LWE		
104	Chhattisgarh	Dhamtari		LWE		
105	Chhattisgarh	Gariyabad		LWE		
106	Chhattisgarh	Kabirdham		LWE		
107	Gujarat	Dahod	Aspirational			
108	Gujarat	Narmada	Aspirational			
109	Harvana	Mewat	Aspirational			
110	Himachal Pradesh	Chamba	Aspirational			Hill State
111	Himachal Pradesh	Bilaspur				Hill State
112	Himachal Pradesh	Hamirpur				Hill State
113	Himachal Pradesh	Kangra				Hill State
114	Himachal Pradesh	Kinnaur				Hill State
115	Himachal Pradesh	Kullu				Hill State
116	Himachal Pradesh	Lahaul and Spiti				Hill State
117	Himachal Pradesh	Mandi				Hill State
118	Himachal Pradesh	Shimla				Hill State
119	Himachal Pradesh	Sirmaur				Hill State
120	Himachal Pradesh	Solan				Hill State
121	Himachal Pradesh	Una				Hill State
122	Jammu & Kashmir	Baramulla	Aspirational			Hill State
123	Jammu & Kashmir	Kupwara	Aspirational			Hill State
124	Jammu & Kashmir	Anantnag				Hill State
125	Jammu & Kashmir	Bandipore				Hill State
126	Jammu & Kashmir	Budgam				Hill State
127	Jammu & Kashmir	Doda				Hill State
128	Jammu & Kashmir	Ganderbal				Hill State
129	Jammu & Kashmir	Jammu				Hill State
130	Jammu & Kashmir	Kargil				Hill State
131	Jammu & Kashmir	Kathua				Hill State
132	Jammu & Kashmir	Kishtwar				Hill State
133	Jammu & Kashmir	Kulgam				Hill State
134	Jammu & Kashmir	Leh				Hill State

Sl No	Name of the State	Name of the district	Aspirational	LWE	NER	Hill States
135	Jammu & Kashmir	Poonch				Hill State
136	Jammu & Kashmir	Pulwama				Hill State
137	Jammu & Kashmir	Rajouri				Hill State
138	Jammu & Kashmir	Ramban				Hill State
139	Jammu & Kashmir	Reasi				Hill State
140	Jammu & Kashmir	Samba				Hill State
141	Jammu & Kashmir	Shopian				Hill State
142	Jammu & Kashmir	Srinagar				Hill State
143	Jammu & Kashmir	Udhampur				Hill State
144	Jharkhand	Bokaro	Aspirational	LWE		
145	Jharkhand	Chatra	Aspirational	LWE		
146	Jharkhand	Dumka	Aspirational	LWE		
147	Jharkhand	Garhwa	Aspirational	LWE		
148	Jharkhand	Giridih	Aspirational	LWE		
149	Jharkhand	Gumla	Aspirational	LWE		
150	Jharkhand	Hazaribagh	Aspirational	LWE		
151	Jharkhand	Khunti	Aspirational	LWE		
152	Jharkhand	Latehar	Aspirational	LWE		
153	Jharkhand	Lohardaga	Aspirational	LWE		
154	Jharkhand	Palamu	Aspirational	LWE		
155	Jharkhand	Ramgarh	Aspirational	LWE		
156	Jharkhand	Ranchi	Aspirational	LWE		
157	Jharkhand	Simdega	Aspirational	LWE		
158	Jharkhand	Godda	Aspirational			
159	Jharkhand	Pakur	Aspirational			
160	Jharkhand	Pashchimi Singhbhum	Aspirational			
161	Jharkhand	Purbi Singhbhum	Aspirational			
162	Jharkhand	Sahibganj	Aspirational			
163	Jharkhand	Dhanbad		LWE		
164	Jharkhand	East Singhbhum		LWE		
165	Jharkhand	Koderma		LWE		
166	Jharkhand	Saraikela-Kharaswan		LWE		
167	Jharkhand	West Singhbhum		LWE		
168	Karnataka	Raichur	Aspirational			
169	Karnataka	Yadgir	Aspirational			
170	Kerala	Wayanad	Aspirational	LWE		
171	Kerala	Malappuram		LWE		
172	Kerala	Palakkad		LWE		
173	Madhya pradesh	Barwani	Aspirational			
174	Madhya pradesh	Chhatarpur	Aspirational			
175	Madhya pradesh	Damoh	Aspirational			
176	Madhya pradesh	Guna	Aspirational			
177	Madhya pradesh	Khandwa	Aspirational			
178	Madhya pradesh	Rajgarh	Aspirational			
179	Madhya pradesh	Singrauli	Aspirational			
180	Madhya pradesh	Vidisha	Aspirational			
181	Madhya Pradesh	Balaghat		LWE		
182	Madhya Pradesh	Mandla		LWE		
183	Maharashtra	Gadchiroli	Aspirational	LWE		
184	Maharashtra	Nandurbar	Aspirational			
185	Maharashtra	Osmanabad	Aspirational			
186	Maharashtra	Washim	Aspirational			
187	Maharashtra	Chandrapur		LWE		
188	Maharashtra	Gondia		LWE		
189	Manipur	Chandel	Aspirational		NER	
190	Manipur	Bishnupur			NER	
191	Manipur	Churachandpur			NER	
192	Manipur	Imphal East			NER	
193	Manipur	Imphal West			NER	
194	Manipur	Jiribam			NER	
195	Manipur	Kakching			NER	
196	Manipur	Kamjong			NER	
197	Manipur	Kangpokpi			NER	
198	Manipur	Noney			NER	
199	Manipur	Pherzawl			NER	
200	Manipur	Senapati			NER	
201	Manipur	Tamenglong			NER	
202	Manipur	Tengnoupal			NER	
203	Manipur	Thoubal			NER	

Sl No	Name of the State	Name of the district	Aspirational	LWE	NER	Hill States
204	Manipur	Ukhrul			NER	
205	Meghalaya	Ribhoi	Aspirational			
206	Meghalaya	East Garo Hills			NER	
207	Meghalaya	East Jaintia Hills			NER	
208	Meghalaya	East Khasi Hills			NER	
209	Meghalaya	North Garo Hills			NER	
210	Meghalaya	Ri Bhoi			NER	
211	Meghalaya	South Garo Hills			NER	
212	Meghalaya	South West Garo Hills			NER	
213	Meghalaya	South West Khasi Hills			NER	
214	Meghalaya	West Garo Hills			NER	
215	Meghalaya	West Jaintia Hills			NER	
216	Meghalaya	West Khasi Hills			NER	
217	Mizoram	Mamit	Aspirational		NER	
218	Mizoram	Aizawl			NER	
219	Mizoram	Champhai			NER	
220	Mizoram	Kolasib			NER	
221	Mizoram	Lawngtlai			NER	
222	Mizoram	Lunglei			NER	
223	Mizoram	Saiha			NER	
224	Mizoram	Serchhip			NER	
225	Nagaland	Kiphire	Aspirational		NER	
226	Nagaland	Dimapur			NER	
227	Nagaland	Kohima			NER	
228	Nagaland	Longleng			NER	
229	Nagaland	Mokokchung			NER	
230	Nagaland	Mon			NER	
231	Nagaland	Peren			NER	
232	Nagaland	Phek			NER	
233	Nagaland	Tuensang			NER	
234	Nagaland	Wokha			NER	
235	Nagaland	Zunheboto			NER	
236	Odisha	Kalahandi	Aspirational	LWE		
237	Odisha	Kandhamal	Aspirational	LWE		
238	Odisha	Koraput	Aspirational	LWE		
239	Odisha	Malkangiri	Aspirational	LWE		
240	Odisha	Nuapada	Aspirational	LWE		
241	Odisha	Rayagada	Aspirational	LWE		
242	Odisha	Balangir	Aspirational			
243	Odisha	Dhenkanal	Aspirational			
244	Odisha	Gajapati	Aspirational			
245	Odisha	Nawarangpur	Aspirational			
246	Odisha	Angul		LWE		
247	Odisha	Bargarh		LWE		
248	Odisha	Bolangir		LWE		
249	Odisha	Boudh		LWE		
250	Odisha	Deogarh		LWE		
251	Odisha	Nabrangpur		LWE		
252	Odisha	Nayagarh		LWE		
253	Odisha	Sambhalpur		LWE		
254	Odisha	Sundargarh		LWE		
255	Punjab	Ferozpur	Aspirational			
256	Punjab	Moga	Aspirational			
257	Rajasthan	Baran	Aspirational			
258	Rajasthan	Dholpur	Aspirational			
259	Rajasthan	Jaisalmer	Aspirational			
260	Rajasthan	Karauli	Aspirational			
261	Rajasthan	Sirohi	Aspirational			
262	Sikkim	West Sikkim	Aspirational			Hill State
263	Sikkim	East Sikkim				Hill State
264	Sikkim	North Sikkim				Hill State
265	Sikkim	South Sikkim				Hill State
266	Tamilnadu	Ramanathapuram	Aspirational			
267	Tamilnadu	Virudhunagar	Aspirational			
268	Telangana	Khammam	Aspirational	LWE		
269	Telangana	Asifabad	Aspirational			
270	Telangana	Bhopapalli	Aspirational			
271	Telangana	Adilabad		LWE		

Sl No	Name of the State	Name of the district	Aspirational	LWE	NER	Hill States
272	Telangana	Bhadradi-Kothagudem		LWE		
273	Telangana	Jayashanker-Bhupalpally		LWE		
274	Telangana	Komaram-Bheem		LWE		
275	Telangana	Mancherial		LWE		
276	Telangana	Peddapalle		LWE		
277	Telangana	Warangal Rural		LWE		
278	Tripura	Dhalai	Aspirational		NER	
279	Tripura	Gomati			NER	
280	Tripura	Khowai			NER	
281	Tripura	North Tripura			NER	
282	Tripura	Sepahijala			NER	
283	Tripura	South Tripura			NER	
284	Tripura	Unokoti			NER	
285	Tripura	West Tripura			NER	
286	Uttar Pradesh	Balrampur	Aspirational			
287	Uttar Pradesh	Chandauli	Aspirational	LWE		
288	Uttar Pradesh	Sonebhadra	Aspirational	LWE		
289	Uttar Pradesh	Bahraich	Aspirational			
290	Uttar Pradesh	Chitrakoot	Aspirational			
291	Uttar Pradesh	Fatehpur	Aspirational			
292	Uttar Pradesh	Shrawasti	Aspirational			
293	Uttar Pradesh	Siddharthnagar	Aspirational			
294	Uttar Pradesh	Mirzapur		LWE		
295	Uttarakhand	Haridwar	Aspirational			Hill State
296	Uttarakhand	Udham Singh Nagar	Aspirational			Hill State
297	Uttarakhand	Almora				Hill State
298	Uttarakhand	Bageshwar				Hill State
299	Uttarakhand	Chamoli				Hill State
300	Uttarakhand	Champawat				Hill State
301	Uttarakhand	Dehradun				Hill State
302	Uttarakhand	Nainital				Hill State
303	Uttarakhand	Pauri Garhwal				Hill State
304	Uttarakhand	Pithoragarh				Hill State
305	Uttarakhand	Rudraprayag				Hill State
306	Uttarakhand	Tehri Garhwal				Hill State
307	Uttarakhand	Uttarkashi				Hill State
308	West Bengal	Birbhum	Aspirational			
309	West Bengal	Dakshin Dinajpur	Aspirational			
310	West Bengal	Maldah	Aspirational			
311	West Bengal	Murshidabad	Aspirational			
312	West Bengal	Nadia	Aspirational			
313	West Bengal	Jhargram		LWE		

Financial Inclusion Fund: Standard Schemes on Tap

SN	Scheme for Support towards	Activities	Eligible Banks	Support (Maximum Amount and Unit)
1	2	3	4	5
I. Financial Literacy Programmes				
1.	Financial and Digital Literacy Camps by branches of banks	Conduct of literacy programmes on various topics and target groups in Rural areas	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB	a. SFD: Rs.6,000/- per camp b. Other districts: Rs.5,000/- per camp Unit: Number of camps
2.	Financial and digital literacy camps through FLCs	Conduct of literacy camps on various topics to specific target groups through FLCs	i. RRB ii. RCB	a. SFD: Rs.6,000/- per camp b. Other districts: Rs.5,000/- per camp Unit: Number of camps
3.	Reimbursement of Examination fee of BC/BF	Examination Fee of BCs/BFs who pass the certification exam of IIBF	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFD and Other districts alike: Rs.800/- per BC/ BF Unit: number of BCs/ BFs
4.	Demonstration Van for Financial Literacy	Capital expenses incurred on Operationalization of mobile demonstration van – components may include Display panel, ATM, microATM, GPRS Router, UPS, PoS, VSAT, etc. and printed financial literacy material in vernacular language.	i. RRB ii. RCB	SFD: Rs.15 lakh per Demo van. One per district (on selective basis) and maximum 3 Demo vans per bank Unit: Demonstration Van

II. Banking Technology Adoption Schemes				
5.	microATM Deployment	Deployment locations of microATMs: i. SCBs: Schools and colleges in SFDs. Milk Societies in all districts. ii. RRBs: Schools and colleges in SFDs. Fixed BC points, branches, Milk Societies in all districts. iii. RCBs: Branches, PACS/Milk Societies/other non-credit societies.	i.SCB (including SFB & PB) ii.RRB iii.RCB	a. SFD: Rs.22,500/- per device b. Other districts: a. SCB: Rs.15,000/- per device b. RRB:Rs.20,000/- per device c. RCB:Rs.22,500/- per device Unit: Number of microATMs
6.	POS/ mPOS Deployment	Deployment of PoS/ mPoS terminals in Tier 3 to Tier 6 centres	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFD and Other districts alike: Rs.6,000/- per device Unit: number of POS/ mPOS
7.	Dual Authentication Implementation (Note: Proposal to be submitted to NABARD, HO by SCBs)	Enabling Dual Authentication feature in microATMs at BC locations by development of software patch and its installation on microATMs, including expenses incurred at Switch/ CBS level.	i. SCB (including SFB & PB) ii. RRB	SFDs and Other districts alike: a. SCBs: Rs. 7 lakh per TSP, for maximum of 3 microATM TSPs per bank b. RRBs: Rs. 7 lakh per TSPs, for maximum of 2 microATM TSPs per bank Unit: Number of microATM TSPs
8.	Onboarding BHIM UPI	Cost of software development and implementation for on-boarding to BHIM UPI with security audit and maintenance for three years.	i. RRB ii. RCB	SFDs and Other districts alike: Rs.5 lakh per bank Unit: One per bank

9.	Onboarding PFMS	Software development and implementation cost towards on-boarding to PFMS	i. RCB	SFDs and Other districts alike: Rs.2.75 lakh per bank Unit: One per bank
III. Regulatory Infrastructure Support				
10.	AUA/KUA Membership	i. StCB and RRB: Either AUA/KUA Membership or Sub AUA/KUA membership ii. DCCB Sub AUA/KUA membership	i.RRB ii.RCB	SFDs and Other districts alike: a. AUA/KUA -Rs.25 lakh per bank b. Sub-AUA /KUA – Rs. 5 lakh per bank Unit: One per bank
11.	Onboarding CKYCR	Expenses incurred on: i. Hardware and Software for CKYCR – PC, Scanner, Biometric device, modem, etc. ii. Internet Connectivity charges , data uploading and AMC charges for one year.	i. RRB ii. RCB	SFDs and Other districts alike: a. RCB: Rs.4 lakh per bank b. RRB: Rs.3.60 lakh per bank Unit: One per bank
IV. Support for Connectivity and Power Infrastructure				
12.	VSAT Deployment	Installation of VSAT in Sub-Service Area (SSA) of the Bank for i. Kiosk/Fixed CSP ii. New branches opened	i.SCB (including SFB & PB) ii.RRB iii.RCB	Only in SFD: Rs.3 lakh per unit Unit: No. of VSAT
13.	Mobile Signal Booster Deployment	Installation of Mobile Signal Booster in SSA of the Bank for a. Kiosk/Fixed CSP b. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD: Rs.6,000/- per unit Unit: No. of Mobile Signal Booster
14.	Solar power unit/ UPS Deployment	Installation of solar power / UPS in SSA of the Bank for a. Kiosk/Fixed CSP b. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD: Rs.1 lakh per unit Unit: No. of solar power / UPS units

Note: The grant support for SFDs is 90% of the eligible expenditure incurred by the implementing bank. For other districts and for projects applicable to SFD and other districts alike, grant support is 60%, 80% and 90% of eligible expenditure for SCBs, (including SFBs and PBs), RRBs and RCBs respectively.

PROPOSAL FORMAT

(On the Letter Head of the Bank)

The Chief General Manager
NABARD
.....Regional Office

Madam/ Dear Sir,

**Financial Inclusion Fund (FIF) –
Request for Sanction of Grant Assistance for**

With reference to the Circular No. / DFIBT - / 2019 dated on the above subject, we seek sanction of grant assistance of Rs. _____ (Rupees ---- only) under FIF. The project proposal indicating the details of the activity, area of operation, implementation methodology, monitoring mechanism, outcome envisaged etc. is furnished in Appendix- 1.

Authorised Signatory

Name

Designation

Address and Contact No.

Encl.: as above

Project Proposal for (purpose)

Background

The existing Financial Inclusion (FI) status in the project area, the technological status of the Bank and indicate the need of undertaking the project.

2. Approach to FI

The approach planned to fill in the identified gap: physical and financial, with annual phasing.

3. Geographical Area

The name/s of District/Block/Village where the FI initiatives are planned or which will be benefitted by these initiatives.

4. Implementation Period

The overall period with activity wise break up to complete the project. The activities for which support has been sought will be governed by the existing guidelines.

5. Support sought under FIF

Out of various activities identified at (2) above, the support sought out of FIF for the following scheme/s:

S No.	Name of Scheme/s	No. of units for SFDs	No. of units for Others*	Unit rate (Rs.) #	Total Financial Outlay (Rs.)	Eligible Amount for support	Remarks
(a)	(b)	(c)	(d)	(e)	(f=d x e)	(g)	

** In case of bank specific schemes like PFMS the units may be indicated in column (d).*

#If there are more than one unit rate in any scheme a separate entry may be made for each unit rate.

6. Outcome

The outcome for each of the activity and overall outcome of the projects indicating the benefits accruing to the Bank/Customers /other stakeholders, covering those indicated in sanction letter.

7. Monitoring

Monitoring, evaluating and reporting mechanism envisaged for effective implementation of the project.

CLAIM FORMAT

(On the Letter Head of the Bank)

To
The Chief General Manager
NABARD
.....Regional Office

Madam/ Dear Sir,

Grant assistance under Financial Inclusion Fund – Request for Claim

Please refer to the sanction letter no. _____ dated _____ sanctioning an amount of Rs. _____ (Rupees _____ only). We request you to reimburse an amount of Rs. _____ (Rupees _____ only) towards the following scheme/s:

SN	Name of Scheme	No. of units for SFDs	No. of units for Others*	Unit rate (Rs.)#	Total Expenditure (Rs.) (Net of ITC)@	Amount Claimed (as per Eligibility) (Rs.)	Remarks
(a)	(b)	(c)	(d)	(e)	(f=d x e-ITC)	(g)	(h)

* In case of bank specific schemes like PFMS the units may be indicated in column (d).

#If there are more than one unit rate in any scheme a separate entry may be made for each unit rate.
@ITC = Input Tax credit received/receivable against GST.

2. The Terms and Conditions of the sanction letter in reference *are accepted/ have been accepted vide our letter no. _____ dated _____* and have been adhered to. Details of the claim as per format prescribed in the sanction letter are attached herewith at Annexure _____.

3. We have implemented the project and have achieved the following outcomes:

The outcome along with the district wise location details for each of the activity and overall outcome of the projects indicating the benefits accruing to the Bank/Customers /other stakeholders may be mentioned.

Yours faithfully

Authorized Signatory

Name

Designation

Address and Contact No.