

BY SPEED POST

MNG-01/Admn/RTI-Corres/05-11/322 March 6, 2019

To

Mr. Pavan Kulshreshtha, A-97 Indrapuri, New Agra, Agra - 282005, Uttar Pradesh. Mob: 9557660551

kulshrestha.pavan@gmail.com

Sub:- Information under RTI Act, 2005 - Information sought - Reg.

Ref:- Online RTI application No. NIAEM/R/2019/50007, dated 24/02/2019 - Reg.

Sir,

This is with reference to your RTI application cited above, requested MANAGE to provide information under RTI Act, 2005. The information sought is furnished pointwise in the enclosed **ANNEXURE** for your information.

If the applicant is not satisfied with the information, you may file an appeal to the First Appellate Authority within 30 days of receipt of reply of CPIO. The name, designation and complete address of the First Appellate Authority of this Institute is as under:-

Smt. V. Usha Rani, IAS

Director General
National Institute of Agricultural Extension Management (MANAGE),
Rajendranagar, HYDERABAD – 500 030 (TS)
Ph: 040-24015253 (O), Fax: 040-24015388

Email: dgmanage@manage.gov.in

Yours sincerely,

Central Public Information Officer (CPIO)

राष्ट्रीय कृषि विस्तार प्रबंध संस्थान (मैनेज)

(कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार का संगठन, राजेन्द्रनगर, हैदराबाद - 500 030 टी.एस. भारत)

NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT (MANAGE)

(An organization of Ministry of Agriculture and Farmers Welfare, Government of India)

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ANNEXURE

MNG-01/Admn/RTI-Corres/05-11/322-

March 6, 2019

Sub:- Information under RTI Act, 2005 - Information sought - Reg.

Ref:- Online RTI application No. NIAEM/R/2019/50007, dated 24/02/2019 - Reg.

In response to the reference cited above following information is furnished.

1) Why bank not activate my Net Banking and ATM the Application are attach in Annexure

Reply: Query related to respective bank

2) What is the procedure of loan sanction file Agri Clinic loan

Reply: The existing procedure to loan sanction under AC&ABC Scheme is as follows:

Step 1: Submission of Detailed Project Report (DPR) of Agripreneur to their respective Bank by Nodal Training Institute (NTI) by Post.

Step-2: After receiving the Project proposal (DPR), bank will be informed to the respective agripreneur and done the preliminary oral test, to screen the Agripreneur's potentiality about the proposed agri-ventures.

Step-3: After acceptance, Bank will be arranged the field visit to verify the commercial viability of the proposed project proposal.

Step-4: If the field visit will not be satisfactory, Bank will reject the project and inform to the Candidate.

Step-5: In case of satisfactory filed visit, Branch Manager will be sanctioned the Proposed project.

Step-6: Disbursement of the loan amount to the Agripreneur account and Equated Monthly Installment (EMI) will be started.

Step- 7: After sanction of the project and disbursal of first installment of loan, the bank will furnish a brief project profile-cum-claim form for subsidy along with the following documents.

- NABARD Subsidy claim formats based on the type of loan (Annexure XIII- Composite Subsidy, Annexure XIV- Differential Subsidy, Annexure XV- Seeking Second Loan). Note: - All the Annexures are enlisted in the AC&ABC Guideline. The soft copy of the guideline is available on the link: http://www.agriclinics.net/GCDocuments/14.pdf
- 2. Detailed Project Report (DPR)
- 3. Bank sanction letter (With details)
- 4. Extension services certificate issued by Bank official
- 5. Training Certificate of the Candidate

- Step-8: Branch Manager will be send the subsidy claim to his Controlling officer
- Step- 9: Controlling officer will be duly sign the claim letter and it will be re-send to the State Capital NABARD Regional Office.
- Step-10: The respective refinance section of NABARD-RO will be cross verified the subsidy claim
- Step- 11: After receiving the satisfactory verification report State NABARD RO will be send the claim to the NABARD Head office.
- Offline: If the report will not be satisfactory the claim will be return to the respective controlling officer for update the information.
- Step-12: Subsidy will be deposited by NABARD —Head Office with the disbursing bank upfront (i.e. eligible subsidy amount in one installment based on subsidy claim submitted by financing bank/ branch to NABARD Regional office immediately after loan is sanctioned).
- 3) What is the time taken by the bank for an application For loan file

Reply: As per AC&ABC Guideline

5.6. Time limit for completion of the project

- 5.6.1. Time limit for completion of the project would be as envisaged under the project, subject to maximum of 6 months period from the date of disbursement of the first instalment of loan by financial institution, which may be extended by a further period of 6 months, if reasons for such delay are considered justifiable by the financial institution concerned.
- 5.6.2. If the project is not completed within the stipulated period, benefit of subsidy shall not be available and advance subsidy placed with the participating bank, if any, will have to be refunded forthwith to NABARD.
- 4) My file is come in bank 08 October 2018. To till date What is the action taken by the bank

Reply: Query related to respective bank

Central Public Information Officer (CPIO)