



Ref No. NB. HO-DFIBT/1815-2254/ DFIBT-67/2024-25

Circular No.97/DFIBT-02/2024

17 May 2024

The Chairman/Managing Director/Chief Executive Officer

All Scheduled Commercial Banks /Regional Rural Banks/State Cooperative Banks/District Central Cooperative Banks

Madam/ Dear Sir,

Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies

1. Background

Connectivity plays a critical role in enhancing the accessibility, efficiency and reach of financial services. Lack of connectivity or erratic connectivity is a major deterrent for banks to operate smoothly in remote areas. It helps financial institutions to extend financial services in hitherto underserved areas. In modern banking, connectivity is a must have for enabling digital/online banking, for making mobile payments and for supporting financial inclusion. Connectivity acts as a catalyst for innovation, inclusion and efficiency in financial services reshaping the way people access financial products and services.

- 1.2 With recent innovations in connectivity along with increased digitization of the banking operations, a stable connectivity with enhanced bandwidth is imperative in providing financial services to the last mile. The present banking operations require high speed network connectivity for seamless operation.
- 1.3 NABARD has been providing support under FIF to improve the connectivity in the form of CAPEX support for both solar and non-solar powered VSATs in the network grey areas. As per the FIF policy issued vide circular no.8697-8705/DFIBT-23/2016-17 dated 16 October 2016, the VSAT being supported was based on wide beam based

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National Bank for Agriculture and Rural Development**

वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बां (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0024 • फ़ैक्स: +91 22

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Department of Financial Inclusion and Banking Technology

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communication system. Keeping in view its limitations, it has been decided to introduce HTS based VSAT communication system as an improvement.

2. High Throughput Satellite(HTS)- VSAT Advantages

- **Enhanced Bandwidth:** With a larger number of spot beams, HTS systems provide increased bandwidth capacity, allowing for simultaneous data communication across multiple users
- **Higher Throughput:** HTS VSAT systems offer significantly higher data throughput capabilities, enabling faster and more efficient data transmission for various applications.
- **Improved Efficiency:** The higher capacity of HTS VSAT reduces the contention ratio, ensuring more consistent and reliable performance even during peak usage times.
- **Lower Latency:** HTS satellites are often in medium Earth orbits, resulting in lower latency compared to traditional geostationary VSAT systems, which is crucial for real-time applications.
- **Broader Coverage:** HTS systems can cover wider geographical areas, making them suitable for connecting remote and underserved regions that might not have been feasible with traditional VSAT.

3. Details of the Scheme

3.1 Objective: The objective of the scheme is to enhance network connectivity in remote or underserved areas, promoting greater financial inclusion by extending grant assistance on a reimbursement basis for expenses incurred for deployment of HTS-VSAT, Dual LTE and SD WAN technologies, in a combo or item wise as per the need.

3.2 Eligible Institutions

3.2.1 For new units

All the banks are eligible for support for installation of HTS VSAT/HTS VSAT in combination with SD WAN or Dual LTE in the North Eastern Region, hilly states/UTs (viz., Himachal Pradesh, Uttarakhand, UTs of Ladakh and Jammu &

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Kashmir) and tier 5/tier 6 centres across rest of the country where connectivity is erratic and no support under FIF has been availed for VSAT earlier.

3.2.2 Replacement of existing VSAT

Rural Cooperative Banks(State Cooperative Banks & District Central Cooperative Banks) and Regional Rural Banks can switch to HTS-VSAT from already installed wide beam based VSAT, where the devices installed earlier are non-functional.

3.2.3 RCBs and RRBs will be allowed to avail support for SD WAN or DUAL LTE exclusive of HTS VSAT .

3.3 Extent of Support

The extent of support for each technology is indicated below:

Model	Technology	Support under FIF	Eligible Component
I	HTS-VSAT in a combo with SD-WAN/Dual LTE	₹ 3,00,000 or 90% of the cost incurred whichever is lower	CAPEX+ OPEX
II	HTS VSAT only	₹ 2,65,500 or 90% of the cost incurred whichever is lower	CAPEX+ OPEX
III	4G Dual LTE only	₹ 34,500 or 90% of the cost incurred whichever is lower	OPEX
IV	SD WAN only	₹ 34,500 or 90% of the cost incurred whichever is lower	CAPEX

Note –

- The bandwidth availability should be “upto 2 Mbps burst and above” in all cases.
- Bank can opt for support only in one model for one branch from Model no. I, II, III and IV as indicated in the above table.
- Initial set up costs for earthing pit and caging, etc. can be included as part of capital expenditure for HTS-VSAT.
- OPEX support is valid for one year only.

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3.4 Operative period : The scheme would be operational for a period of three years w.e.f. 01 April 2024 till 31 March 2027.

3.5 Sanctioning and claim procedure

- a) Banks have to submit proposal to respective NABARD, Regional office as per Annexure I (**Annexure I-A-** list of branches where they are willing to install HTS VSAT/HTS VSAT in combination with SD WAN or Dual LTE and **Annexure I-B-** Details of the products for which support is sought)
- b) Banks have to give undertaking in prescribed format (**Annexure I B**) duly certified by their technical officer that the branch where support for connectivity is being sought, has poor network connectivity and proper 4G and fibre connection is not present in the area.
- c) NABARD, Regional office will give in-principle approval for HTS VSAT connectivity in areas having no/low connectivity as reported by the banks seeking assistance.
- d) NABARD DDM/ RO officials may visit the branches on sample basis to review the progress of the project.
- e) Banks to submit the claim and Project Completion Report (PCR) as per Annexure II and Annexure III respectively.
- f) All the bills/ receipts may be preserved by the banks for any future requirement relating to audit and inspection.
- g) **Release of grant:** The release will be on reimbursement basis. The claim can be submitted by bank to respective regional offices of NABARD. The support for the one-time cost can be submitted by the bank after setting up of the unit/system.

Yours faithfully,

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PROPOSAL FORMAT**(On the Letter Head of the Bank)**

The Chief General Manager
NABARD

_____ Regional Office

Madam/Dear Sir,

**Support under Financial Inclusion Fund (FIF) for Rural Connectivity-
HTS-VSAT, Dual LTE and SD WAN technologies**

Please refer to Circular No.97/ DFIBT-02/2024 dated 17th May 2024 issued by NABARD in respect of support from FIF for adoption of HTS-VSAT, Dual LTE and SD-WAN technologies in NER states & Hilly regions states/UTs and tier 5/tier 6 centers.

In this connection we have approached NABARD for support from FIF for adoption of HTS-VSAT/SD-WAN/Dual LTE in the state of _____.

Support sought under FIF

The support sought out of FIF for the following model:

S No.	Name of Scheme (Model I/II/III/IV)	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)	

#SFD (Special focus district as per the DFIBT circular no. 09/DFIBT-01/2023 dated 31 January 2023)

We enclose here the following:

- A list in Annexure I-A, containing the name of branches with address where we are willing to install HTS VSAT/HTS-VSAT in combination with SD WAN/Dual LTE.
- Certificate from the Banks Technical Officer in Annexure I-B regarding the connectivity status of the branch.

We request you to kindly consider the proposal for grant assistance from NABARD.

Yours faithfully,

Authorised officer
Designation
Encl: As above

Bank's name & seal

Annexure I A**1. Details of branch where support is sought**

Sl no.	State	District	Whether District is SFD	Block	Branch name, address and IFSC	Support for HTS-VSAT/ SD-WAN/ Dual LTE	Device detail Solar powered/Electrical powered
Total							

#SFD (Special focus district as per the DFIBT circular no. 09/DFIBT-01/2023 dated 31 January 2023)

2. Summary of Support sought

Model	Details	Number of Units
I	HTS-VSAT in a combo of SD-WAN/Dual LTE	
II	HTS VSAT only	
III	4G Dual LTE only	
IV	SD WAN only	

Bank's Name & Seal

(On the letter head of the Bank by Bank's Technical Officer)

To,
The Chief General Manager
NABARD
_____Regional Office

Madam/ Dear Sir,

CERTIFICATE

This is to certify the that the bank branches listed in the annexure attached herewith are situated in areas experiencing poor network connectivity. These locations encounter substantial challenges in maintaining reliable internet connectivity, which is inadequate for meeting operational needs of the bank branches.

[Signature]

[Name of the Technical Officer]

[Designation: Technical Officer]

[Bank Name & seal]

CLAIM FORMAT**(On the Letter Head of the Bank)**

To
 The Chief General Manager
 NABARD
 _____Regional Office

Madam/ Dear Sir,

**Support under Financial Inclusion Fund (FIF) for Rural Connectivity-
 HTS-VSAT, Dual LTE and SD WAN technologies**

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 Model	No. of units for SFDs#	No. of units for Other districts	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)

#SFD (Special focus district as per the DFIBT circular no. 09/DFIBT-01/2023 dated 31 January 2023); @ITC (input Tax credit)

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. The 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 branch wise location details for each project is mentioned in Annexure II A

Yours faithfully,

Authorized Signatory

Name

Designation

Address and Contact No.

Annexure II A**Details of Bank branch where devices are installed**

Sl no.	State	District	Whether District is SFD#	Block	Branch name, address and IFSC	Support for HTS-VSAT/ SD-WAN/ Dual LTE	Device detail Solar powered/Electrical powered
Total							

#SFD (Special focus district as per the DFIBT circular no. 09/DFIBT-01/2023 dated 31 January 2023)

Bank's Name & Seal

PROJECT COMPLETION REPORT**I. Project Brief**

1	Project Title	
2	Name of Scheme	
3	Area of Implementation	State & Districts: Block : No. of villages covered:
4	Number of a) Aspirational district b) Other SFDs	
5	Name of the service provider	
7	Project Sanction (Date of sanction)	DD/MM/YYYY
8	Project commencement (Date of First Release)	DD/MM/YYYY
9	Project completion date (Date of final disbursement)	DD/MM/YYYY
10	Date of extension of the project (if any)	

II. Financial & Physical Particulars

S. No.	Particulars	
1	Grant Sanctioned (₹ lakh)	
2	Units sanctioned (Numbers)	
3	Grant Released (₹ lakh)	
4	Units deployed (Numbers) (please Indicate detail of each unit Annexure IV A)	
5	Total Expenditure incurred (₹ lakh)	

III Impact of the Project (in brief)

(Please write NA if not applicable for the project)

Percentage increase in number of transactions monthly	
Percentage reduction in monthly downtime due to the intervention	
Bank's comments on the impact created by the intervention	
Constraints faced in implementation of the project (if any)	
2-3 good quality Photographs (in physical & soft copy) pertaining to the project	

Bank's name & Seal

Annexure III A

Details of device installation

Sl no.	State	District	District category Aspirational/ Other SFD/other	Block	Branch name and address & IFSC Code	Support for HTS-VSAT/ SD-WAN/ Dual LTE/SD-WAN	Device detail Solar powered/ Electrical powered	Vendor Name	Cost incurred (Rs.)	NABARD Support (Rs.)	Average internet speed
Total											

#SFD (Special focus district as per the DFIBT circular no. 09/DFIBT-01/2023 dated 31 January 2023)

Bank's Name & Seal



संदर्भ सं.राबै.डीएफआईबीटी/11451-11899/डीएफआईबीटी-23/2022-23 31 जनवरी 2023
परिपत्र संख्या.09/ डीएफआईबीटी-01/2023

अध्यक्ष और प्रबंध निदेशक /अध्यक्ष /मुख्य कार्यपालक अधिकारी
अनुसूचित (लघु वित्त बैंक और पेमेंट बैंक सहित) वाणिज्यिक बैंक
क्षेत्रीय ग्रामीण बैंक
राज्य सहकारी बैंक
जिला मध्यवर्ती सहकारी बैंक
महोदया /महोदय,

वित्तीय समावेशन निधि नवीन दृष्टिकोण -

संशोधित परिपत्र और विशेष फोकस जिलों (एसएफडी)
की सूची में संशोधन

कृपया विभिन्न भौतिक, आर्थिक और सामाजिक विशेषताओं से विवश पिछड़े जिलों पर बल देने के लिए वित्तीय समावेशन के सहयोगों के लिए विभेदीकृत दृष्टिकोण से संबंधित हमारे परिपत्र संख्या [105/डीएफआईबीटी-04/2019](#) दिनांक 23 अप्रैल 2019 और दिनांक 17 मार्च 2021 के परिपत्र संख्या [36/डीएफआईबीटी-07/2021](#) का संदर्भ लें.

2 इस संबंध में हम आपको सूचित करते हैं कि भारत सरकार ने वामपंथी उग्रवाद से प्रभावित जिलों की सूची में संशोधन किया है. पहले इस सूची में 90 जिले थे, अब इस सूची में 70 जिले हैं और नीति आयोग ने

Financial Inclusion Fund-Differentiated Approach - Revised Circular and updated list of Special Focus District (SFD)

Please refer to our Circular No. [105/DFIBT-04/2019](#) dated 23 April 2019 and Circular No.[36/DFIBT-07/2021](#) dated 17 March 2021 regarding Special Focus Districts (SFDs) identified for Differentiated Approach for financial inclusion interventions to give more thrust on backward districts that are constrained by various physical, economic and sociological characteristics.

2. In this connection, we advise that the Government of India has revised the list of LWE-affected districts from the existing 90 districts to 70 districts and NITI Aayog has also modified the list of Aspirational

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<p>आकांक्षी जिलों की सूची में संशोधन किया है। तदनुसार, 356 विशेष फोकस जिलों की संशोधित सूची आपके तत्काल संदर्भ और आवश्यक कार्रवाई के लिए संलग्न है।</p> <p>3 इस परिपत्र की जारी होने की तारीख से यह प्रभावी माना जाएगा. चालू सभी परियोजनाएँ, इस परिपत्र की तारीख से पहले मंजूर परियोजनाएँ दिनांक 23 अप्रैल 2019 के परिपत्र सं. 105/डीएफआईबीटी-04/2019 और दिनांक 17 मार्च 2021 के परिपत्र संख्या 36/डीएफआईबीटी-07/2021 में निहित मंजूरी संबंधी निबंधनों और शर्तों द्वारा अभिशासित की जाएंगी</p>	<p>Districts. Accordingly, the revised list of 356 Special Focus Districts is enclosed for your ready reference and necessary action.</p> <p>3. This circular will come into effect from the date of issue of the circular. All the on-going projects, sanctioned prior to the date of this circular will continue to be governed by terms and conditions of sanction as per circular No. 105/DFIBT-04/2019 dated 23 April 2019 and Circular No. 36/DFIBT-07/2021 dated 17 March 2021</p>
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भवदीय,

(भल्लामुडी श्रीधर)
मुख्य महाप्रबंधक

संलग्न – उपरोक्त

Note : This circular overrides previous circular nos. [105/DFIBT-04/2019 dated 23.04.2019](#) and [36/DFIBT-07/2021 dated 17.03.2021](#).

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Circular No. NB.09/ DFIBT-01/ 2023

31 January 2023

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 i.e 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, a differentiated strategy for financial inclusion was introduced for support from the FIF from the financial year 2019-20.

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, Left Wing Extremism (LWE) affected districts, districts of Hill States, A & N Islands as also those of the North Eastern Region. Further low Priority Sector Lending (PSL) credit flow districts (per capita credit flow < ₹6000) indicated by RBI were also added in the SFDs. At present there are 356 SFDs in the country (Annexure I). The grant support from FIF for projects implemented in these SFDs is 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./-

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 nineteen 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 (i.e. Standard Schemes on Tap)

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.

The schemes for of Aadhaar Enrolment and Update Centres (AECs) was available upto 30 September 2019 for assistance. 20 lakh BHIM Aadhaar Pay Devices

(Both schemes have been since discontinued)

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, 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.

(Contd./

6. Proposal

6.1 Project proposal and claim formats for submission have been simplified and are enclosed. (Annexures III- Proposal Format and Annexure IV- Claim Format).

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.

7. CGM(DFIBT), HO is the final authority to interpret any clause of this circular and DMD, NABARD is the final authority for amending any clause of this circular.

8. This Circular overrides the previous circular numbers [105/DFIBT-04/2019](#) dated 23 April 2019 and [36/DFIBT-07/2021](#) dated 17 March 2021)

Yours faithfully,

(Bhallamudi Sridhar)
Chief General Manager

Annexures:

- I. List of SFDs
- II. Standard Schemes on Tap
- III. Proposal Format
- IV. Claim Format
- V. Previous Circular which stands overridden.

Annexure 1.1

Summary of Special Focus Districts for Differentiated Intervention under FIF							
Sl No	Name of the State/UT	Total No of SF districts	No of Aspirational districts	No of LWE affected districts	No of NER districts	No of Hill State districts	Low PSL Districts
1	Andaman & Nicobar	3					1
2	Andhra Pradesh	6	3	5			
3	Arunachal Pradesh	25	1		25		19
4	Assam	35	7		35		14
5	Bihar	34	13	10			28
6	Chhattisgarh	20	10	14			15
7	Delhi	1					1
8	Gujarat	3	2				2
9	Haryana	1	1				1
10	Himachal Pradesh	12	1			12	
11	Jammu & Kashmir	20	2			20	
12	Ladakh	2				2	
13	Jharkhand	22	19	16			12
14	Karnataka	2	2				
15	Kerala	3	1	3			
16	Lakshadweep	1					
17	Madhya pradesh	19	8	3			11
18	Maharashtra	6	4	2			1
19	Manipur	16	1		16		15
20	Meghalaya	12	1		12		9
21	Mizoram	11	1		11		7
22	Nagaland	16	1		16		8
23	Odisha	13	10	10			6
24	Punjab	2	2				
25	Rajasthan	5	5				
26	Sikkim	6	1		6		1
27	Tamilnadu	2	2				
28	Telangana	7	3	6			1
29	Tripura	8	1		8		4
30	Uttar Pradesh	27	8	0			22
31	Uttarakhand	13	2			13	3
32	West Bengal	3		1			3
	Total	356	112	70	129	47	184

Note: Districts may get classified in more than one category (eg: An Aspirational district may also be LWE or NER, etc) and hence total may not tally.

Annexure 1.2

Statewise Special Focus Districts (SFDs)							
Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
1	Andaman & Nicobar	Nicobar					Low PSL
2	Andaman & Nicobar	North and Middle Andaman					
3	Andaman & Nicobar	South Andaman					
4	Andhra Pradesh	East Godavari		LWE			
5	Andhra Pradesh	Srikakulam		LWE			
6	Andhra Pradesh	Visakhapatnam	Aspirational	LWE			
7	Andhra Pradesh	Vizianagaram	Aspirational	LWE			
8	Andhra Pradesh	West Godavari		LWE			

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
9	Andhra Pradesh	YSR Kadapa	Aspirational				
10	Arunachal Pradesh	Anjaw			NER		Low PSL
11	Arunachal Pradesh	Changlang			NER		Low PSL
12	Arunachal Pradesh	Dibang Valley			NER		Low PSL
13	Arunachal Pradesh	East Kameng			NER		Low PSL
14	Arunachal Pradesh	East Siang			NER		Low PSL
15	Arunachal Pradesh	Kamle			NER		
16	Arunachal Pradesh	Kra Daadi			NER		Low PSL
17	Arunachal Pradesh	Kurung Kumey			NER		Low PSL
18	Arunachal Pradesh	Lepa-Rada			NER		
19	Arunachal Pradesh	Lohit			NER		Low PSL
20	Arunachal Pradesh	Longding			NER		Low PSL
21	Arunachal Pradesh	Lower Dibang Valley			NER		Low PSL
22	Arunachal Pradesh	Lower Siang			NER		Low PSL
23	Arunachal Pradesh	Lower Subansiri			NER		Low PSL
24	Arunachal Pradesh	Namsai	Aspirational		NER		Low PSL
25	Arunachal Pradesh	Pakke-Kessang			NER		
26	Arunachal Pradesh	Papum Pare			NER		
27	Arunachal Pradesh	Shi-Yomi			NER		
28	Arunachal Pradesh	Siang			NER		Low PSL
29	Arunachal Pradesh	Tawang			NER		Low PSL
30	Arunachal Pradesh	Tirap			NER		Low PSL
31	Arunachal Pradesh	Upper Siang			NER		Low PSL
32	Arunachal Pradesh	Upper Subansiri			NER		Low PSL
33	Arunachal Pradesh	West Kameng			NER		Low PSL
34	Arunachal Pradesh	West Siang			NER		Low PSL
35	Assam	Bajali			NER		
36	Assam	Baksa	Aspirational		NER		Low PSL
37	Assam	Barpeta	Aspirational		NER		
38	Assam	Biswanath			NER		
39	Assam	Bongaigaon			NER		
40	Assam	Cachar			NER		
41	Assam	Charaideo			NER		Low PSL
42	Assam	Chirang			NER		Low PSL
43	Assam	Darrang	Aspirational		NER		
44	Assam	Dhemaji			NER		Low PSL
45	Assam	Dhubri	Aspirational		NER		Low PSL
46	Assam	Dibrugarh			NER		
47	Assam	Dima Hasao (North Cachar Hills)			NER		Low PSL
48	Assam	Goalpara	Aspirational		NER		Low PSL
49	Assam	Golaghat			NER		
50	Assam	Hailakandi	Aspirational		NER		Low PSL
51	Assam	Hojai			NER		Low PSL
52	Assam	Jorhat			NER		
53	Assam	Kamrup			NER		
54	Assam	Kamrup Metropolitan			NER		
55	Assam	Karbi Anglong			NER		Low PSL
56	Assam	Karimganj			NER		
57	Assam	Kokrajhar			NER		Low PSL
58	Assam	Lakhimpur			NER		
59	Assam	Majuli			NER		
60	Assam	Morigaon			NER		
61	Assam	Nagaon			NER		

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
62	Assam	Nalbari			NER		
63	Assam	Sivasagar			NER		
64	Assam	Sonitpur			NER		
65	Assam	South Salmara-Mankachar			NER		Low PSL
66	Assam	Tamulpur			NER		
67	Assam	Tinsukia			NER		
68	Assam	Udalguri	Aspirational		NER		Low PSL
69	Assam	West Karbi Anglong			NER		Low PSL
70	Bihar	Araria	Aspirational				Low PSL
71	Bihar	Arwal					Low PSL
72	Bihar	Aurangabad	Aspirational	LWE			Low PSL
73	Bihar	Banka	Aspirational	LWE			Low PSL
74	Bihar	Begusarai	Aspirational				
75	Bihar	Bhojpur					Low PSL
76	Bihar	Darbhanga					Low PSL
77	Bihar	East Champaran					Low PSL
78	Bihar	Gaya	Aspirational	LWE			Low PSL
79	Bihar	Gopalganj					Low PSL
80	Bihar	Jamui	Aspirational	LWE			Low PSL
81	Bihar	Jehanabad					Low PSL
82	Bihar	Kaimur		LWE			
83	Bihar	Katihar	Aspirational				Low PSL
84	Bihar	Khagaria	Aspirational				Low PSL
85	Bihar	Lakhisarai		LWE			Low PSL
86	Bihar	Madhepura					Low PSL
87	Bihar	Madhubani					Low PSL
88	Bihar	Munger		LWE			Low PSL
89	Bihar	Muzaffarpur	Aspirational				
90	Bihar	Nalanda					Low PSL
91	Bihar	Nawada	Aspirational	LWE			Low PSL
92	Bihar	Purnia	Aspirational				
93	Bihar	Rohtas		LWE			
94	Bihar	Saharsa					Low PSL
95	Bihar	Samastipur					Low PSL
96	Bihar	Saran					Low PSL
97	Bihar	Sheikhpura	Aspirational				
98	Bihar	Sheohar					Low PSL
99	Bihar	Sitamarhi	Aspirational				Low PSL
100	Bihar	Siwan					Low PSL
101	Bihar	Supaul					Low PSL
102	Bihar	Vaishali					Low PSL
103	Bihar	West Champaran		LWE			Low PSL
104	Chhattisgarh	Balod					Low PSL
105	Chhattisgarh	Balrampur		LWE			Low PSL
106	Chhattisgarh	Bastar	Aspirational	LWE			Low PSL
107	Chhattisgarh	Bemetara					Low PSL
108	Chhattisgarh	Bijapur	Aspirational	LWE			Low PSL
109	Chhattisgarh	Dantewada	Aspirational	LWE			Low PSL
110	Chhattisgarh	Dhamtari		LWE			
111	Chhattisgarh	Gariaband		LWE			Low PSL
112	Chhattisgarh	Jashpur					Low PSL
113	Chhattisgarh	Kabirdham		LWE			
114	Chhattisgarh	Kanker	Aspirational	LWE			Low PSL
115	Chhattisgarh	Kondagaon	Aspirational	LWE			Low PSL
116	Chhattisgarh	Korba	Aspirational				

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
117	Chhattisgarh	Mahasamund	Aspirational	LWE			
118	Chhattisgarh	Mungeli		LWE			Low PSL
119	Chhattisgarh	Narayanpur	Aspirational	LWE			Low PSL
120	Chhattisgarh	Rajnandgaon	Aspirational	LWE			
121	Chhattisgarh	Sukma	Aspirational	LWE			Low PSL
122	Chhattisgarh	Surajpur					Low PSL
123	Chhattisgarh	Surguja					Low PSL
124	Delhi	North-East Delhi					Low PSL
125	Gujarat	Dahod	Aspirational				Low PSL
126	Gujarat	Dangs					Low PSL
127	Gujarat	Narmada	Aspirational				
128	Haryana	Mewat	Aspirational				Low PSL
129	Himachal Pradesh	Bilaspur				Hill State	
130	Himachal Pradesh	Chamba	Aspirational			Hill State	
131	Himachal Pradesh	Hamirpur				Hill State	
132	Himachal Pradesh	Kangra				Hill State	
133	Himachal Pradesh	Kinnaur				Hill State	
134	Himachal Pradesh	Kullu				Hill State	
135	Himachal Pradesh	Lahaul and Spiti				Hill State	
136	Himachal Pradesh	Mandi				Hill State	
137	Himachal Pradesh	Shimla				Hill State	
138	Himachal Pradesh	Sirmaur				Hill State	
139	Himachal Pradesh	Solan				Hill State	
140	Himachal Pradesh	Una				Hill State	
141	Jammu & Kashmir	Anantnag				Hill State	
142	Jammu & Kashmir	Bandipore				Hill State	
143	Jammu & Kashmir	Baramulla	Aspirational			Hill State	
144	Jammu & Kashmir	Budgam				Hill State	
145	Jammu & Kashmir	Doda				Hill State	
146	Jammu & Kashmir	Ganderbal				Hill State	
147	Jammu & Kashmir	Jammu				Hill State	
148	Jammu & Kashmir	Kathua				Hill State	
149	Jammu & Kashmir	Kishtwar				Hill State	
150	Jammu & Kashmir	Kulgam				Hill State	
151	Jammu & Kashmir	Kupwara	Aspirational			Hill State	
152	Jammu & Kashmir	Poonch				Hill State	
153	Jammu & Kashmir	Pulwama				Hill State	
154	Jammu & Kashmir	Rajouri				Hill State	
155	Jammu & Kashmir	Ramban				Hill State	
156	Jammu & Kashmir	Reasi				Hill State	
157	Jammu & Kashmir	Samba				Hill State	
158	Jammu & Kashmir	Shopian				Hill State	
159	Jammu & Kashmir	Srinagar				Hill State	
160	Jammu & Kashmir	Udhampur				Hill State	
161	Jharkhand	Bokaro	Aspirational	LWE			
162	Jharkhand	Chatra	Aspirational	LWE			Low PSL
163	Jharkhand	Dhanbad		LWE			
164	Jharkhand	Dumka	Aspirational	LWE			Low PSL
165	Jharkhand	East Singhbhum	Aspirational	LWE			
166	Jharkhand	Garhwa	Aspirational	LWE			Low PSL
167	Jharkhand	Giridih	Aspirational	LWE			Low PSL
168	Jharkhand	Godda	Aspirational				
169	Jharkhand	Gumla	Aspirational	LWE			Low PSL
170	Jharkhand	Hazaribagh	Aspirational	LWE			
171	Jharkhand	Jamtara					Low PSL
172	Jharkhand	Khunti	Aspirational	LWE			Low PSL
173	Jharkhand	Latehar	Aspirational	LWE			Low PSL

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
174	Jharkhand	Lohardaga	Aspirational	LWE			
175	Jharkhand	Pakur	Aspirational				Low PSL
176	Jharkhand	Palamu	Aspirational	LWE			Low PSL
177	Jharkhand	Ramgarh	Aspirational				
178	Jharkhand	Ranchi	Aspirational	LWE			
179	Jharkhand	Sahibganj	Aspirational				Low PSL
180	Jharkhand	Saraikela-Kharaswan		LWE			
181	Jharkhand	Simdega	Aspirational				Low PSL
182	Jharkhand	West Singhbhum	Aspirational	LWE			
183	Karnataka	Raichur	Aspirational				
184	Karnataka	Yadgir	Aspirational				
185	Kerala	Malappuram		LWE			
186	Kerala	Palakkad		LWE			
187	Kerala	Wayanad	Aspirational	LWE			
188	Ladakh	Kargil				Hill State	
189	Ladakh	Leh				Hill State	
190	Lakshadweep	Lakshadweep					
191	Madhya Pradesh	Alirajpur					Low PSL
192	Madhya Pradesh	Anuppur					Low PSL
193	Madhya Pradesh	Balaghat		LWE			
194	Madhya Pradesh	Barwani	Aspirational				
195	Madhya Pradesh	Bhind					Low PSL
196	Madhya Pradesh	Chhatarpur	Aspirational				
197	Madhya Pradesh	Damoh	Aspirational				
198	Madhya Pradesh	Dindori		LWE			Low PSL
199	Madhya Pradesh	Guna	Aspirational				
200	Madhya Pradesh	Khandwa	Aspirational				
201	Madhya Pradesh	Mandla		LWE			Low PSL
202	Madhya Pradesh	Niwari					Low PSL
203	Madhya Pradesh	Panna					Low PSL
204	Madhya Pradesh	Rajgarh	Aspirational				
205	Madhya Pradesh	Sidhi					Low PSL
206	Madhya Pradesh	Singrauli	Aspirational				Low PSL
207	Madhya Pradesh	Tikamgarh					Low PSL
208	Madhya Pradesh	Umaria					Low PSL
209	Madhya Pradesh	Vidisha	Aspirational				
210	Maharashtra	Chandrapur					
211	Maharashtra	Gadchiroli	Aspirational	LWE			Low PSL
212	Maharashtra	Gondia		LWE			
213	Maharashtra	Nandurbar	Aspirational				
214	Maharashtra	Osmanabad	Aspirational				
215	Maharashtra	Washim	Aspirational				
216	Manipur	Bishnupur			NER		Low PSL
217	Manipur	Chandel	Aspirational		NER		Low PSL
218	Manipur	Churachandpur			NER		Low PSL
219	Manipur	Imphal East			NER		Low PSL
220	Manipur	Imphal West			NER		
221	Manipur	Jiribam			NER		
222	Manipur	Kakching			NER		Low PSL
223	Manipur	Kamjong			NER		Low PSL
224	Manipur	Kangpokpi			NER		Low PSL
225	Manipur	Noney			NER		Low PSL
226	Manipur	Pherzawl			NER		Low PSL
227	Manipur	Senapati			NER		Low PSL
228	Manipur	Tamenglong			NER		Low PSL
229	Manipur	Tengnoupal			NER		Low PSL

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
230	Manipur	Thoubal			NER		Low PSL
231	Manipur	Ukhrul			NER		Low PSL
232	Meghalaya	East Garo Hills			NER		Low PSL
233	Meghalaya	East Jaintia Hills			NER		Low PSL
234	Meghalaya	East Khasi Hills			NER		
235	Meghalaya	Eastern West Khasi Hills			NER		
236	Meghalaya	North Garo Hills			NER		Low PSL
237	Meghalaya	Ri Bhoi	Aspirational		NER		
238	Meghalaya	South Garo Hills			NER		Low PSL
239	Meghalaya	South West Garo Hills			NER		Low PSL
240	Meghalaya	South West Khasi Hills			NER		Low PSL
241	Meghalaya	West Garo Hills			NER		Low PSL
242	Meghalaya	West Jaintia Hills			NER		Low PSL
243	Meghalaya	West Khasi Hills			NER		Low PSL
244	Mizoram	Aizawl			NER		
245	Mizoram	Champhai			NER		Low PSL
246	Mizoram	Hnahtial					
247	Mizoram	Khawzawl					
248	Mizoram	Kolasib			NER		Low PSL
249	Mizoram	Lawngtlai			NER		Low PSL
250	Mizoram	Lunglei			NER		Low PSL
251	Mizoram	Mamit	Aspirational		NER		Low PSL
252	Mizoram	Saiha			NER		Low PSL
253	Mizoram	Saitual					
254	Mizoram	Serchhip			NER		Low PSL
255	Nagaland	Chümoukedima			NER		
256	Nagaland	Dimapur			NER		
257	Nagaland	Kiphire	Aspirational		NER		Low PSL
258	Nagaland	Kohima			NER		
259	Nagaland	Longleng			NER		Low PSL
260	Nagaland	Mokokchung			NER		
261	Nagaland	Mon			NER		Low PSL
262	Nagaland	Niuland			NER		
263	Nagaland	Noklak			NER		
264	Nagaland	Peren			NER		Low PSL
265	Nagaland	Phek			NER		Low PSL
266	Nagaland	Shamator			NER		
267	Nagaland	Tuensang			NER		Low PSL
268	Nagaland	Tseminyu			NER		
269	Nagaland	Wokha			NER		Low PSL
270	Nagaland	Zunheboto			NER		Low PSL
271	Odisha	Balangir	Aspirational	LWE			
272	Odisha	Bargarh		LWE			
273	Odisha	Dhenkanal	Aspirational				
274	Odisha	Gajapati	Aspirational				Low PSL
275	Odisha	Kalahandi	Aspirational	LWE			
276	Odisha	Kandhamal	Aspirational	LWE			Low PSL
277	Odisha	Kendrapara					Low PSL
278	Odisha	Koraput	Aspirational	LWE			
279	Odisha	Malkangiri	Aspirational	LWE			Low PSL
280	Odisha	Nabrangpur	Aspirational	LWE			Low PSL
281	Odisha	Nuapada	Aspirational	LWE			Low PSL
282	Odisha	Rayagada	Aspirational	LWE			
283	Odisha	Sundargarh		LWE			

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
284	Punjab	Firozpur	Aspirational				
285	Punjab	Moga	Aspirational				
286	Rajasthan	Baran	Aspirational				
287	Rajasthan	Dholpur	Aspirational				
288	Rajasthan	Jaisalmer	Aspirational				
289	Rajasthan	Karauli	Aspirational				
290	Rajasthan	Sirohi	Aspirational				
291	Sikkim	Gangtok			NER		
292	Sikkim	Mangan			NER		
293	Sikkim	Pakyong			NER		
294	Sikkim	Soreng			NER		
295	Sikkim	Namchi			NER		
296	Sikkim	Gyalshing/Geyzing	Aspirational		NER		Low PSL
297	Tamilnadu	Ramanathapuram	Aspirational				
298	Tamilnadu	Virudhunagar	Aspirational				
299	Telangana	Adilabad		LWE			
300	Telangana	Bhadradi-Kothagudem	Aspirational	LWE			
301	Telangana	Bhopapalli	Aspirational				
302	Telangana	Jayashanker-Bhupalpally		LWE			
303	Telangana	Komaram-Bheem-(Asifabad)	Aspirational	LWE			Low PSL
304	Telangana	Mancherial		LWE			
305	Telangana	Mulugu		LWE			
306	Tripura	Dhalai	Aspirational		NER		
307	Tripura	Gomati			NER		Low PSL
308	Tripura	Khowai			NER		Low PSL
309	Tripura	North Tripura			NER		
310	Tripura	Sepahijala			NER		Low PSL
311	Tripura	South Tripura			NER		
312	Tripura	Unokoti			NER		Low PSL
313	Tripura	West Tripura			NER		
314	Uttar Pradesh	Ambedkar Nagar					Low PSL
315	Uttar Pradesh	Auraiya					Low PSL
316	Uttar Pradesh	Azamgarh					Low PSL
317	Uttar Pradesh	Bahraich	Aspirational				
318	Uttar Pradesh	Ballia					Low PSL
319	Uttar Pradesh	Balrampur	Aspirational				Low PSL
320	Uttar Pradesh	Basti					Low PSL
321	Uttar Pradesh	Chandauli	Aspirational				
322	Uttar Pradesh	Chitrakoot	Aspirational				
323	Uttar Pradesh	Deoria					Low PSL
324	Uttar Pradesh	Farrukhabad					Low PSL
325	Uttar Pradesh	Fatehpur	Aspirational				
326	Uttar Pradesh	Gonda					Low PSL
327	Uttar Pradesh	Jaunpur					Low PSL
328	Uttar Pradesh	Kanpur Dehat					Low PSL
329	Uttar Pradesh	Kaushambi					Low PSL
330	Uttar Pradesh	Kushi Nagar					Low PSL
331	Uttar Pradesh	Maharajganj					Low PSL
332	Uttar Pradesh	Mau					Low PSL
333	Uttar Pradesh	Pratapgarh					Low PSL
334	Uttar Pradesh	Sant Kabir Nagar					Low PSL
335	Uttar Pradesh	Shravasti	Aspirational				Low PSL
336	Uttar Pradesh	Siddharthnagar	Aspirational				Low PSL

Sl No	Name of the State/UT	Name of the district	Aspirational	LWE	NER	Hill States	Low PSL Districts
337	Uttar Pradesh	Sitapur					Low PSL
338	Uttar Pradesh	Sonebhadra	Aspirational				
339	Uttar Pradesh	Sultanpur					Low PSL
340	Uttar Pradesh	Unnao					Low PSL
341	Uttarakhand	Almora				Hill State	
342	Uttarakhand	Bageshwar				Hill State	Low PSL
343	Uttarakhand	Chamoli				Hill State	
344	Uttarakhand	Champawat				Hill State	
345	Uttarakhand	Dehradun				Hill State	
346	Uttarakhand	Haridwar	Aspirational			Hill State	
347	Uttarakhand	Nainital				Hill State	
348	Uttarakhand	Pauri Garhwal				Hill State	
349	Uttarakhand	Pithoragarh				Hill State	
350	Uttarakhand	Rudraprayag				Hill State	Low PSL
351	Uttarakhand	Tehri Garhwal				Hill State	Low PSL
352	Uttarakhand	Udham Singh Nagar	Aspirational			Hill State	
353	Uttarakhand	Uttarkashi				Hill State	
354	West Bengal	Bankura					Low PSL
355	West Bengal	Jhargram		LWE			Low PSL
356	West Bengal	Puruliya					Low PSL

This list will be updated periodically as and when the list of Aspirational Districts, Left Wing Extremism affected districts, Low PSL (Credit Deficient) Districts, Districts of Hill States, A & N Islands, North Eastern Region, Lakshadweep are updated by the concerned Competent Authority like GoI, RBI, Niti Aayog, Ministry of Home Affairs etc.

Annexure II

Financial Inclusion Fund: Standard Schemes on Tap

Sl.No.	Scheme	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 iii. SCB	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, micro ATM, GPRS Router, UPS, PoS, VSAT, etc. and printed financial literacy materials in vernacular language.	i. RRB ii. RCB	SFD and other selective district based on remoteness and requirements of the district: Rs.15 lakh per Demo van. Maximum 5 Demo vans per district including previous sanctions based on size of district on first come, first serve basis. Unit: Demonstration Van
5	Handheld Projector	Support is provided to FLCs and Rural Bank branches for purchase of Handheld Projector with Battery, Screen and Speakers	i. SCB ii. RRB iii. RCB	SFD and Other Districts- Rs.30,000/- per Handheld Projector with Battery, Screen and Speakers
	Bank Sakhi	(i) Training of Bank Sakhi	i. SCB ii. RRB	SFD and Other districts alike

Sl.No.	Scheme	Activities	Eligible Banks	Support (Maximum Amount and Unit)
1	2	3	4	5
		(ii) Compensation for project staff for services rendered to Bank Sakhis		(i) Rs 1000/- per day per person (for 5 days) Unit: Number of Banks Sakhi (ii) Rs. 500/- per Bank Sakhi, per month Period for 6 months Maximum Unit: 20 Bank Sakhi Unit: Number of Banks Sakhi
	Capacity Building of BC/BF	Conduct of 3 Day Capacity Building programme	i. SCB ii. RRB	SFD and Other districts alike : Rs 4500/- per candidate Unit: Number of BC/BF
	Capacity Building of BC/BF – Refresher Programme	Conduct of One day Refresher programme	i. SCB ii. RRB	SFD and Other districts alike : Rs 1500/- per candidate Unit: Number of BC/BF
	Financial Literacy Dissemination	Dissemination of Financial Literacy through Audio Visual media, Nukkad Natak, folk media etc.	i. SCB ii. RRB iii. RCB iv. NABARD	SFD and Other districts alike Rs.15000/- per event Overall cap restricted to Rs 5,00,000/- per proposal Unit: Number of events/ programmes
	Setting up of Centre for Financial Literacy (RBI) –Pilot	Capital and Operational Expenditure for setting up CFL	i. SCB	SFD and Other districts alike: Rs 15,00,000 per CFL (Rs 3,00,000/- for Capital Expenditure for one year Rs 4,00,000/- for Operational Expenditure per year, for 3 years) Unit – Number of CFL

Sl.No.	Scheme	Activities	Eligible Banks	Support (Maximum Amount and Unit)
1	2	3	4	5
	Upscaling of Centre for Financial Literacy (CFLs)	Capital and Operational Expenditure for setting up CFL	i. SCB	SFD and Other districts alike: Rs 29,30,000 per CFL (Rs 5,00,000/- for Capital Expenditure for one year Rs 8,10,000/- for Operational Expenditure per year, for 3 years) Unit – Number of CFL
	Capacity Building of Bankers	Reimbursement of Training cost	BIRD Institutes i. Lucknow ii. Mangalore iii. Bolpur	SFD and Other districts alike Rs 9000/-per candidate per day for onlocation programmes and Rs. 5000/- per candidate per day for in-house programmes Unit – Number of participant per day per Training programme

II. Banking Technology Adoption Schemes

6	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: i.SCB: Rs.15,000/-per device ii.RRB:Rs.20,000/- per device iii.RCB:Rs.22,500/- per device Unit: Number of microATMs
7	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

Sl.No.	Scheme	Activities	Eligible Banks	Support (Maximum Amount and Unit)
1	2	3	4	5
				Unit: number of POS/ mPOS
8	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
9	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
10	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
11	Implementation of Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation	Implementation and application development cost at switch level for ATM/or microATM for green pin enablement	i.RRB ii.RCB	SFDs and Other districts alike: Rs.4.00 lakh per bank for 02 makes of ATM/or microATM Unit: Maximum two makes of ATM/microATM per bank
12	Onboarding to Bharat Bill Payment System (BBPS)	Integration with the BBPS APIs and front end GUIs extended by the COUs to the Bank	i.RRB ii.RCB	SFDs and Other districts alike: Rs.2.00 lakh per bank Unit: One per bank
13	Opening of Kiosk Outlets in unbanked villages of NER States	Support for capital cost incurred towards installation of micro ATM, computer/ laptop, printer, etc	i. SCB ii. RRB iii. RCB	SFD and Other districts alike: Rs 68,000/- per unit Unit: Number of Kiosks

Sl.No.	Scheme	Activities	Eligible Banks	Support (Maximum Amount and Unit)
1	2	3	4	5
III. Regulatory Infrastructure Support				
14	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
15	On-boarding 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. RCB ii. RRB	SFDs and Other districts alike: a. RCB: Rs.4 lakh per bank b. RRB: Rs.3.60 lakh per bank Unit: One per bank
16	Positive Pay System (PPS) for enhancing customer security for cheque based transactions	One time software application development, implementation cost and operational expenditure including AMC for one year towards providing PPS across all banking channels available with the bank viz. internet banking, SMS, Mobile App, ATM etc.	RCB	SFD and other districts alike. ₹5.0 lakh per bank Unit : One per bank
IV. Support for Connectivity and Power Infrastructure				
17	VSAT Deployment	Installation of VSAT in the Sub-Service Area (SSA) of the Bank facing connectivity issue for i. Kiosk/Fixed CSP ii. New branches opened iii. Existing branches	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFDs and Other districts alike: # Rs.3 lakh per unit Unit: No. of VSAT
18	Mobile Signal Booster Deployment	Installation of Mobile Signal Booster in SSA of the Bank for a. Kiosk/Fixed CSP b. New branches opened c. Existing branches	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFDs and Other districts alike: # Rs.6,000/- per unit

Sl.No.	Scheme	Activities	Eligible Banks	Support (Maximum Amount and Unit)
1	2	3	4	5
				Unit: No. of Mobile Signal Booster
19	Solar power unit/ UPS Deployment	Installation of solar power / UPS in SSA of the Bank for a. Kiosk/Fixed CSP b. New branches opened c. Existing branches	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFDs and Other districts alike: # Rs.1 lakh per unit Unit: No. of solar power / UPS units

Note:

District Categories	Maximum eligible grant support as % of expenditure incurred		
	RCB	RRB	SCB (Including SFB and PB)
Special Focus Districts (SFDs)	90 %	90 %	90 %
Other Districts	90 %	80 %	60 %

(*RCB : Rural Cooperative Banks; RRB : Regional Rural Banks;SCB : Scheduled Commercial Bank;SFB : Small Finance Banks;PB : Payment Bank;)

The FI Sub-Committee of SLBC and LDM would be required to certify the areas having no intermittent connectivity.

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. 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.

Yours faithfully,

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 Other s*	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

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. The 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.

**THIS CIRCULAR HAS BEEN OVERRIDEN WITH THE UPDATED CIRCULAR NO.
Ref. No. NB. DFIBT/ 09/ DFIBT- 01/ 2023 DATED 31 January 2023**

Ref. No. NB. DFIBT/ 83-556/ DFIBT- 23/ 2019-20

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./-)

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.

(contd./-)

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

Endt. No. NB.DFIBT.HO/ 557-594/ DFIBT-23/2019-20 of date

Copy forwarded for information and necessary action to:

1. The Secretariat of Chairman, NABARD, HO, Mumbai
2. The Secretariat of DMD (HRD), NABARD, HO, Mumbai
3. The Secretariat of DMD (RA), NABARD, HO, Mumbai
4. The Principal/ Director/ Joint Director, All Training Establishments
5. The CGM/ Officer-in-Charge, NABARD, All Regional Offices
6. The CGM, DoS, NABARD, HO, Mumbai
7. The CGM, CPD, NABARD, Head Office, Mumbai
8. The CGM, IDD, NABARD, Head Office, Mumbai

(Pankaj Kumar)
Deputy General Manager

Encl.: As above

**THIS CIRCULAR HAS BEEN OVERRIDEN WITH THE UPDATED CIRCULAR
NO. Ref. No. NB. DFIBT/ 09 / DFIBT- 01/ 2023 DATED 31 January 2023**

संदर्भ सं.राबै.प्रका.डीएफआईबीटी/ 6316 - 6683/ डीएफआईबीटी-23/2021

17 मार्च 2021

परिपत्र संख्या. 36 / डीएफआईबीटी-07 /2021

अध्यक्ष/प्रबंध निदेशक

अनुसूचित वाणिज्यिक बैंक (लघु वित्त बैंक और पेमेंट बैंक सहित)

क्षेत्रीय ग्रामीण बैंक

राज्य सहकारी बैंक

जिला मध्यवर्ती सहकारी बैंक

महोदया/महोदय,

विभेदीकृत दृष्टिकोण के अंतर्गत विशेष फोकस दिए जाने वाले जिलों (एसएफडी) की सूची में ऋण की कमी वाले जिलों को शामिल करना

कृपया विभिन्न प्रकार की भौतिक, आर्थिक और सामाजिक विशेषताओं के कारण विवश हुए पिछड़े जिलों जिन्हें विशेष फोकस दिए जाने वाले जिले (एसएफडी) कहा जाता है ऐसे जिलों पर बल देने के लिए वित्तीय समावेशन के सहयोगों के लिए विभेदीकृत दृष्टिकोण से संबंधित दिनांक 23 अप्रैल 2019 के हमारे परिपत्र सं. 105/ डीएफआईबीटी-04/ 2019 का अवलोकन करें.

प्राथमिकता प्राप्त क्षेत्र ऋणीकरण के प्रवाह में क्षेत्रीय विषमताओं का समाधान करने के लिए भारतीय रिजर्व बैंक ने प्रोत्साहक फ्रेमवर्क तैयार किया है. इस फ्रेमवर्क के अंतर्गत ऋण की कमी वाले जिलों के रूप में पहचान किए गए जिलों में ऋण प्रदान करने के लिए बैंकों को प्रोत्साहित किया जाता

Inclusion of Credit deficient districts in the list of Special Focus Districts (SFDs) under Differentiated Approach

Please refer to our Circular No. 105/DFIBT-04/2019 dated 23 April 2019 regarding Differentiated Approach for financial inclusion interventions to give more thrust on backward districts that are constrained by various physical, economic and sociological characteristics, termed as Special Focus Districts (SFDs).

In order to address the regional disparities in the flow of Priority Sector Lending (PSL), the Reserve Bank of India has put in place, an incentive framework under which banks are encouraged to lend in districts that have been identified as credit deficient. There are 184 districts across the country with per capita

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0024 • फैक्स: +91 22 2653 0150 • ई मेल: dfibt@nabard.org

Department of Financial Inclusion and Banking Technology

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0024 • Fax: +91 22 2653 0150 • E-mail: dfibt@nabard.org

<p>है. देश में ऐसे 184 जिले हैं जहाँ प्रति व्यक्ति प्राथमिकता प्राप्त ऋणीकरण ₹6,000 से कम है. वित्तीय समावेशन निधि के अंतर्गत अपनाई गई विभेदीकृत रणनीति के अंतर्गत एसएफडी की सूची में ऋण की कमी वाले 184 जिलों के समावेश से भारतीय रिज़र्व बैंक द्वारा निर्धारित किए गए अनुसार ऋण सेवाओं की पहुँच में वृद्धि होगी. तदनुसार वर्तमान 314 एसएफडी जिलों के साथ कम पीएसएल वाले 184 जिलों की मैपिंग के बाद वित्तीय समावेशन निधि के अंतर्गत सहायता के लिए एसएफडी के रूप में नए 50 जिलों पर विचार किया जाएगा. 358 विशेष फोकस दिए जाने वाले जिलों की संशोधित सूची आपके सुलभ संदर्भ और आवश्यक कार्रवाई के लिए संलग्न की गई है.</p> <p>इस परिपत्र की जारी होने की तारीख से यह प्रभावी माना जाएगा. चालू सभी परियोजनाएँ, इस परिपत्र की तारीख से पहले मंजूर परियोजनाएँ दिनांक 23 अप्रैल 2019 के परिपत्र सं. 105/ डीएफआईबीटी-04/ 2019 में निहित मंजूरी संबंधी निबंधनों और शर्तों द्वारा अभिशासित की जाएंगी.</p>	<p>priority sector lending of less than ₹6,000. Inclusion of these 184 credit deficient districts in the list of SFDs under the differentiated strategy adopted for support from FIF will augment the outreach of the credit services as stipulated by RBI. Accordingly, after mapping with the existing 314 SFDs with the 184 low PSL districts, 50 new districts have been considered as SFDs for support under FIF. The revised list of 358 Special Focus Districts is enclosed for your ready reference and necessary action.</p> <p>This circular will come into effect from the date of issue of the circular. All the on-going projects, sanctioned prior to the date of this circular will continue to be governed by terms and conditions of sanction as per circular No. 105/DFIBT-04/2019 dated 23 April 2019.</p>
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भवदीया

हस्ता

(आर शेरिंग)

मुख्य महाप्रबंधक

Encl.: As above

उक्त दिनांक का परांकन संख्या राबै .डीएफआईबीटी / 6316 - 6683 / डीएफआईबीटी -23/ 2020-21

प्रतिलिपि सूचना और आवश्यक कार्रवाई के लिए निम्नलिखित को प्रेषित:

1. अध्यक्ष का सचिवालय, नाबार्ड, प्रधान कार्यालय, मुंबई.
2. उप प्रबंध निदेशक (एसकेवी) का सचिवालय, नाबार्ड, प्रधान कार्यालय, मुंबई.
3. उप प्रबंध निदेशक (पीवीएसएस) का सचिवालय, नाबार्ड, प्रधान कार्यालय, मुंबई.
4. प्रधानाचार्य / निदेशक / संयुक्त निदेशक / सभी प्रशिक्षण संस्थान
5. मुख्य महाप्रबंधक / प्रभारी अधिकारी, नाबार्ड, सभी क्षेत्रीय कार्यालय.
6. मुख्य महाप्रबंधक, सीपीडी, नाबार्ड, प्रधान कार्यालय, मुंबई
7. मुख्य महाप्रबंधक, डोस, नाबार्ड, प्रधान कार्यालय, मुंबई
8. मुख्य महाप्रबंधक, आईडीडी, नाबार्ड, प्रधान कार्यालय, मुंबई

(मनोहर लाल)

उप महाप्रबन्धक

अनुलग्नक यथोक्त :