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दक्षिण बिहार ग्रामीण बैंक  
Dakshin Bihar Gramin Bank

Head Office: Shri Vishnu Commercial Complex  
NH-30, New Bypass, Near BP Highway Services Petrol Pump,  
Ashochak, Patna-800030  
Phone – 0612-2385414

**L & A Department**

Ref:HO/CREDIT/NULM/ 9927/19

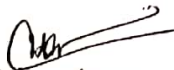
Date: 06.08.2019

क्षेत्रीय अधिकारी  
समस्त क्षेत्रीय कार्यालय

**विषय: DAY-NULM योजना के अन्तर्गत स्वयं सहायता समूह एवं शहरी गरीब को क्रेडिट लिंकेज एवं वित्तीय सहायता प्रदान करने के संबंध में ।**

कृपया बिहार सरकार के Urban Development & Housing Department के पत्र सं 04/NULM-05/16/1958/UD&HD दिनांक 19.07.2019 का सन्दर्भ लें (पत्र की प्रति संलग्न) जिसके माध्यम से सूचित किया गया है कि DAY-NULM योजनान्तर्गत स्वयं सहायता समूह एवं शहरी गरीब को क्रेडिट लिंकेज एवं वित्तीय सहायता प्रदान किए जाने हैं । इसके साथ ही यह भी कहा गया है कि शाखा द्वारा उपरोक्त वर्णित योजनाओं के अन्तर्गत प्राप्त आवेदन का निष्पादन नहीं की जा रही है क्योंकि उनके पास उपरोक्त संबंध में कोई दिशानिर्देश क्षेत्रीय कार्यालय / प्रधान कार्यालय से निर्गत नहीं किया गया है ।

अतः आप अपने क्षेत्राधीन समस्त शाखाओं को यह निर्देश निर्गत करें कि DAY-NULM योजना के संबंध में ऋण विभाग द्वारा जारी परिपत्र सं 32/2019 दिनांक 08.07.2019 के अनुसार शाखा में प्राप्त आवेदनों को 15 दिनों को अन्दर निष्पादन करना सुनिश्चित करे एवं स्वीकृति उपरांत संबंधित ULB को स्वीकृति पत्र उपलब्ध कराएँ ताकि ULB MIS पोर्टल पर डाटा अद्यतन कर सके एवं उसका ब्याज अनुदान दावा PAISA पोर्टल पर किया जा सके ।

  
वरीय प्रबंधक

**Government of Bihar**  
**Urban Development & Housing Department**

Letter No. 04/NULM-05/16/...../UD&HD Dated: 19/11/19

From,

The Principal Secretary  
Urban Development and Housing Department  
Vikas Bhawan, New Secretariat  
Government of Bihar

To,

Mr. Rajiv Kumar Das  
Convener  
State Level Bankers Committee  
State Bank of India, Gandhi Maidan  
Patna- Bihar

**Subject: Credit Linkage and Financial Assistance to SHGs and Urban Poor under DAY-NULM Reg.**

**Ref:** Letter Nos. NULM-PMC/001/SEP-SLBC/2016-17/330 dated 29/07/2016, 04/NULM-5-16/2674 dated 23/11/2017 and 04/NULM-35/2016/2552 dated 15/10/2018.

Dear Mr. Das,

As you are aware, Urban Development and Housing Department, Bihar is implementing Deendayal Antodaya Yojana- National Urban Livelihoods Mission across all the towns in the state with the principal objective of addressing poverty in urban areas through the provision of skill development, formation of women self-help groups and financial assistance to SHGs and individual entrepreneurs at lower rates of interest. In order to achieve the objectives of the Mission, bankers play very important role by extending credit linkage to SHGs and credit to both groups and individual beneficiaries.

However, it has been observed that the bank have not been taking adequate interest in granting credit linkage and credits to the beneficiaries approved under the DAY-NULM scheme despite our best efforts to sensitise bank officials. One of the reasons cited by most of the local bank branches for not entertaining applications has been lack of instructions from their regional/zonal offices to treat DAY-NULM under priority lending scheme.

In order to ensure affirmative actions from the bank branches, the Urban Development and Housing Department, Government of Bihar has written several letters (referred above) to the State Level Bankers Committee seeking necessary direction to bank branches from their zonal/regional offices. These letters contained detailed information about the scheme and the government circulars and orders issued from time to time with regard to implementation of the scheme and the role of the banks. Further, to address the issue, a meeting Chaired by the Principal Secretary, UD&HD was organised on 15.02.2019 with senior functionaries of the leading banks in which they had agreed to issue directions to their branch offices. The issue was also raised by the

Hon'ble Minister, Urban Development and Housing Department, Government of Bihar in the SLBC meeting held on 19.06.2019.

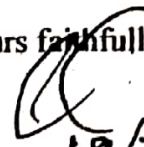
Nevertheless, it is a matter of great disappointment that despite several communications from the department to SLBC requesting it to issue directions to regional/zonal offices of the leading banks in the state, it has failed to issue any such directions till date. As a result, hundreds of applications are pending either at the bank level or have not been entertained despite approval by the Task Force leading to dismay amongst the urban poor.

Therefore, you are requested yet again to take note of our correspondences made vide letter nos. referred above and issue necessary directions to the regional/zonal offices as well as branches of the leading banks operating in the state to provide financial assistance to urban poor and credit linkage to the SHGs as per the guidelines/circulars issued by the Government of India and the Reserve Bank time to time in this regard.

With regards.

Enclo. As above.

Yours faithfully,

  
19/7/2019  
Principal Secretary

Urban Development & Housing Department