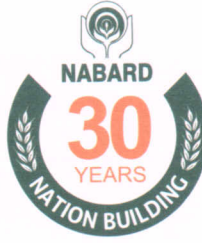


राष्ट्रीय कृषि और ग्रामीण विकास बैंक

निवेश ऋण विभाग

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National Bank for Agriculture
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Department of Refinance

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Ref. No.NB.GSS.DOR/

/ACABC-4/2012-13

17 January 2013

Shri.Sanjeev Gupta, IAS
Joint Secretary, Govt. of India
Ministry of Agriculture
Department of Agriculture and Cooperation
Krishi Bhavan
New Delhi - 110 001

Dear Sir

Proceedings of National Review Workshop on Central Sector
Scheme of Agri-Clinics and Agri-Business Centres (ACABC) held
on 7 August 2012 at MANAGE, Hyderabad : Clarification from
RBI regarding applicability of Service Area Approach

This has a reference to the letter MNG/ACABC/WS/2012-13 dated 3 October
2012 on the captioned subject from the Director, MANAGE enclosing the
minutes of National Review Workshop on Agri-Clinics and Agri-Business Centres
Scheme.

2. As regards Point No.13 of the Minutes on Applicability of Service Area
Approach for ACABC loan we had sought confirmation from RBI that relaxation
in Service Area Approach is applicable to Government Sponsored Programmes
viz. ACABC etc., where there is no sponsoring agency, no provision for making
district wise /bank wise allocation and are not poverty alleviation
programmes.

3. RBI has vide their letter PRCD.CO.LBS No.6865/2.5.2011 dated 8 January
2013 (copy enclosed) have advised that since these schemes are Government
Sponsored Programmes with an element of subsidy, Service Area Approach
would be applicable.

Yours faithfully

sdf

(Padma Raghunathan)
General Manager


Encl : As above

Endt. No.NB.GSS.~~100~~/ 4296 /ACABC-4/2012-13 of date-

Copy along with enclosures forwarded for information to

(i) Shri.R.K Tripathy,Director (Extension Management), Ministry of Agriculture, Govt.of India, Krishi Vistar Bhavan,Pusa, New Delhi

(ii) The Director (Agricultural Extension),Centre for Agri Entrepreneurship Development (CAD),National Institute of Agricultural Extension Management (MANAGE), Rajendranagar, Hyderabad 500 030


(B B Sethi)
Dy General Manager

NOTE: SAA guidelines, borrowers have the choice of approaching any branch of the banks for their credit requirements. The commercial banks / RRBs, as per revised guidelines, are also free to lend to borrowers of any rural and semi-urban area except under Government sponsored schemes where Scheme itself provides for the obtention of 'No Dues Certificate'. Banks are directed to dispense with the procedure of obtaining 'No Due Certificate' from other banks/financing institutions, for all types of loans including loans under Government Sponsored Schemes, except where Scheme itself provides for the obtention of 'No Dues Certificate'.



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RPCD.CO. LBS. No. 6865 /02.05.11/2012-13

January 8, 2013

The Chief General Manager
National Bank for Agriculture and Rural Development
Investment Credit Department
Head Office: BKC, Bandra (E)
Mumbai 400 051

Dear Sir,

Rural Lending Service Area Approach – Review – Relaxation in Service Area Norms

Please refer to your letter NB.CGSS.ICD/3725/ACABC-4/2012-13 dated December 12, 2012 on the captioned subject.

2. In this connection, we advise that since the schemes mentioned in your above letter are Government Sponsored Programmes with an element of subsidy, Service Area Approach would be applicable

Yours faithfully,

(K. Rajendra Prasad)
Assistant General Manager

ग्रामोण आयोजना और ऋण विभाग, केन्द्रीय कार्यालय, 10वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स स.10014, मुम्बई - 400 001

Rural Planning & Credit Department Central Office, 10th Floor, Central Office Building, Post Box no. 10014 Mumbai - 400 001

टेलिफोन: Tel No: +91 22 2261 0923 | Fax No: +91 22 22610943/22610948/22621011 | Email: cgmncrpcd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइये

"चेतावनी Caution: रिज़र्व बैंक द्वारा मेल-ड्राफ्ट, एसएमएस या फोन कॉल के जरिए किसी भी भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यून, 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.