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ग्रामीण विकास मंत्रालय
ग्रामीण विकास विभाग
भारत सरकार
कृषि भवन, नई दिल्ली-110114
Ministry of Rural Development
Deptt. of Rural Development
Government of India
Krishi Bhavan, New Delhi-110114

DO # I-12011/15/2013-SGSY (C)
January 04, 2016

Dear Shri Joshi ,

You are aware that correct coding of SHGs by respective bank branches is key to accurate data sharing on credit linkage of SHGs and extending benefits under interest subvention to eligible SHGs. An advisory in this regard has been issued by Reserve Bank of India. The same is attached for reference. However it has been observed that in many instances branch managers are not applying the unique codes suggested by controlling offices of respective banks. This has led to discrepancy in information on SHG bank linkage. This issue has been highlighted at the recently conducted Central Level Coordination Committee (CLCC) Meeting and also at the IBA Sub Committee Meeting.

As decided at the IBA Sub Committee Meeting, NRLM has compiled a booklet on the Unique Codes for SHGs as notified by Public Sector Banks. The same is enclosed for reference. You are requested to share the details of the codes with branches of respective banks and ensure that bank branches complete the exercise of assigned correct codes to all SHGs within 31st January 2016. SLBC may also be appraised on the matter for necessary facilitation.

An early action on the subject will be highly appreciated.

with regards.

Yours Sincerely,


(Atal Dulloo)

Shri D R Joshi
CEO
USRLM
Department of Rural Development
SPMU- 4B Subhash Road,
Dehradun-248001



Product Codes for SHG Bank Linkage

Public Sector Banks



National Rural Livelihoods Mission

Ministry of Rural Development
Government of India




Indian Banks' Association

The Ministry of Rural Development, Government of India launched a new programme known as National Rural Livelihoods Mission (NRLM) by restructuring and replacing the Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme with effect from April 01, 2013. NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services.

SHG-bank linkage is one of the critical aspects of NRLM. For this, NRLM has been relying on the data provided by NABARD's status of Microfinance Report, for determining the number of SHGs in the country, the bank linkage of the SHGs, and the same is used for the target setting and devising future actions of the NRLM in the area of Financial Inclusion. However, it is felt that the information is not complete, is delayed and that there is a need for NRLM to have a dynamic database to make decisions in view of the accurate and most recent data on SHG-Bank linkage.

Also, Government of India has announced Interest Subvention Scheme for the women SHGs wherein the regular SHGs would be incentivized in terms of Interest Subvention so that they can avail the credit at 7% rate of Interest. This further demands a dynamic database wherein the monthly transactions of the SHGs are captured to disburse the benefits under the scheme to the eligible SHGs in a transparent manner.

In view of the above, NRLM has developed a SHG-bank linkage portal. Banks are sharing SHG Bank-Linkage transaction data directly from CBS with the NRLM in a specified format, at monthly intervals. NRLM is using the information shared by the banks to generate various reports. The reports are placed in the portal (www.nrlmbl.aajeevika.gov.in). There are broadly three types of reports – 1) SHG Bank-Linkage achievement, 2) Loan

Outstanding & Delinquency report and 3) Report on eligibility for Interest subvention. Each report can be drill down up to SHG level.

However, it has been observed that there are variations in the figures reported by banks to respective SLBC. One of the reason attributed to this discrepancy is improper coding of the SHG at branch level.

- RBI has also issued an advisory to all the Public Sector Banks on the January 2, 2014 on this issue. A copy is annexure herewith.

At the 17th CLCC meeting (Central Level Coordination Committee) held on November 27, 2015, it has been decided to compile “Loan Product Codes” for Women Self Help Group for all the Public Sector Banks and circulate it to all branches.

In this regard, NRLM has compiled the “Loan Product Codes” for SHGs given by Public Sector Banks. This booklet is a compilation of the codes for SHGs by all Public Sector Banks.



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RPCD, GSSD, CO. No.7270-7295 / 09.01.03/2013-14

January 2, 2014

The Chairman/ Managing Director
All Public Sector Banks

Dear Sir,

Restructuring of SGSY as National Rural Livelihoods Mission (NRLM) – Aajeevika- Interest Subvention Scheme

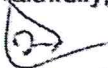
Please refer to our Circular RPCD, GSSD, CO. BC. No.57/09.01.03/2013-14 dated November 19, 2013 on Interest Subvention Scheme under NRLM.

2. In this connection, Government of India (GoI) has desired as under:

- i) **Unique code for Women SHGs:** In the category I districts, i.e. select 150 districts, the Interest Subvention Scheme will be implemented through the Nodal Bank similar to the interest subsidy scheme for education loans for Ministry of Human Resources Development (MHRD). The Nodal Bank will collect the information on women SHGs so that interest subvention can be operationalised for 150 districts. Therefore, banks are advised to assign gender based codes for the SHGs- Male, Female as well as Mixed Groups, irrespective of the promoting agency.
- ii) **Unique code for NRLM:** The accounts for the SHGs, both S/B as well as Loan accounts should be maintained under the unique code of NRLM.
- iii) **Data sharing by banks:** As advised in our circular dated June 27, 2013 NRLM requires every bank to share a data on SHGs as per the template prescribed by NRLM. The data must directly come through CBS and must be transferred electronically to the NRLM Server in order to enable NRLM to operationalise the Interest Subvention Scheme in the category II districts in a transparent manner.

3. Please also note that the data reporting to RBI would continue as envisaged in our circular RPCD, GSSD, CO. BC.No.38/09.01.03/2013-14 dated September 20, 2013. All the banks are advised to note and implement Government of India's instructions accordingly. In case any difficulty is experienced or any further clarification is required, the issue may be raised elaborately so that the matter may be taken up with Government of India.

Yours faithfully,


(J.R. Sankhyan)
Assistant General Manager

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हिंदी आह्वान है. इसका प्रयोग बचाइए

सावधानी: रिज़र्व बैंक द्वारा भेजे-आने वाले पत्रों का कोड कोड के अतिरिक्त किसी भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

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1. ALLAHABAD BANK

Customer Codes:

- Customer Type : 0217
- CIS org Code : 44 for SHG-Male members
- CIS org Code : 45 for SHG-female members
- Scheme Code : 3011 NRLM accounts, 2043 other SHGs

Loan codes:

- **For 150 most backward districts including IAP districts :*(These codes are to be used only by branches situated in 150 districts mentioned in the list)***

- 1) Term Loan – 6033/3282- Rural TL - SHG-NRLM(3L) 150 Dist up to 3 lakh 7% fixed
- 2) Term Loan – 6033/3283- Rural TL - SHG-NRLM (>3L)150 Dist above 3 lakh Base Rate +1%
- 3) Cash Credit - 6031/1155- Rural CC-SHG-NRLM (3L) 150 Dist up to 3 Lakh 7% Fixed
- 4) Cash Credit - 6031/1156- Rural CC-SHG-NRLM (>3L) 150 Dist above 3 lakh Base Rate+1%

- **For category II districts (*other remaining districts in the country*):**

- 1) Term Loan – 6033/3278 - Rural TL - SHG-NRLM (Agri)
- 2) Term Loan – 6033/3279 - Rural TL - SHG-NRLM (ISB)
- 3) Cash Credit - 6031/1151- Rural CC - SHG-NRLM (Agri)
- 4) Cash Credit - 6031/1152- Rural CC - SHG-NRLM (ISB)

2. ANDHRA BANK

Term Loans/Cash Credit	Sanction Limit	Interest Table code
Term Loans	Up to 3.00 lakhs	SHL7U
Term Loans	Above 3.00 lakhs	SHL7A
Cash Credits	Up to 3.00 lakhs	SHC7U
Cash Credits	Above 3.00 lakhs	SHC7A

Customer Type in the Customer ID:

- GL code 54191,
- GL Code 54411,
- GL Code 54301
- GL Code 54302

Customer Type	Description
SHGRM	SHG – Rural- Male
SHGRF	SHG – Rural - Female
SHGRX	SHG – Rural - Mixed
SHGUM	SHG – Urban- Male
SHGUF	SHG – Urban - Female
SHGUX	SHG – Urban - Mixed

3. BANK OF BARODA

SHGs codes	Description of the code
SHGMA	- SHG MEN
SHGOT	- SHG OTHER
SHGWE	- SHG WOMEN EMPOWERMENT PROGRAMS
SHGWO	- SHG WOMEN
56500	- SELF HELP GROUPS (SHGS) THROUGH MFIS – WOMEN
56600	- SELF HELP GROUPS (SHGS) THROUGH MFIS - OTHERS
56601	- SELF HELP GROUPS (SHGS) THROUGH MFIS - MEN
56700	- OTHER MFIS NOT ENGAGED IN PROMOTION OF SHGS
NGOSM	- NGO - SHG MEN
NGOSW	- NGO - SHG WOMEN
NGOOT	- NGO - SHG OTHER (MIX)

4. BANK OF INDIA

SHG codes are appearing in two menu options and system will identify the NRLM compliant WSHG accounts on these codes.

Menu option: A) CUMM: Organisation code: Please select the proper code from the dropdown list. Following codes are available.

Code	Short Description	Full Description	Code	Short Description	Full Description
61	SHG – D- Women	SHG- Direct - Women	65	SHG – MFI- Women	SHG- Through MFIs - Women
62	SHG – D- Others	SHG- Direct - Men	66	SHG – MFI- Others	SHG- Through MFIs - Others
63	SHG – NGO- Women	SHG- NGOs - Women	69	SHG - Others	Other MFIs not engaged in promotion of SHGs
64	SHG – NGO- Others	SHG- NGOs - Others	70	SHG – Mixed	

Menu option: B) ACM:

(a) Option “0”: Location code (District code): Please select the code applicable for your district.

(b) Option “V”: Free code 3: Please select ‘154’ (SHG-NRLM) for NRLM complied WSHGs.

Validation chart for NRLM compliant WSHGs is as under:

Head of MIS (‘V’ option) field	Code	Description of Code
Borrower Category	76	Advance to SHGs
Purpose of Advance	67201	SHGs/MFIs activities
Industry Type	0	Not Applicable
Free Code	154	SHG - NRLM

5. BANK OF MAHARASHTRA

➤ Scheme Code for NRLM – 00101

➤ Loan Codes:

- *For CC*

Act Type	Cat	Name	CGL
6122	1324	CC-NRLM AGRI SING SHG	223105
6162	7325	CC – NRLM OTH PRI SING SHG	223108

- *For Term Loans*

Act Type	Cat	Name	CGL
6222	1240	ATL – NRLM MTH REP SING SHG	224201
6222	1241	ATL – NRLM QTY REP SING SHG	224201
6222	1242	ATL – NRLM HLF REP SING SHG	224201
6222	1243	ATL – NRLM YRL REP SING SHG	224201

6. CANARA BANK

- a. 737-Loan to SHG- General
- b. 801-AH=AgriL SHG- Monthly Instalments
- c. 851-AgriL SHG- Other than monthly instalments
- d. 228-NRLM SHG OD
- e. 764-NRLM AJEEVIKA GENERAL
- f. 789-NRLM AJEEVIKA GENERAL
- g. *6280 1134 T/L SHG* SHG- OCC

7. CENTRAL BANK OF INDIA

- 1) NRLM
- 2) 6282 5042 T/L SHG NRLM AGRI
- 3) 6180 1029 C/C SHG NRLM
- 4) 6182 1017 C/C SHG NRLM AGRI

8. CORPORATION BANK

- A. SHG : Term Loan Account
- B. SHGCC : cash credit
- C. SHGNT : Term loan account under NRLM
- D. HGNC : Cash credit under NRLM

9. DENA BANK

National Rural Livelihood Mission (NRLM):

Scheme Code	Scheme Description	Sector
CCA30	CC-NRLM	Cash Credit – Agriculture activities
LNA29	TL-NRLM	Term Loan – Agriculture activities
CCO19	CC-NRLM	Cash Credit – Other Priority Sector activities
LNO38	TL-NRLM	Term Loan - Other Priority Sector activities

Swarnajayanti Gram Swarozgar Yojana (SGSY):

Scheme Code
LNA-21 – Term Loan for agriculture activities
LNA-22 – Term Loan
LNO21 – Term Loan for other priority sector activities
LNO-22 – Term Loan for other priority sector activities

National Urban Livelihood Mission (NULM):

Scheme Code	Scheme Description	Sector
CCO-20	CC-OPS	Cash Credit - Other Priority Sector activities
LNO-44	TL-OPS	Term Loan - Other Priority Sector activities

10. IDBI

For identifying Self Help Groups, Under NRLM, Bank use a combination of Customer Constitution Codes (61-66) and Government Sponsored Scheme Identifier code (NRLM). Description of Customer Constitution codes are as:

- a) Self-Help Groups (SHGs)- Direct - Women 61
- b) Self-Help Groups (SHGs)- Direct - Others 62
- c) Self-Help Groups (SHGs)- Through NGOs - Women 63
- d) Self-Help Groups (SHGs)- Through NGOs - Others 64
- e) Self-Help Groups (SHGs)- Through MFIs - Women 65
- f) Self-Help Groups (SHGs)- Through MFIs - Others 66

11. INDIAN BANK

- **Loan Product Codes:**

5901	0001	SELF HELP GROUP - AGRI
5901	0002	SHG – NON AGRI
5901	0009	ALLIED-SELF HELP GRP-AGRI
5901	0010	SHG-AGRI-3L-SUBVN-7%
5901	0011	SHG – ALLIED AGRI -3L-SUV-7%
5901	0012	SHG-NON AGRI-3L-SUBVN-7%

- **Cash Credit Product Codes:**

5903	0021	SHG AGRI UPTO 3 LAC
5903	0022	SHG AGRI ABOVE 3 LACS
5903	0023	SHG ALLIED AGRI UPTO 3 LAC
5903	0024	SHG ALLIED AGRI ABOVE 3 LACS
5903	0025	SHG NON-AGRI UPTO 3 LAC
5903	0026	SHG NON-AGRI ABOVE 3 LACS
5903	0033	SHG-AGRI-3L-SUBVN-7%
5903	0034	SHG-ALLIED AGRI-3L-SUB-7%
5903	0035	SHG-NON AGRI-3L-SUBVN-7%

- **Kudumbashree Product Codes for Kerala :**

5901	0005	KUDUMBASHREE – JLG-AGRI
5901	0006	KUDUMBASHREE – NHG-NON AGRI
5901	0007	KUDUMBASHREE – NHG-AGRI

12. INDIAN OVERSEAS BANK

- 021703-Mixed SHGs - X
- 021704-Male SHGs – M
- 021705-Women SHGs-W

13. ORIENTAL BANK OF COMMERCE

h. Circular No:

i. Circular Date:

14. PUNJAB AND SIND BANK

Constitution Code: - Constitution Code-037 (All SHG)

Organization Code:-

- a. Organization Code -61 (SHG Direct Women)
- b. Organization Code -62 (SHG others)
- c. Organization Code -63 (Women SHG through NGO)
- d. Organization Code -64 (Others SHG through NGO)

Scheme Code:-

- a. Scheme Code-1135 (SHG for Agriculture)
- b. Scheme Code-1157 (Finance to Micro Fin. Inst. for lending to SHG)

15. PUNJAB NATIONAL BANK

For Customer Information:

In CUMM (Customer Master Maintenance)

ITEM	CODE	DESCRIPTION
Customer constitution	016	Self Help Group
Status	007	Self Help Group
GENDER	F OR M	

For Loan and Advances

V DETAIL (Borrower detail)

ITEM	CODE	DESCRIPTION
Borrower type	SHGPS	Self Help Group
Free Code-7	NRLM	In women SHG only

16. STATE BANK OF BIKANER AND JAIPUR

	EXISTING PRODUCT	PRODUCT FOR EXISTING SHGs ACCOUNTS
6231	8301	BR ATL SHG AGRI WOMEN
6237	8301	BR ATL SHG AGRI-Ind WOMEN
6217	8301	BR TL SHG-SSI –Indr WOMEN
6221	8301	BRTL Self Help Group SBF WOMEN
6211	8301	BRTL Self Help Group SSI WOMEN
6134	8301	BRACC Self Help Group WOMEN
6124	8301	BRCC Self Help Group (SBF) WOMEN
6114	8301	BRCC Self Help Group (SSI) WOMEN
6227	8301	BRTL Self Help Group SBF Ind WOMEN
6114	6009	BRCC SWAROJGARCRD SHG SSI WOMEN
6124	6009	BRCC SWAROJCRD SHG SBF WOMEN
6134	6009	BRACC SWAROJCRD SHG WOMEN

17. STATE BANK OF HYDERABAD

Facility	Product	Product Description	Segment	Sub Group
OD	60348301	BR-OVERDRAFT-SHG(AGR)	AGR	
CC	61108301	CC Self Help Group (SSI)	SSI	
CC	61148301	BR-CC Self Help Group (SSI)	SSI	
CC	61208301	CC Self Help Group (SBF)	SBF	
CC	61348301	BR-CASH CREDIT SHG(AGR)	AGR	
TL	62108301	TL Self Help Group SSI	SSI	
TL	62118301	BR-TL Self Help Group SSI	SSI	
TL	62168301	TL Self Help Grp-SSI-Indr	SSI	
TL	62178301	BR-TL SHG-SSI-Indr	SSI	
TL	62208301	TL Self Help Group SBF	SBF	
TL	62218301	BR-TL Self Help Group SBF	SBF	
TL	62268301	TL Self Help Grp-SBF-Indr	SBF	
TL	62278301	BR-TL Self Help GrpSBF-IND	SBF	
TL	62308301	ATL Self Help Group AGRI	AGR	
TL	62318301	BR- ATL SELFHELPGROUP AGR	AGR	
TL	62368301	ATL Self Help Grp AGR-Ind	AGR	
TL	62378301	BR-ATL SHG AGR-IND	AGR	
TL	62502701	HTL GRUHINI SCHEME-SHG	PER	HL
TL	62512701	BR-HTL GRUHINI SCHEME-SHG	PER	HL

18. STATE BANK OF INDIA

- Scheme Code – 09097 (NRLM compliant Accounts)
- Customer Type Code – 021705 (Women SHG)

19. STATE BANK OF MYSORE

Sl. No	Production Description	Product Code	Sl. No	Production Description	Product Code
1	<u>CASH CREDIT</u> BR-CC Self Help Group (SSI)	6114-8301	1	<u>TERM LOAN</u> BR-TL Self Help Group (SSI)	6211-8301
2	BR-CC Self Help Group (SBF)	6124-8301	2	BR-TL Self Help Group (SBF)	6221-8301
3	BR-ACC-SHG-AGR-DIRECT	6134-8301	3	BR-ATL-Self Help Group AGR	6231-8301

20. STATE BANK OF PATIALA

(NON-SGSY/GENERAL /NABARD SCHEME SHGs)

SCHEME	Product Code
ATL (SHG) DIRECT	6231-8301
ATL (SHG) INDIRECT	6237-8301
ACC (SHG)	6134-8301
SHG CREDIT CARD	6134-6501

SGSY (SHG's)

SCHEME	Product Code
ACC	6134-7801
ATL	6231-7801

NRLM (WSHG's)

SCHEME	Product Code
WSHG-CCSSI 7%	6114-7811
,WSHG-CCSBF 7%	6124-7811
WSHG-ACC 7%	6134-7811
WSHG TLSSI 7%	6211-7811
WSHG-TLSBF 7%	6221-7811
WSHG-ATL 7%	6231-7811

21. STATE BANK OF TRAVANCORE

Loan Product Codes:-

1. Br ATL KSHREE INT SUB LIN	:62365203
2. ATL NRLM Aajevika Spl Rate SHG	:62376003
3. ACC NRLM Aajevika Spl Rate SHG	:61348302
4. Br ATL SHG INDIRECT	:62375301
5. Br ATL Self Help Group AG	:62318301
6. Br ATL SHG Agri	:62374901

22. SYNDICATE BANK

- (1) Non-farm loan-Secured Cash Credit-SHG :137
- (2) Non-farm loan – Clean Cash Credit-SHG :138
- (3) Farm loan – Cash Credit –SHG :139

23. UCO BANK

SCHEME CODE	SCHEME NAME
C114A	UCO Mahila Utthan
C114B	CC-NRLM-SHG<=3lacs
C114C	CC-NRLM-SHG>3Lacs
CC114	CC-SHG (GENERAL)
LA894	TL-NRLM-SHG<3 Lacs
LA895	TL-NRLM-SHG>3Lacs
LA876	SGSY (group)

24. UNION BANK OF INDIA

SHG Type	Customer Type Code
SHG – Direct - Women	61
SHG – through NGO - Women	63
SHG – through MFIs - Women	65
SHG – through MFIs - Others	66

For NRLM- Free Code 4 - **123**

And also Account Label has been created - **NRLMSHG**

25. UNITED BANK OF INDIA

- Scheme codes: CCSHG, LASHG, CCSJG and LASGY
- Customer type:
 - a. 161 for SHG-Women
 - b. 162 for SHG others
 - c. 163 for SHG-Women through NGO
 - d. 164 for SHG others through NGO
 - e. 165 for SHG-Women through MFI
 - f. 166 for SHG-Women through MFI

26. VIJAYA BANK

Customer constitution code is 'SHG' for all the SHG loan accounts. Apart from that, scheme codes have been opened for NRLM SHG accounts.

S.No	Category	Scheme Code
1	Category I (NRLM Intensive) Districts	
	Term Loans	SL930
	ODCC type of Loans	CC627
2	Category II (NRLM Non-intensive) Districts	
	Term Loans	SL931
	ODCC type of Loans	CC628



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RPCD, GSSD, CO. No.7270-7295 / 09.01.03/2013-14

January 2, 2014

The Chairman/ Managing Director
All Public Sector Banks

Dear Sir,

Restructuring of SGSY as National Rural Livelihoods Mission (NRLM) – Aajeevika- Interest Subvention Scheme

Please refer to our Circular RPCD, GSSD, CO, BC, No.57/09.01.03/2013-14 dated November 19, 2013 on Interest Subvention Scheme under NRLM.

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Yours faithfully,

(J.R. Sankhyan)
Assistant General Manager

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हिंदी आसन है. इसका प्रयोग बढ़ाए

वेतन: रिज़र्व बैंक द्वारा मेल-अक, एहमदक या फोन कॉल के ज़रिए किसी को भी दृष्टिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पारावर्ड आदि नहीं मांगी जाती है। यह धन रखने

