





S.SIVA KUMAR, M.Sc (Agri) MBA CAIIB
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SBI, Local Head Office, Hyderabad







an opportunity for bankers"













MEMORANDUM OF UNDERSTANDING

BETWEEN

STATE BANK OF INDIA (SBI), LOCAL HEAD OFFICE, TELANGANA, INDIA



NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT (MANAGE), RAJENDRA NAGAR, HYDERABAD, TELANGANA, INDIA



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD), REGIONAL OFFICE, TELANGANA, INDIA

FOR COLLABORATIVE APPROACH TO ENHANCE RURAL PROSPERITY

This Memorandum of Understanding (MoU) is made between







ACABC Scheme Overview

S No	Particular	Description			
1.	Purpose	To facilitate for creating self-employment in Agri Clinic and Agri Business Centres			
2	Beneficiary	 Individuals Non – Individuals who have mandatorily completed graduation/training as per the guidelines of the scheme. 			
3	Ministry	Ministry of Agriculture, Government of India			
4	Nodal Agency	NABARD			
5	Other Agency	NCDC, DAC & FW, MANAGE, ATMAs, RKVY,			
6	Loan Type	Agri- Business Loan			
7	Income Criteria	No income criteria			
8	Loan Amount	There are no Minimum loan criteria for loan amount Maximum: Individual: Rs. 25 Lacs Non- Individual: Rs. 20 Lacs (Per member) & Rs. 1 Crore (Per group)			
9	Subsidy Type	Back end Composite subsidy			
10	Interest Subsidy	 For Women & SC/ST of all categories from NE & Hill state: 44% of project Cost For all other: 36% of Project cost 			
11	Other Key Points	Promoter contribution: For General Category 20% of project costAadhaar verification compulsory			



AatmaNirbhar Bharat Abhiyan



Portal: www.jansamarth.in

National Portal

For Credit Linked Government Schemes



About the initiative

A Unique One-Stop Digital Portal Linking Government Schemes.

JanSamarth Portal, an initiative by Government of India, is a unique digital portal linking thirteen Credit Linked Government schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders.

The core objective of JanSamarth Portal is to promote inclusive growth and development of various sectors by guiding and providing them to the right type of Government benefits through simple and easy digital processes. The portal ensures end-to-end coverage of all the processes and activities of all the linked schemes.

The Portal uses cutting-edge technologies and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable schemes as per Beneficiary's requirements and credentials. Advanced technologies automate entire lending processes based on digital verifications making the entire process simple, speedy and hassle-free.

Connects various stakeholders of the financial ecosystem on a single platform to promote inclusive development and ease of doing business.

Applicants (Beneficiaries)

Lenders and Financial Institutions

Central / State Government Ministries

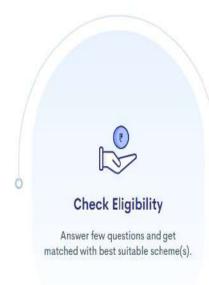
Nodal Agencies

Facilitators



The Process







Apply Online

Provide basic details & documents and the advanced technologies would capture/auto-fill required details through smart analytics.



Get Digital Approval

View offers from 125+ Lenders and get Digital Approval from selected bank.



Track your application

Check the real time status of your application at your convenience.













Digital Integrations

JanSamarth Portal, a one of its kind, is having multiple integrations within the platform with UIDAI, CBDT, NSDL, LGD etc. These integrations provide a backbone of digital access to authenticate data, reducing hassles of Member Lending Institutes (MLIs) as well as beneficiaries. The automated rule engine of JanSamarth Portal enables beneficiaries to choose from multiple options offered by various MLIs onboarded on the Portal.

National Portal: Multiple Integrations

Sr. No.	Integratio	n	Status	Purpose
1	UIDAI	(Aadhar AUA & KUA)	LIVE	Customer validation, fetching personal details
2	CBDT	(Income & PAN)	LIVE	Fetch income details
3	Bureau	(All Credit Bureau)	LIVE	Verify credit bureau details and fetch loan details
4	Udyam		LIVE	Verify Udyam Registration No. & fetch details
5	NSDL	(PAN)	LIVE	PAN validation
6	LGD - Loc	cal Govt. Directory (Address)	LIVE	State-District-City master data
7	GST		LIVE	Fetch based on GST No.
8	CGTMSE	(Credit Guarantee – Business)	LIVE	De-dupe check if guarantee cover already availed
9	NCGTC	(Credit Guarantee – Mudra & Education)	LIVE	De-dupe check if guarantee cover already availed
10	NESL	(E Stamping, E Signing)	Integrated	Phase 2

Partner Banks and Key Stakeholders

Various Ministries, Nodal Agencies and Lenders came together on a single Platform to ensure fast, smooth and secure subsidy availing process for beneficieries.

8+

Ministries

10+

Nodal Agencies

125+

Lenders on Platform











































13 Central Government Schemes Covered

Business Segment Agriculture Segment Livelihood Segment Housing Segment

Education Segment

- 1. Mudra
- 2. Stand Up
- 3. SRMS
- 4. Weavers Mudra
- 5. PMEGP*
- 6. PM Svanidhi*

1. AMI

2. ACABC

3. AIF



1. NULM

2. NRLM

1. PMAY

1. CSIS

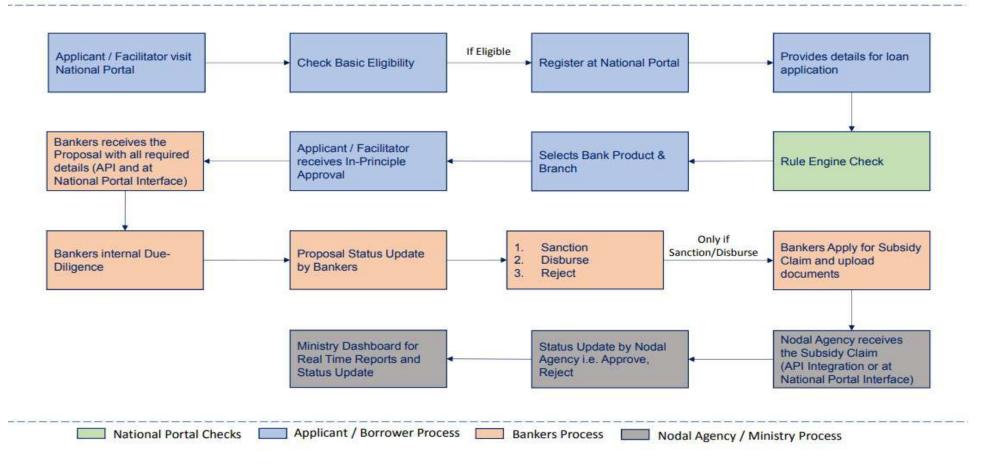
2. Padho Pardesh

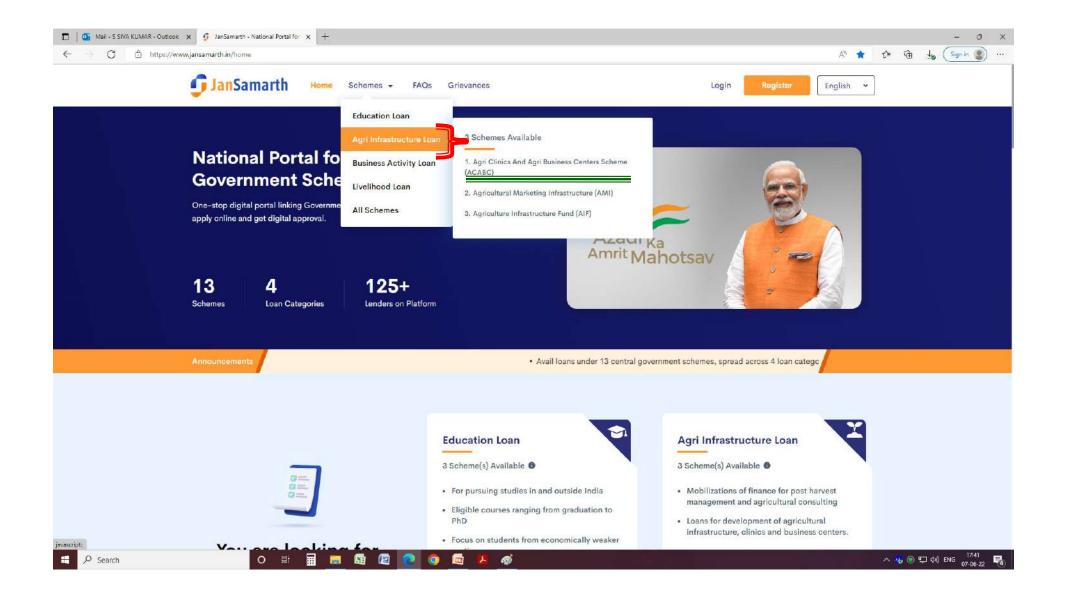
3. Dr. Ambedkar

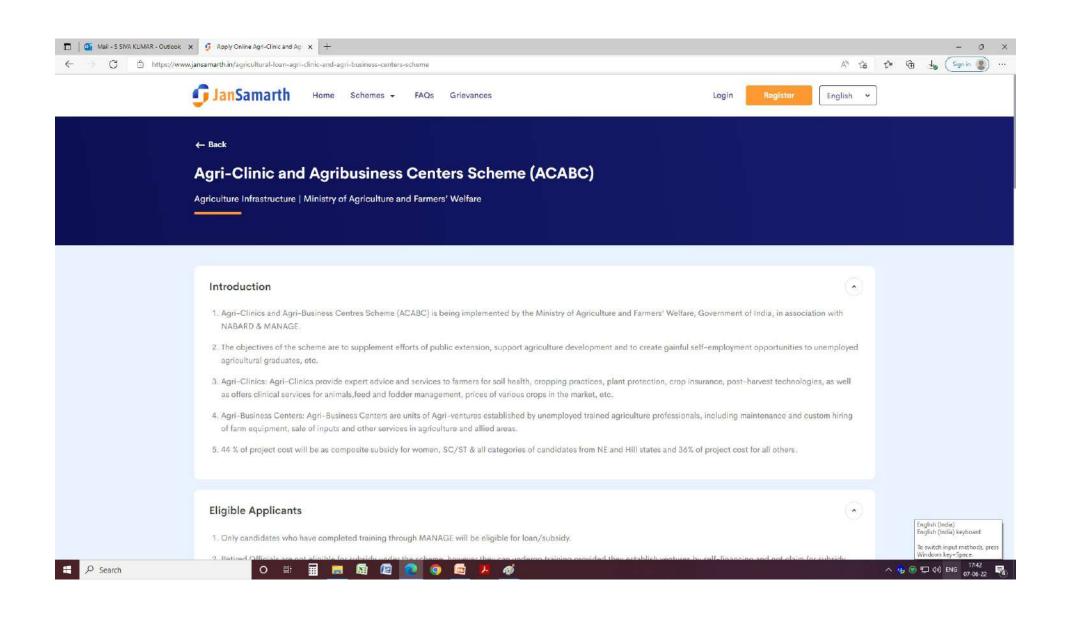
CSIS

(*) PMEGP & PM SvaNidhi schemes are based on re-direction basis to existing Portal for these schemes

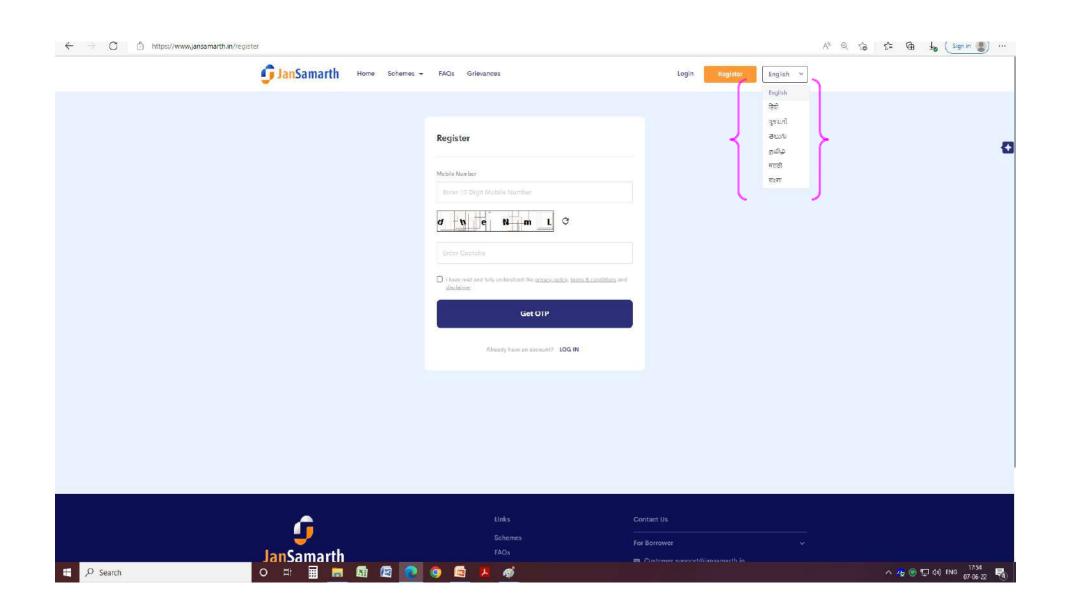
Process Flow at National Portal

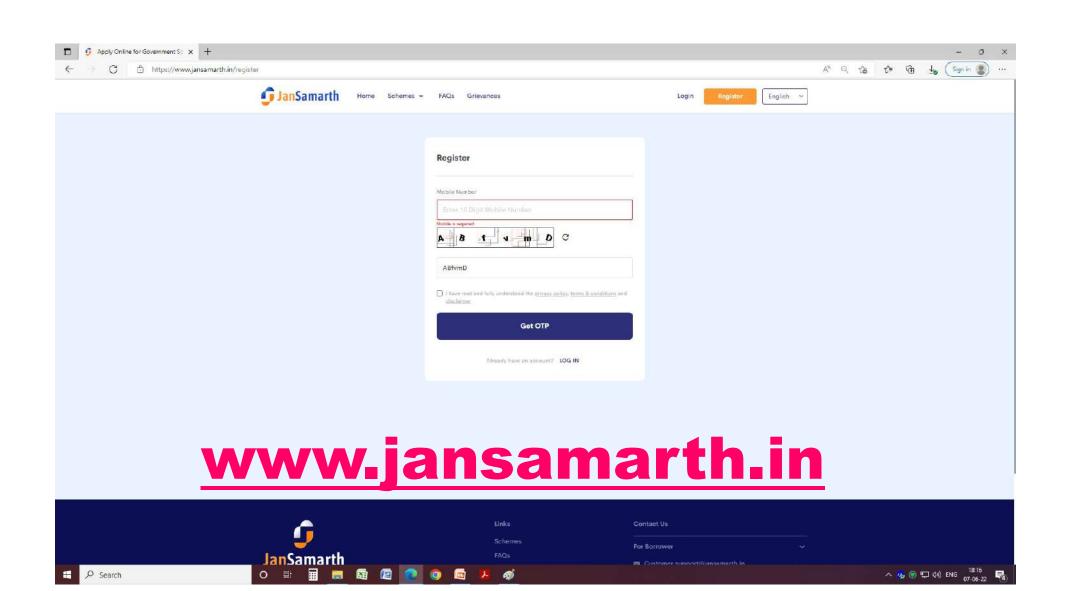


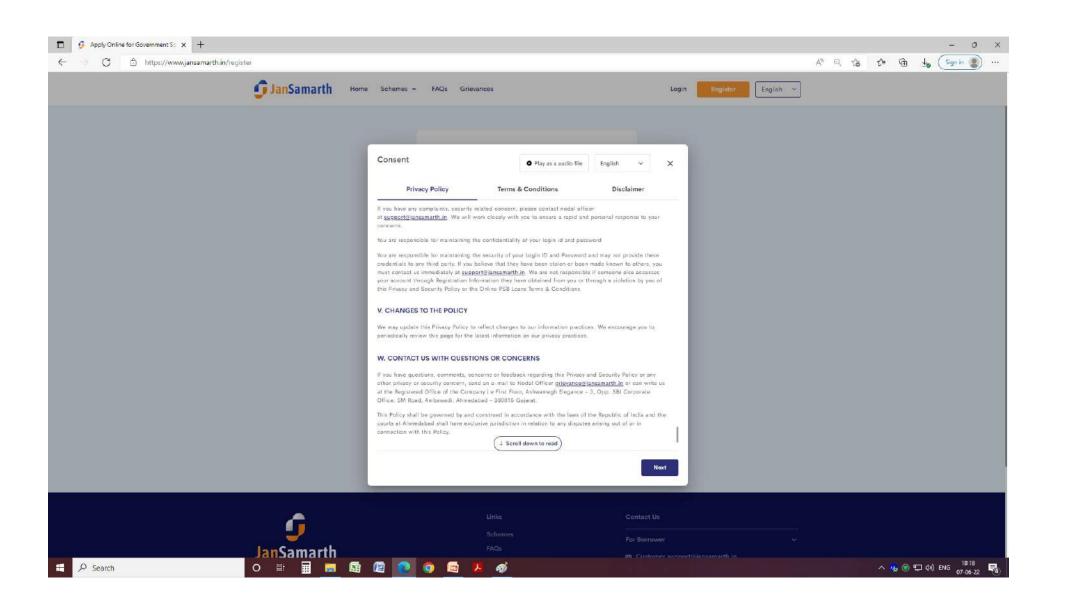


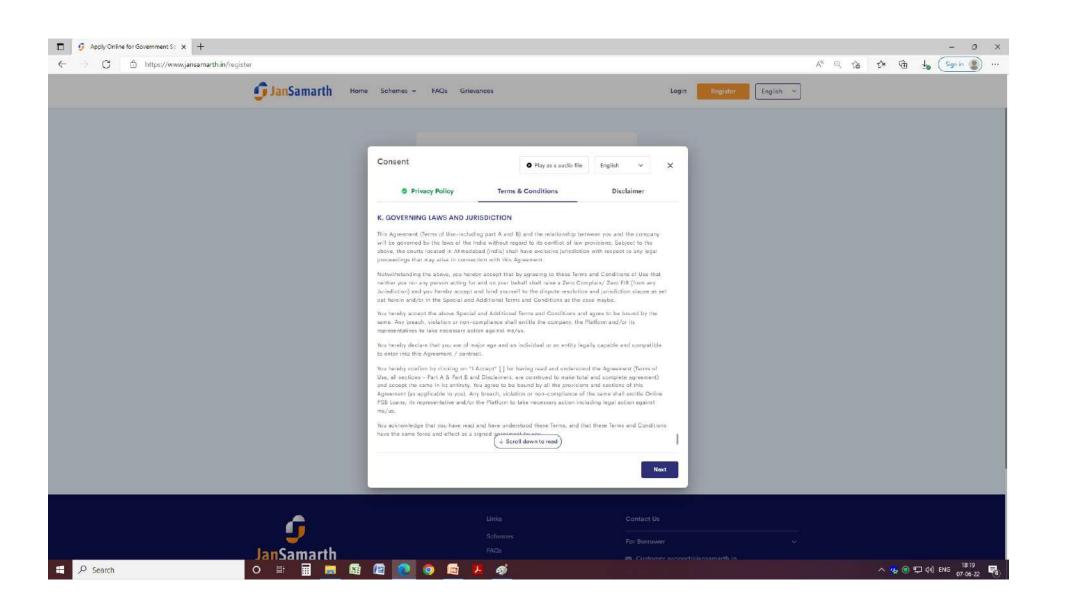


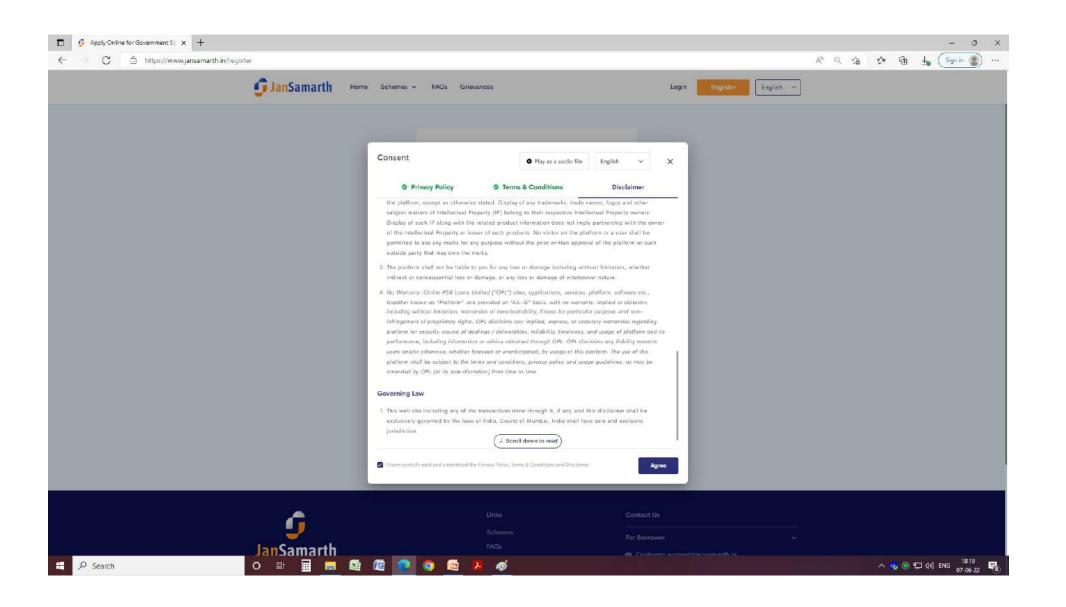


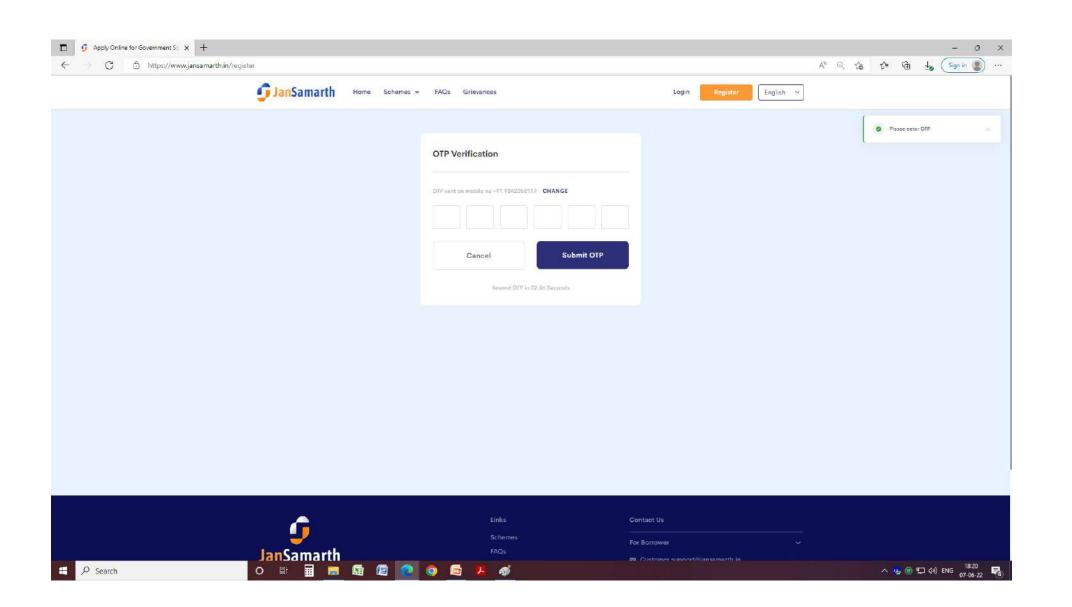


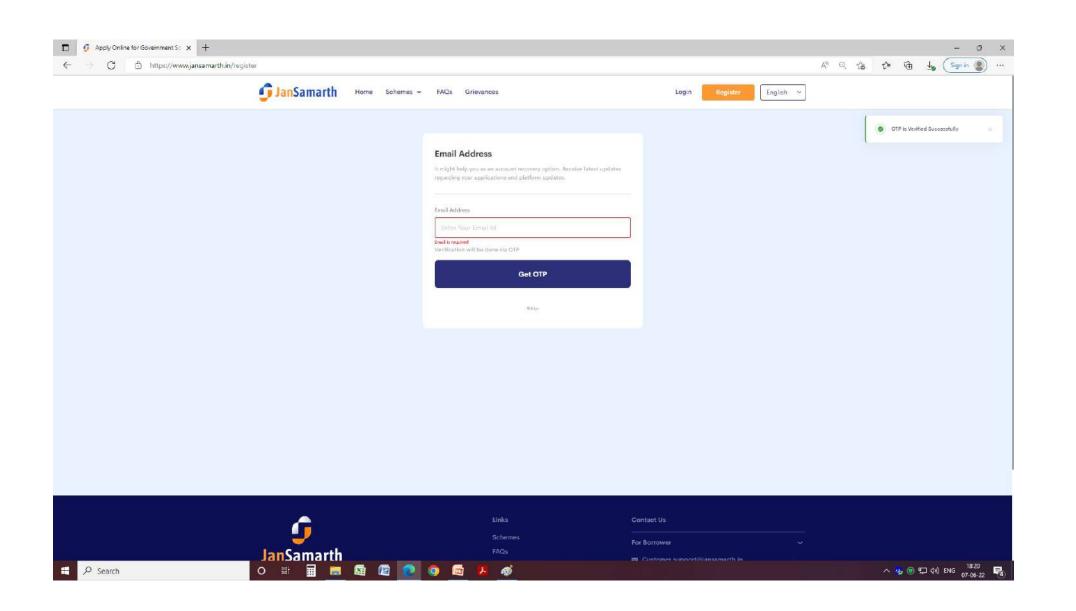


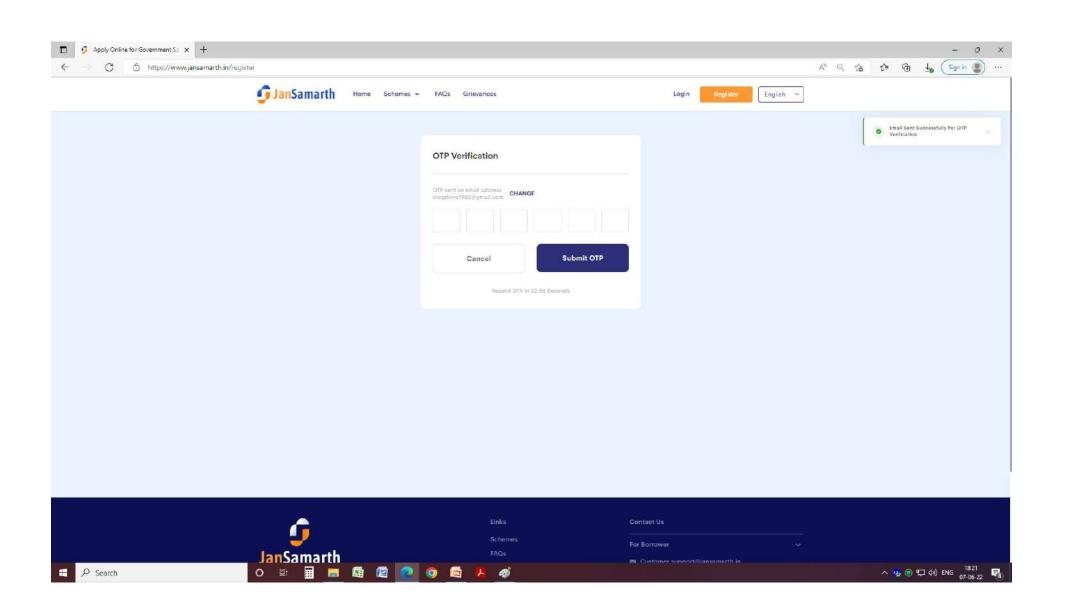


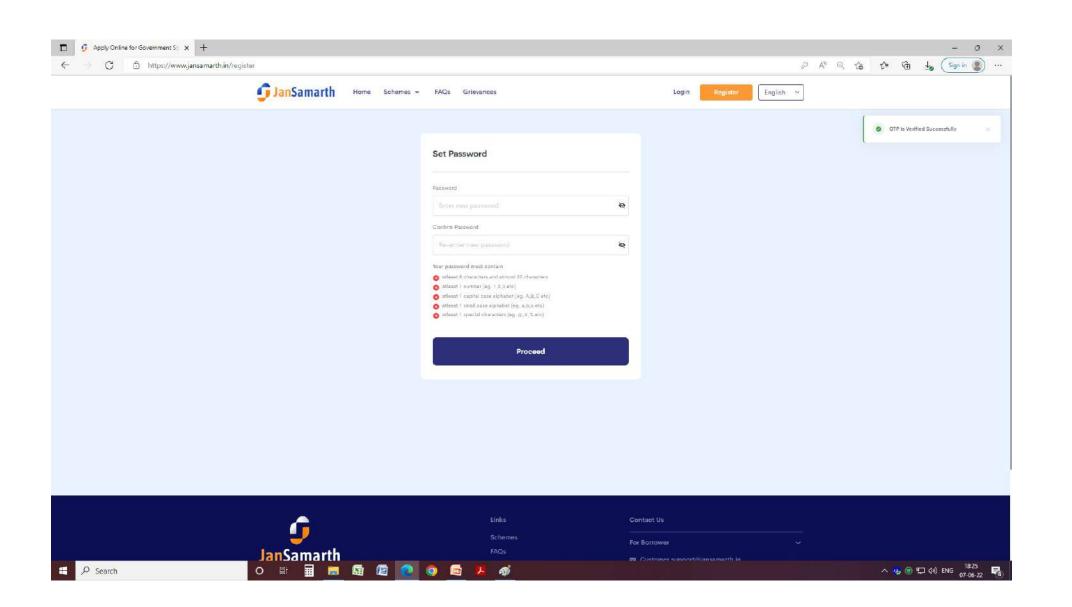


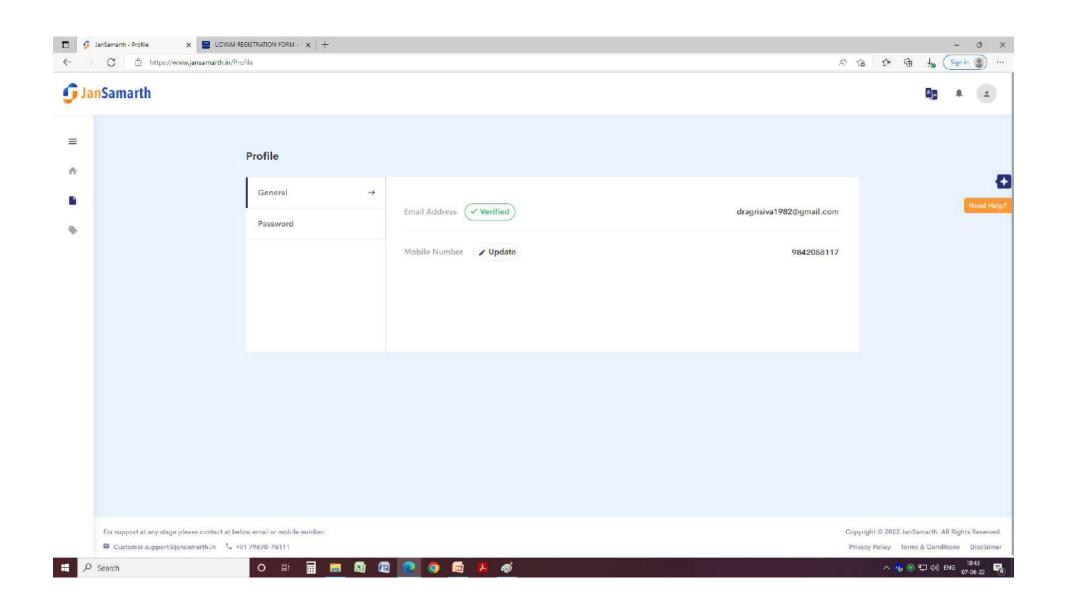




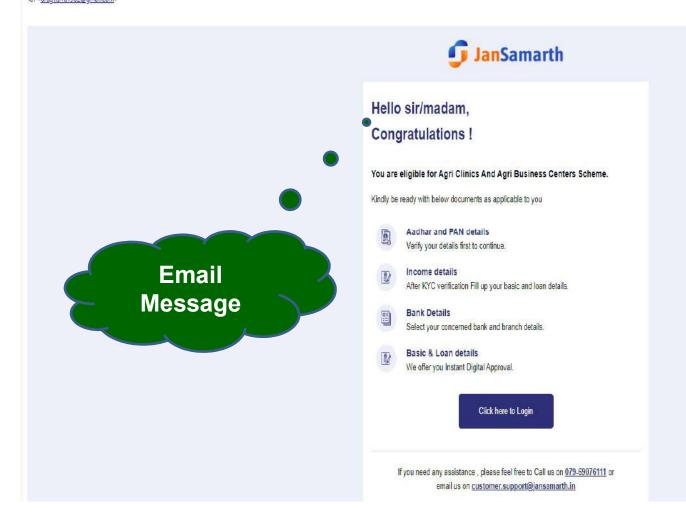


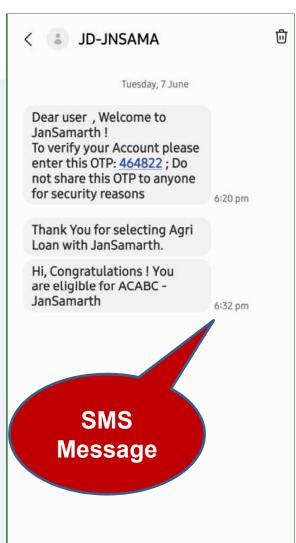


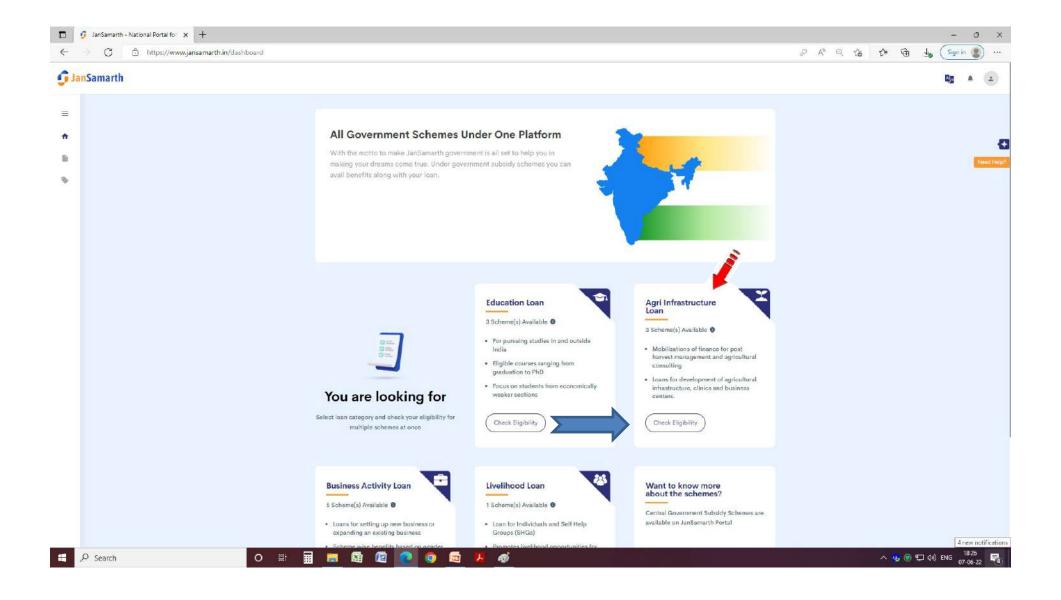


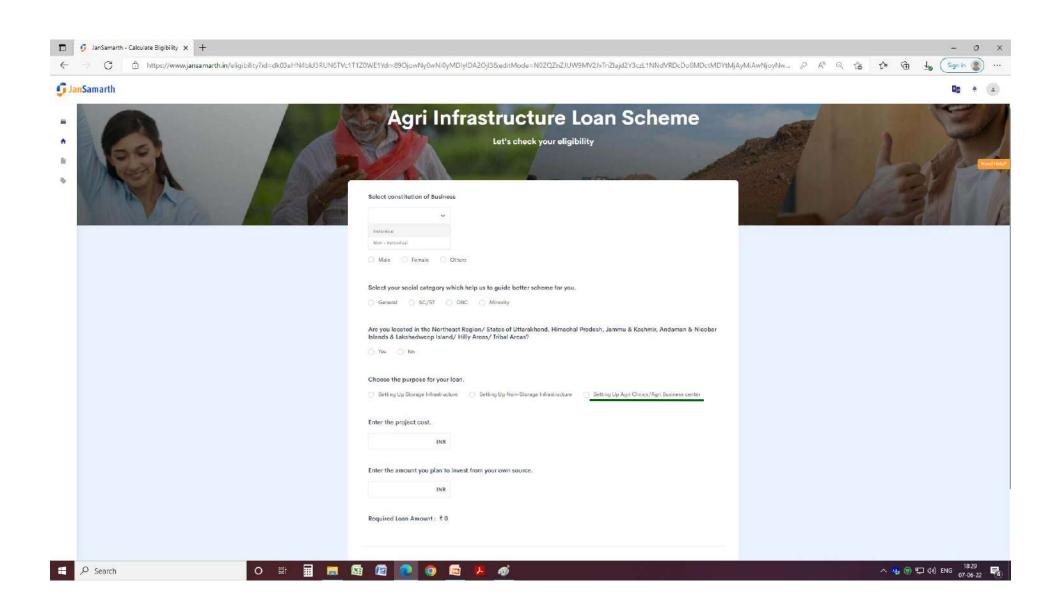


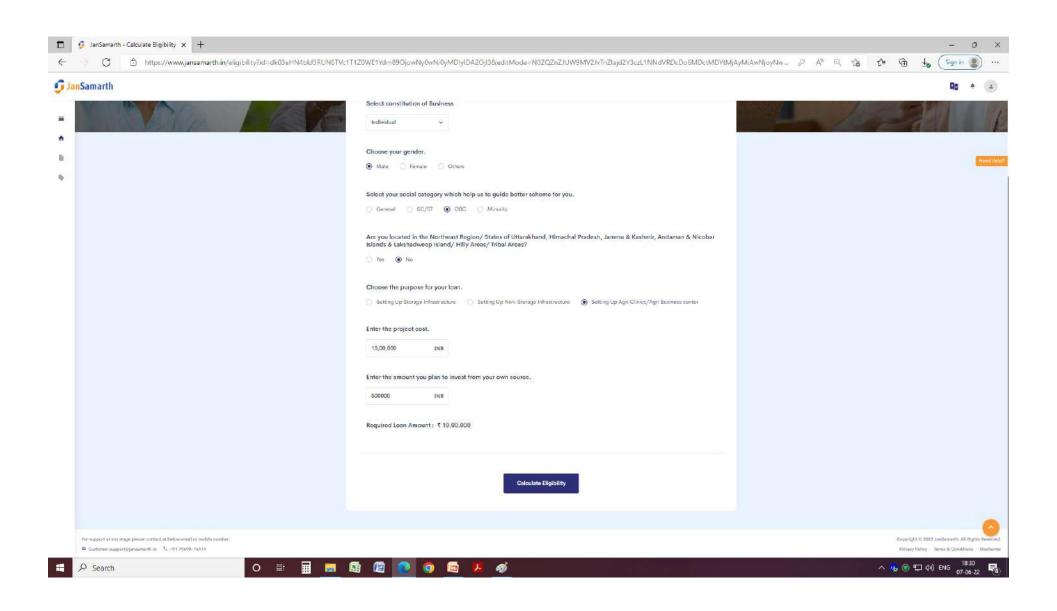
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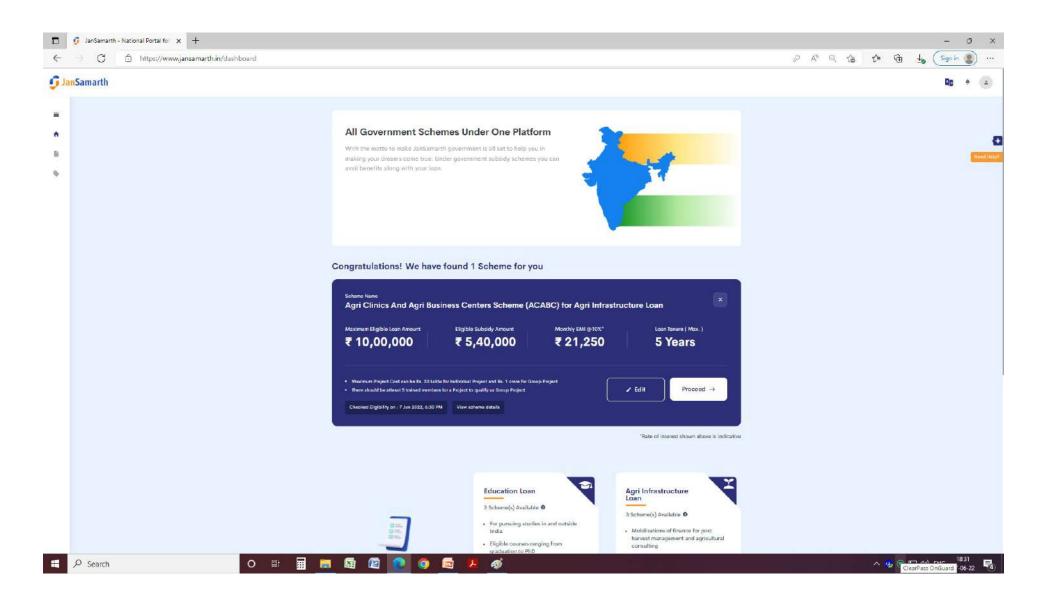


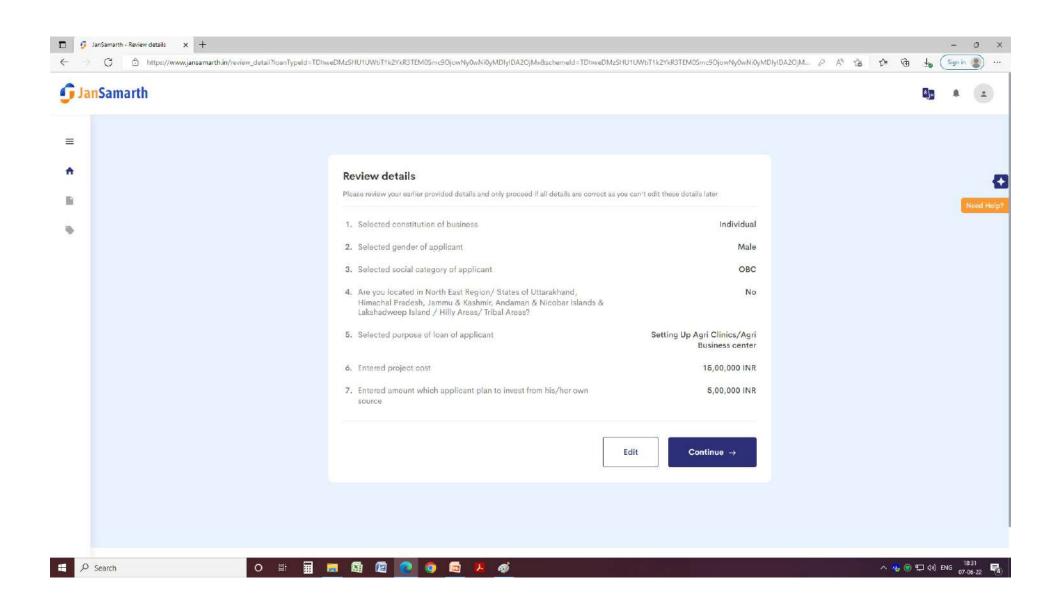


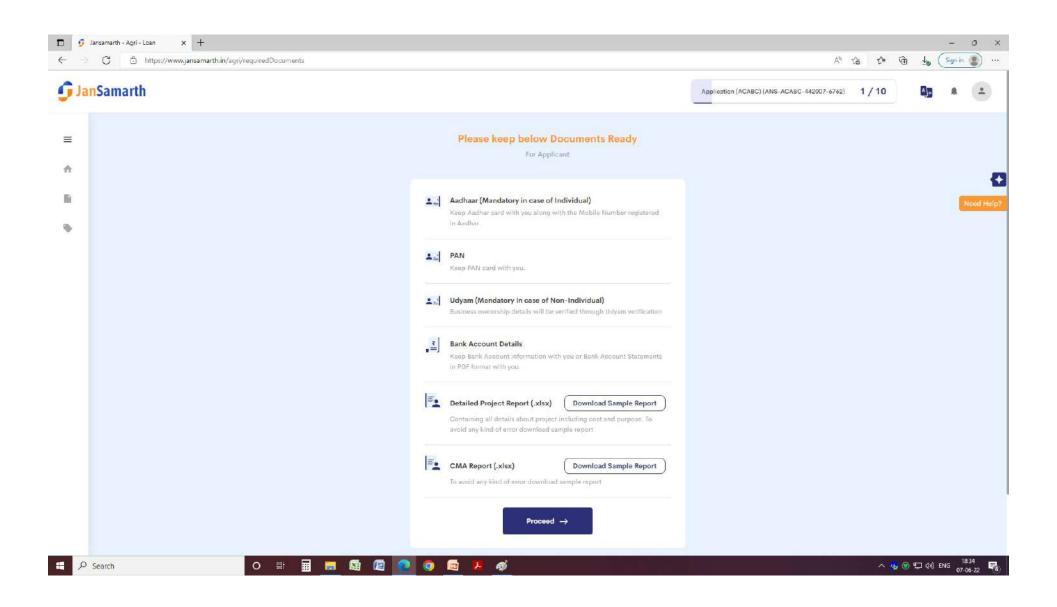


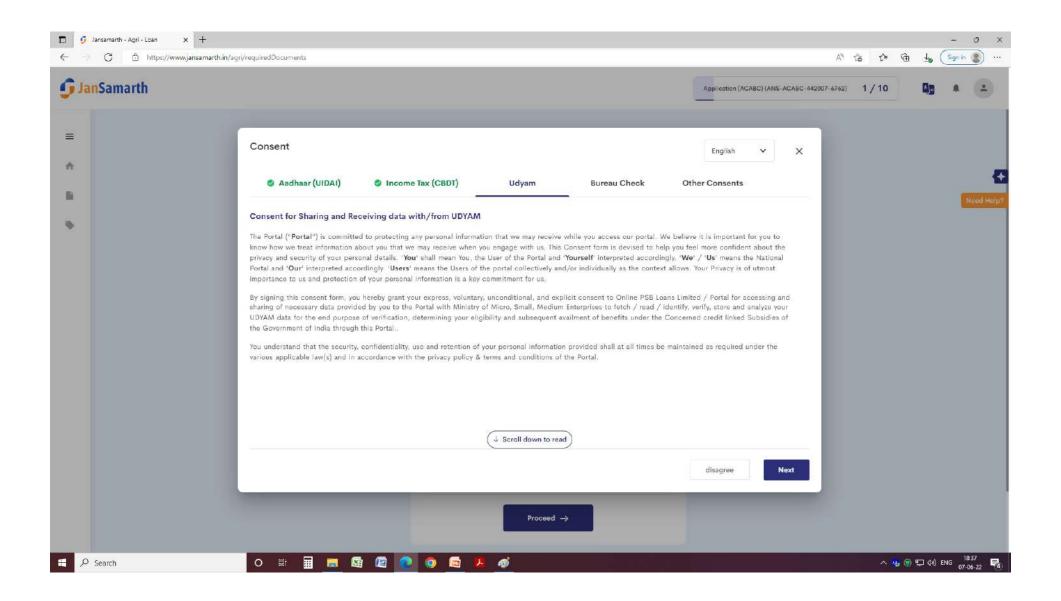


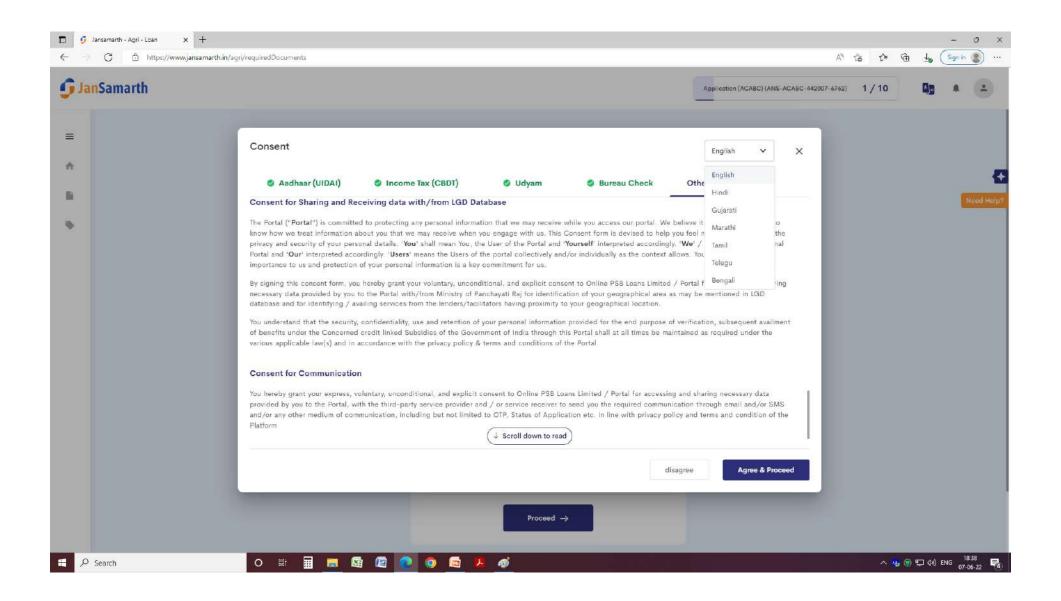


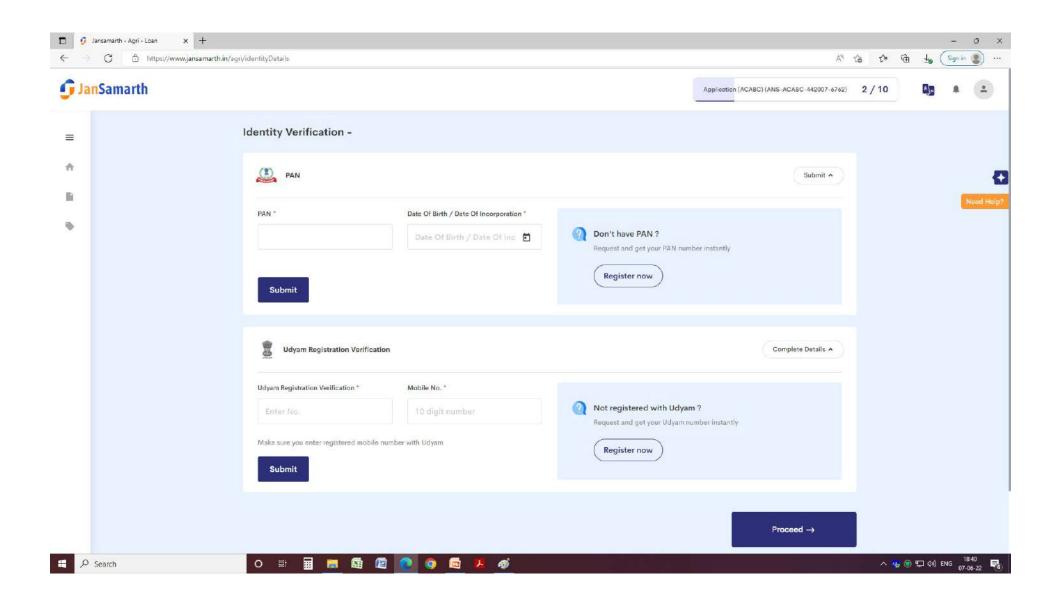


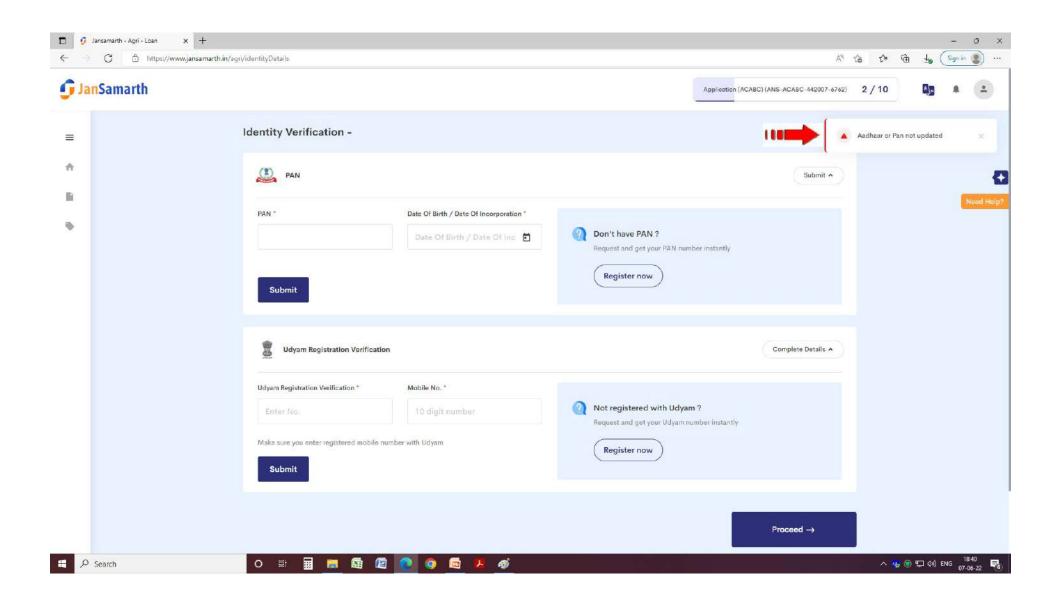


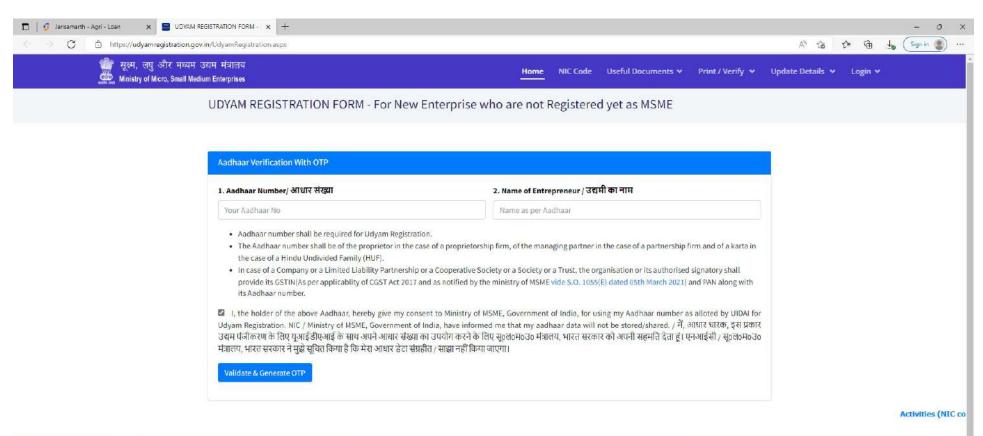




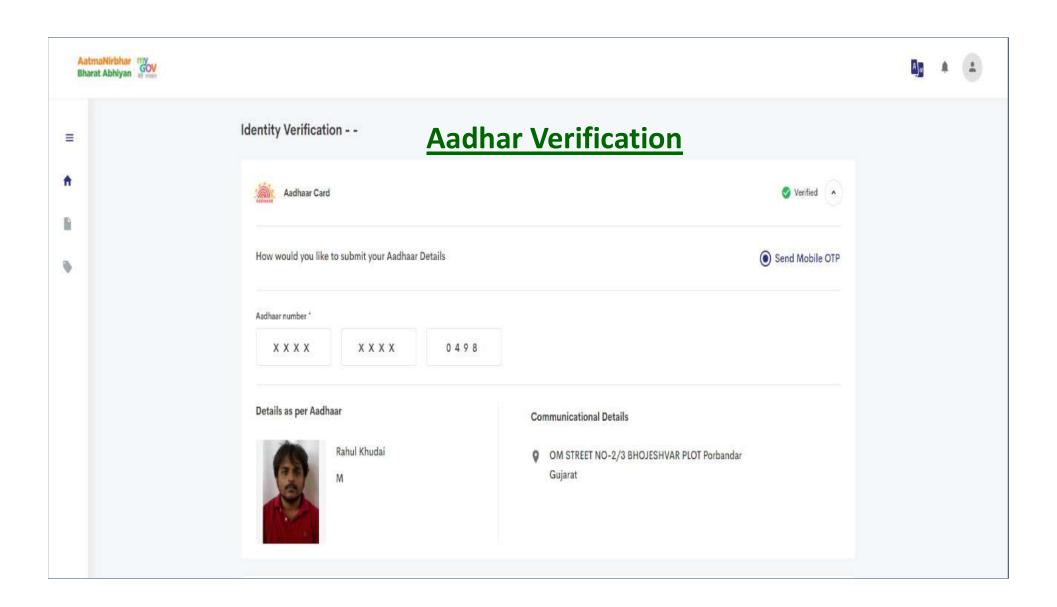


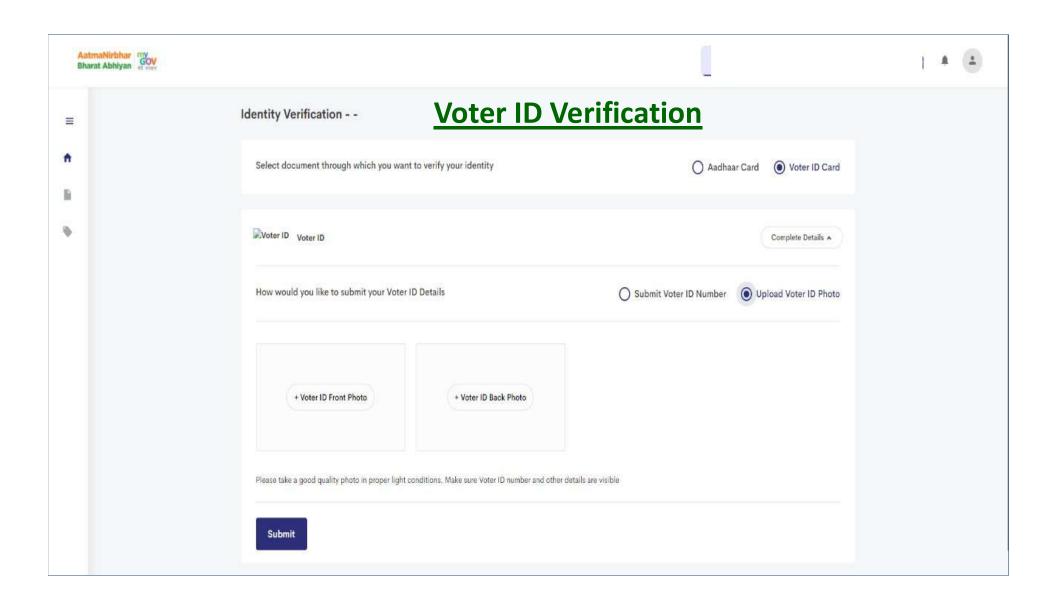


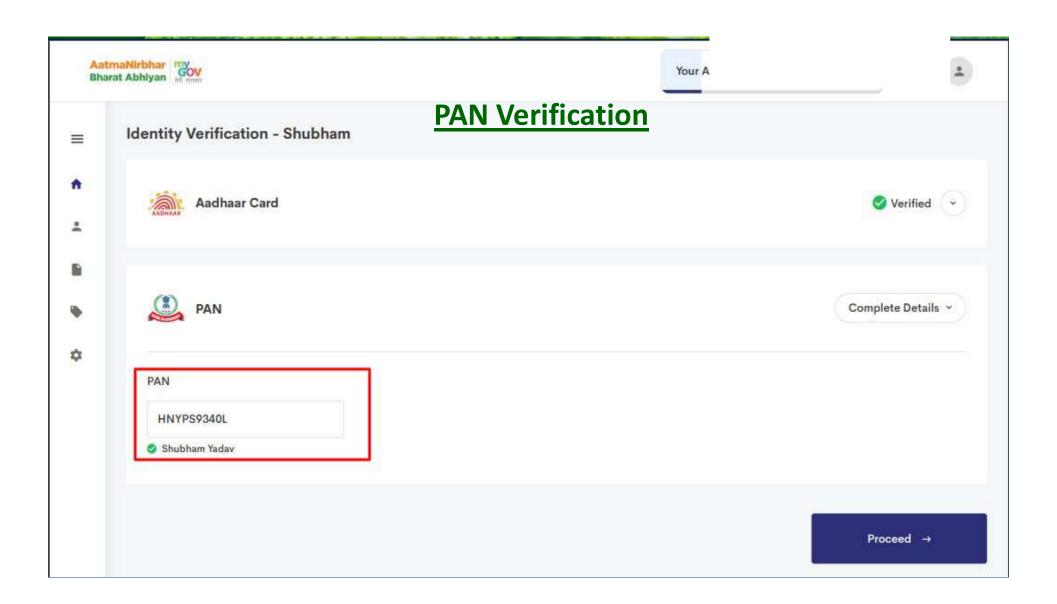


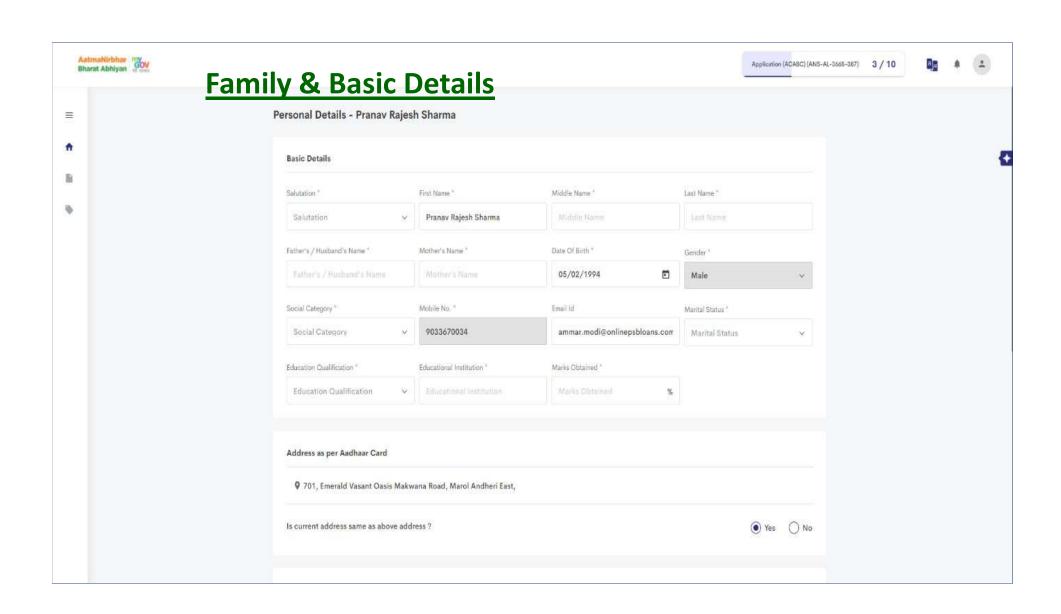


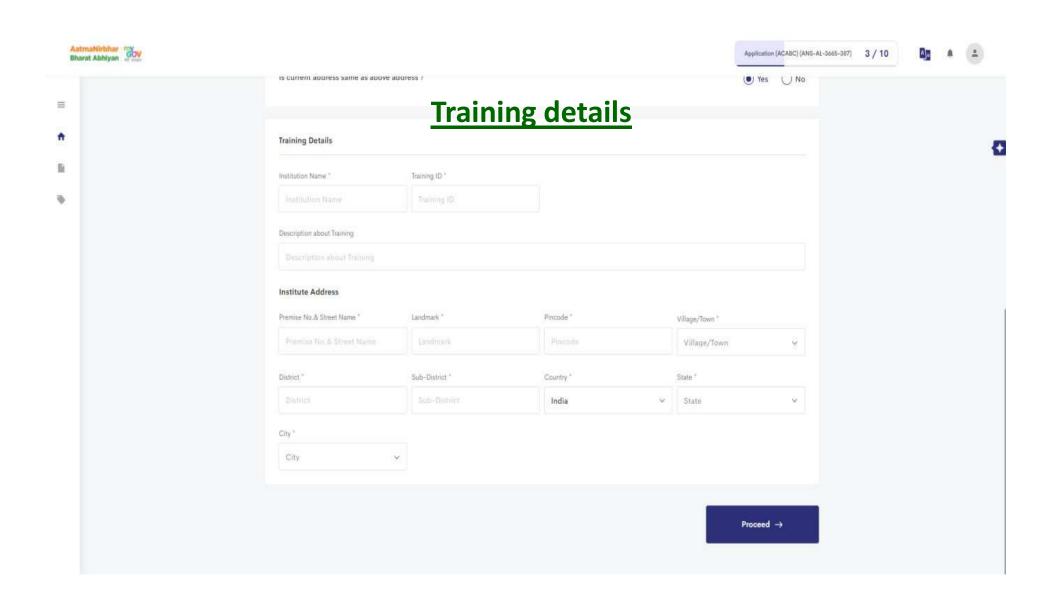


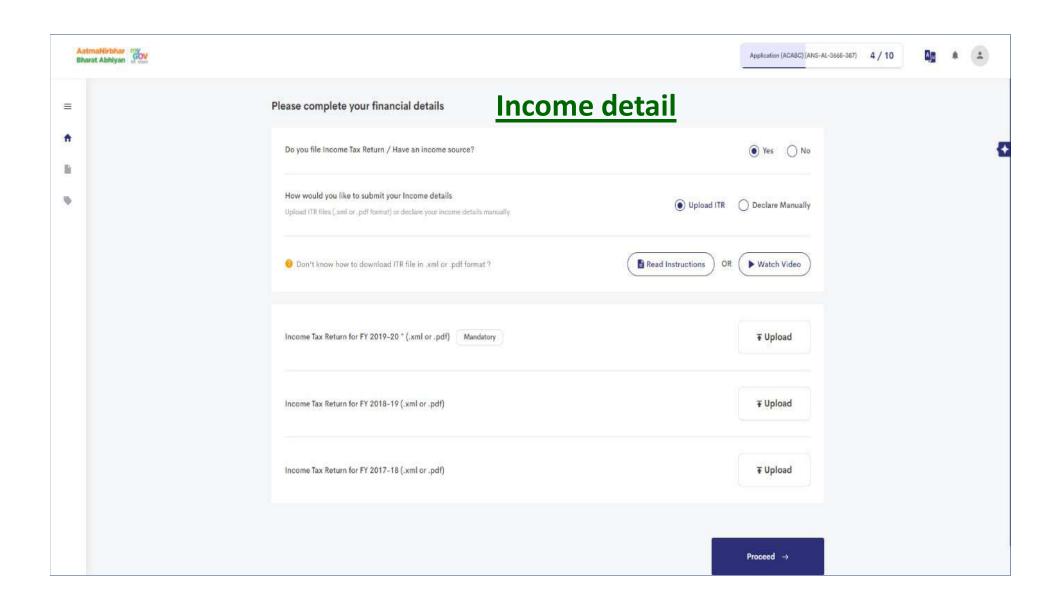


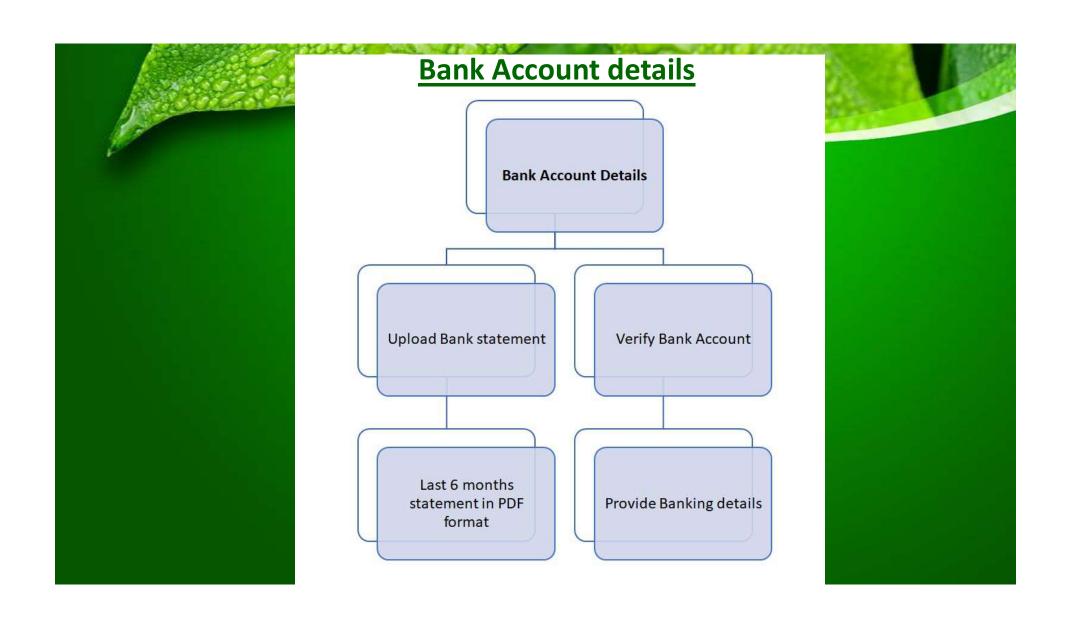


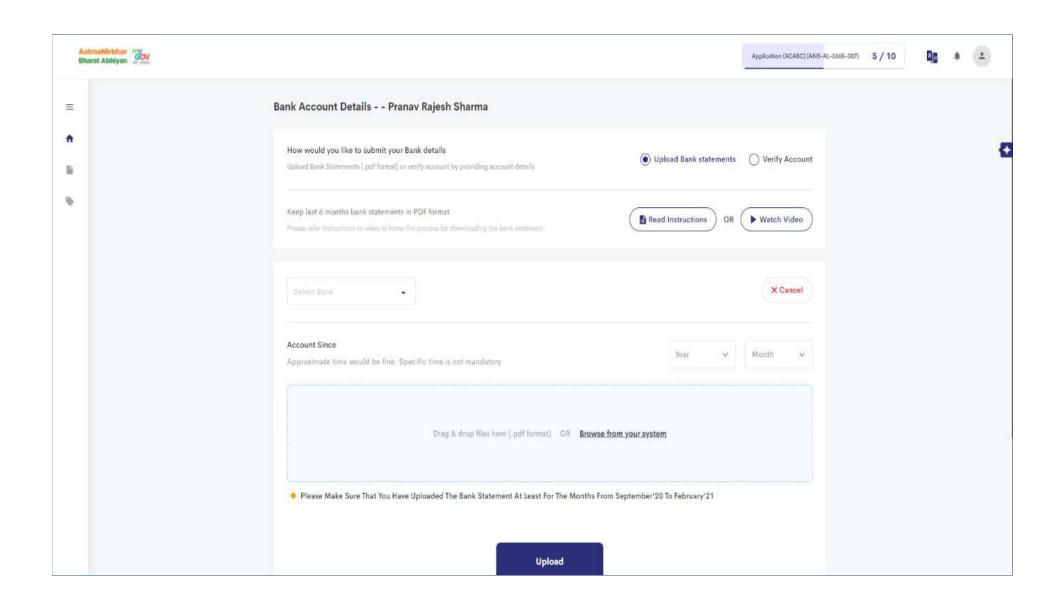


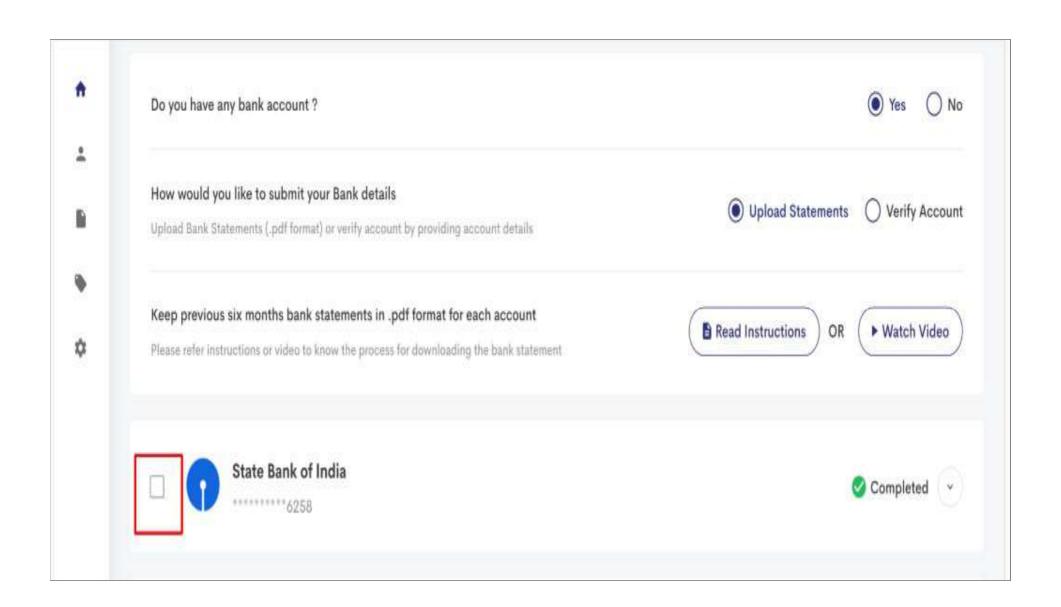


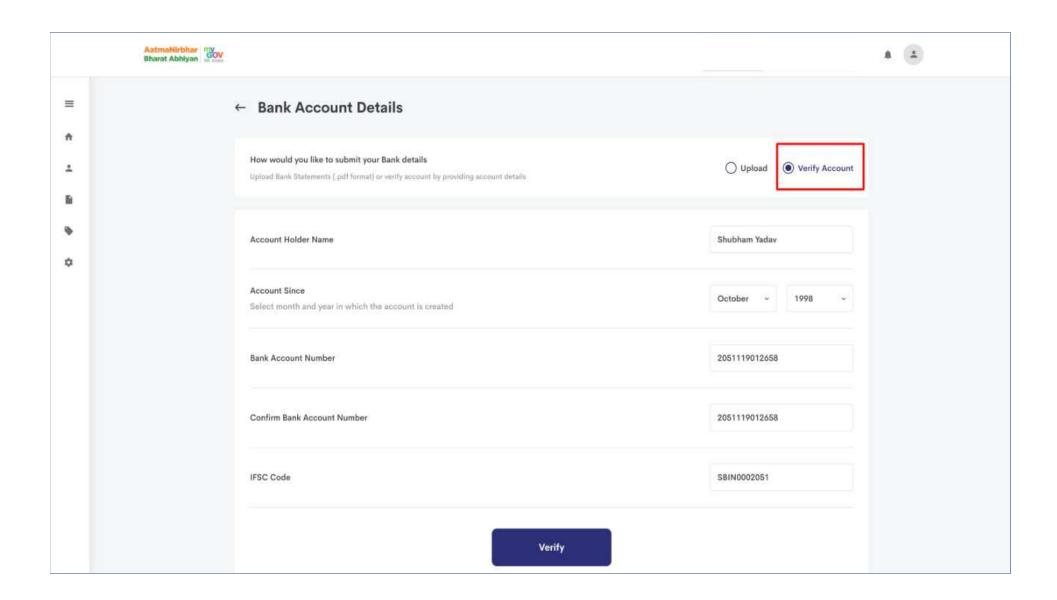




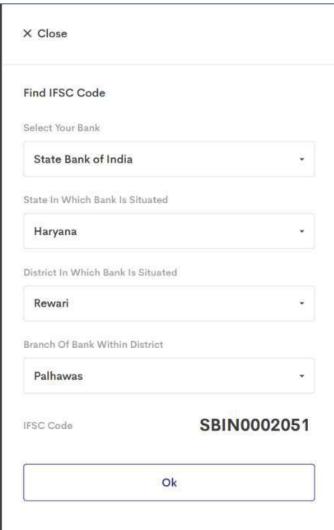


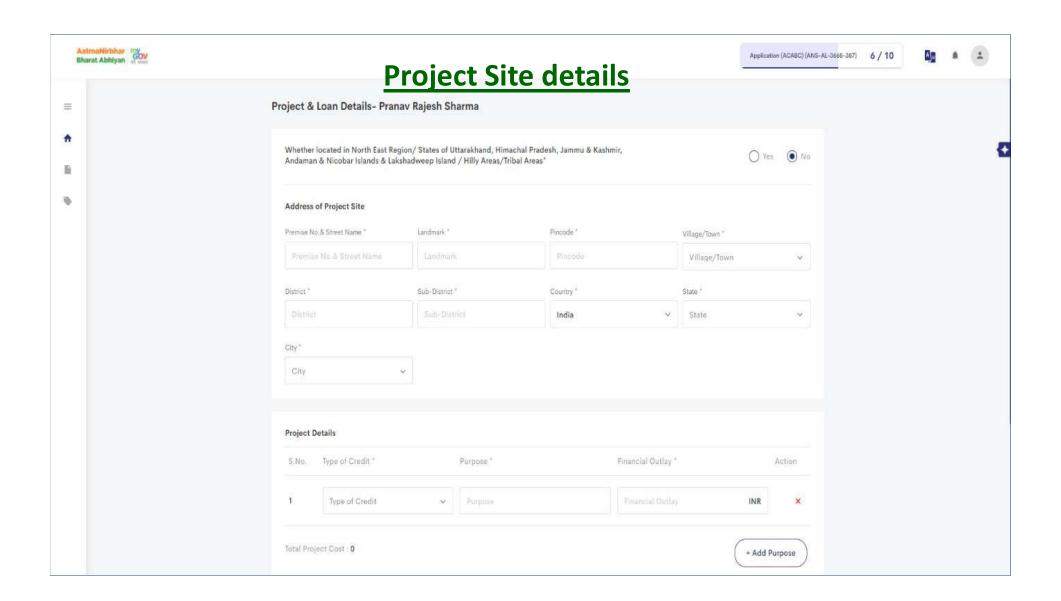












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Application (ACABC) (ANS-4L-3665-367) 7 / 10







Consent & Undertaking

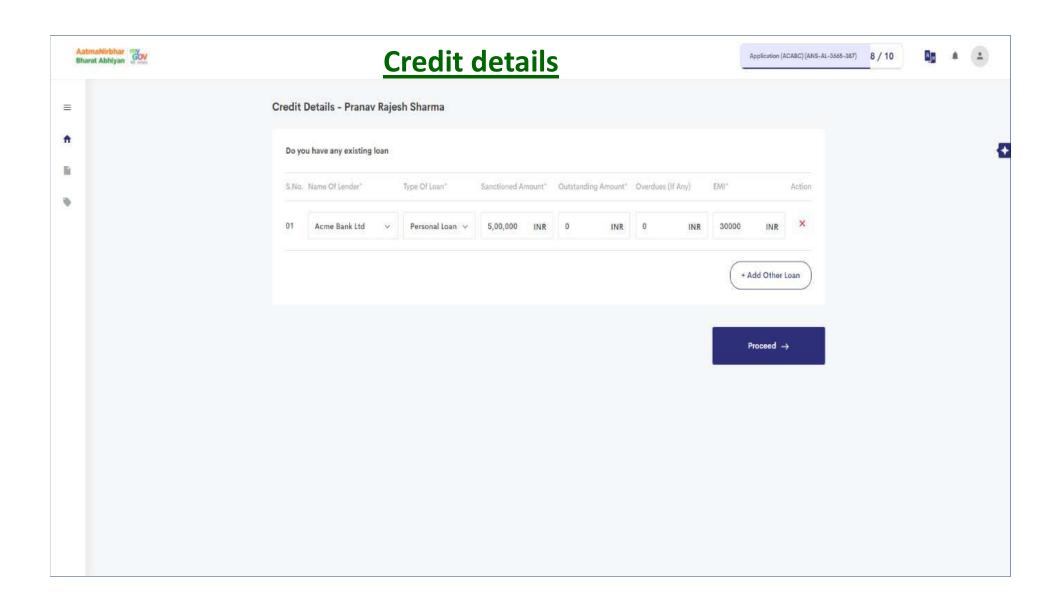
By proceeding ahead from here, you hereby undertake and confirm that the information and data furnished by you to the sizoform is true and correct.

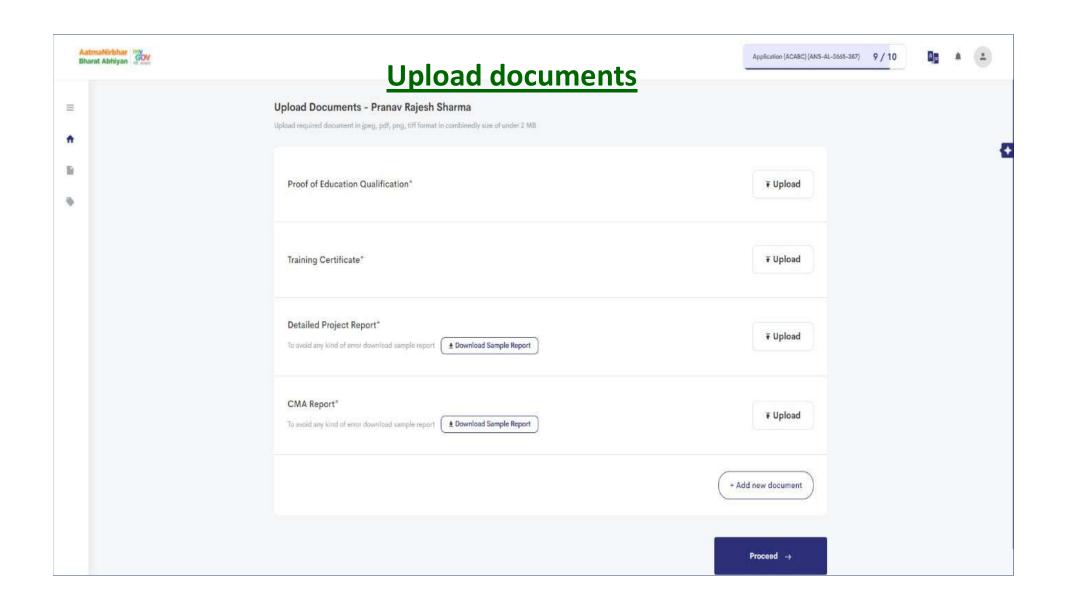
The Platform has been integrated with the Cradit Bureau and other agencies that are eligible to conduct credit checks of body corporates/MSME and individuals. By proceeding with the Application, you havely authorize the platform and give your consent for the purposes of obtaining a credit report from Credit Information Saveau (India) Emitted (CISIL) or Experien Credit Information Company of India Limited (Experian) or Equifus Credit Information Services Private Limited (Fourtex) or CRIF High Maris Credit Information Services Pvt. Ltd. (CRIF Highman) or such other authorized agencies which provide such facilities for checking the Bureau score, to check the Found databases, to know the financial strength and for a review of credit worthiness by "\$1081" or any other Financial Institution or Bank. By submitting your query or data/follorisation or using any tools or paisulators, you authorize the Congany and the Platform and hereby give your convent to share your credit score/information/history with the Bank, Institution, NBFC or a network of concerned fund provider(s)/fender(s) and consent for such Bank, Institution, NBFC or fund provider(s)/fender(s) which you select for proceeding with your application to access your credit information report and contact you regarding your query. It is specifically clarified that the Pfatform shall not be liable for any Bureau check done by you or the by the Bank or Financial Institution sharing your application process. The outcome of your case or query or application is confined to the relationship between you and Bank, /Financial Institution, NBFC or the concerned fund provider(s)/fender(s), and the Company and the platform do not assure any specific outcome or an outcome.

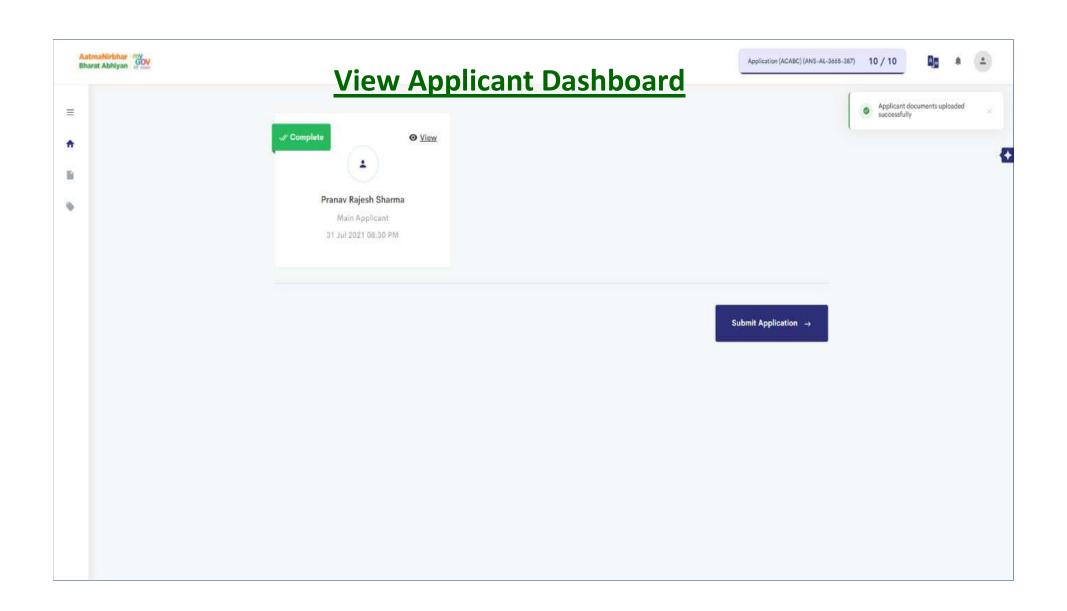
The Platform has been interprated with multiple data sources / data points including but not limited to Payment providers, identity serfication agencies, Chefit rating agencies, Fraud presention agencies, Digital marketing and content delivery agencies, GST Swidte provide, Application service provide, MCA data, Bank statement analysing approxims, and such agency may act on its own or on behalf of SIDS) or any other Bank or Financial Institution for conducting necessary checks and obtaining necessary. data. You acknowledge and confirm that you have issued your consent to the Platforn and such agencies with which the Platforn has been integrated for obtaining state and conducting recessary fould checks, wrifeston etc. recessary for processing the application on the Platform.

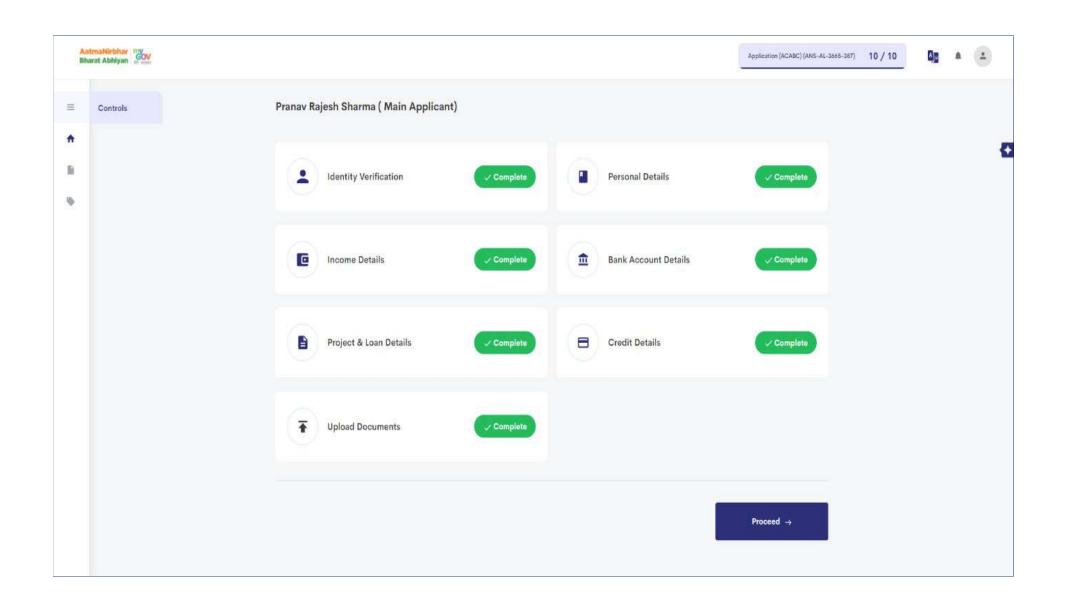
Other terms and conditions as specified at the time of registration shall also be applicable.

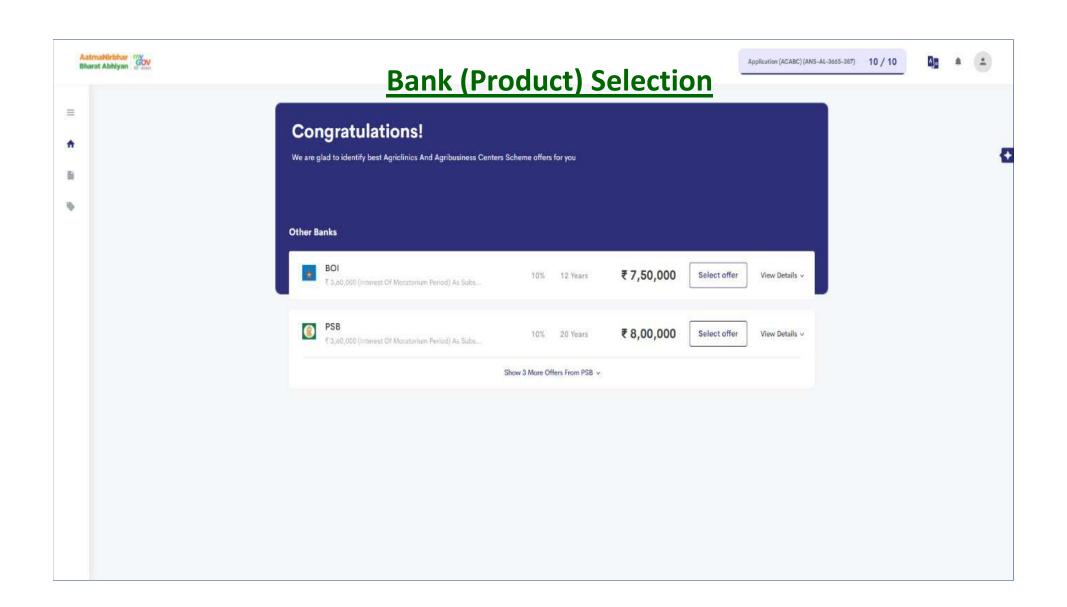
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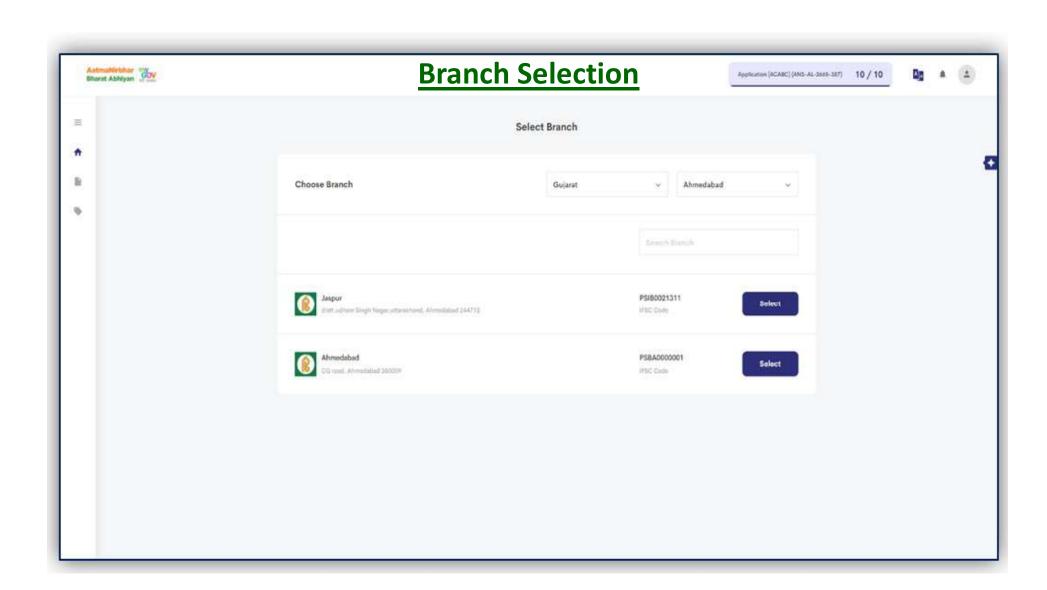












In-Priniciple sanction letter – received by Email

6 Jansamarth

Congratulations

Kendie Mari

In-Principle Approval for your application : ANSACABC-41921-1628
Date : 17 January 2022

Agri Clinics And Agri Business Centers Scheme for Business Activity

Your have received an in-principle approval from Date Bank of India



We are passed to intern you that we are inspectiously agreeable to good edigitity for the Agric Climic Add Agric Eurises. Election, Edwards for Edwards and Edward

Loan Details

AND AGRI BUSINESS Branci CENTRE

Lost Anours	₹ 12.00.000
	1,12,00,000
Ambresi Nato (Plosting)	10.6 %
Losn Tamure	(0.0 Years
Processing Feet	148

Bank Branch Details

Branch Name	ICHODA
Bank Code	12966
IF8G Code	0BND012966
Branch Address	ADILABAD
Contact Dealis	

The Landar's representative efficient you can fer further requirements. Now, all you need to do to to keep the attached list of documents ready in original stong with a capu of this letter for swift actions and processing. These socuments/papersenciosures (capies and originals) will be required for appraisal and processing of loan

Note

- 1. The Banker will have the option to request shifting of existing facilities / limits to their Bank OR ask for part passu charge
- Applicant will also be fable to bear the adual expenses pertaining to Stamp duty. Registration Charges, Government 5 Other charges and taxes as and other applicable. In addition to this, Legal be, is automotive, Guarantee Trust's premium and wheir costs, as may be finalled by leader than time to time, pertaining to the processing of pair will be soleb borne in the explicant.

The document requirements situated herewith are indicative and Bank reserves the right to call upon auditional documents at its discretion bases on credit, risk, compliance tions and other applicable policined auditifies of the Bank

Disclaimer

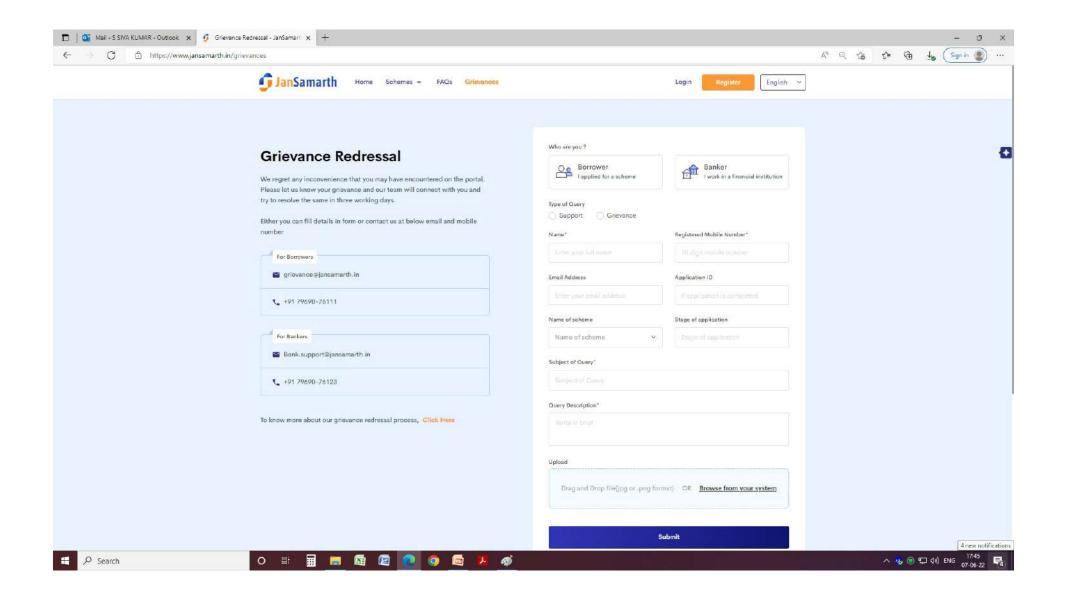
This in-principle approval teht is subject to the accuracy and correctness of inhimution and data provided by you, its successful verification and satisfactory completes not comprehensive due disjects as per Banks schadules and support of the satisfactory completes and shall be also have, mail and rung, it any dissipation are found in the mytoriation and data you have principal section which the satisfact is in in principal approved by the same. Please note that availability instance, final section of Loady Experies shall be all the sole discretion of the Sank. The Sank reserves the could be approved in the same control of the Sank. The Sank reserves the could be approved in the same control of the Sank.

Jandamanh more) pasts us a months facilitate five evaluing Luses and further breefflat, if any, from the Lember / Gencemend Authorities & door not make any offer or does not guarantee any does and/or any other senefflat on its own behalf as well as on the behalf of the Banki Concerned Authorities. There will be no liability of the positions with respect to the Production intellectual by any Bank on the Platform

Display of any fradermarks, insidenumes, logoe and other subject mattern of intellectual property belong to the massachis intellectual property sweez. Clayley of such (P steing with the related products information does not intolly the Platform's pathership with the owner of the Intellectual Property or issuer of such products.

Regards Team Jan Samart





S.No.	Check list of documents to be submitted to Banks
1	Application form for Bank loan under ACABC scheme
2	MANAGE 45 days Training Completion Certificate
3	KYC of the applicant (AADHAR Card, PAN Card, Voter ID, Driving License, etc.)
4	Applicants Passport size Photo – 3 nos
5	Detailed Project Report (DPR)
6	Quotations for Machinery / Implements, etc. & Engineer estimates in case of constructions.
7	Approval / Licenses from Govt Dept (Pesticides, Fertilizers, Seeds, etc.)
8	Educational qualification certificates (Diploma, 10 th , 12 th , UG / PG Degree)
9	Photocopy of the unit (if existing)
10	IT Returns, GST copy, Udyam registration certificate (if available)
11	Community certificate (SC/ST only)
12	SB / Current A/c statement for past 12 months (if from other banks)
13	Loan account statements (if already availed)
14	Shop details (Lease deed / Rental agreement)
15	Collateral details (if proposed loan amount more than 10 lakhs)
16	Notarised Affidavit - declaring that applicant has not availed any subsidy for the same activity

Role of Banks in Claiming Subsidy (Cont)

S.No.	Check list of documents to be submitted to controlling office
1	Subsidy Claim application (Annexure – XIII)
2	Bank branch covering letter
3	MANAGE 45 days Training Completion Certificate √
4	Bank loan sanction order
5	KYC of the applicant (AADHAR, PAN) √
6	ACABC Term loan account statement
7	Photocopy of the unit (Sign board displaying the unit as assisted under
	ACABC scheme and financed by Bank Branch name)
8	Detailed Project Report (DPR) submitted by the applicant √

 $\sqrt{\, ext{-}\,Already}$ submitted by the applicant

Role of Banks in Claiming Subsidy (Cont)

S.No.	Check list of documents to be submitted to Controlling office
9	Approval / Licenses from Govt Dept (Pesticides, Fertilizers, Seeds, etc.) 1
10	Educational qualification certificates (Diploma, 10 th , 12 th , UG / PG Degree) $\sqrt{}$
11	Notarised Affidavit from the applicant declaring that he has not availed any
	subsidy for the same activity √
12	Pre-sanction Inspection report duly signed by branch officials √
13	Post-sanction Inspection report duly signed by branch officials
14	Community certificate (SC/ ST) if applicable √
15	Project Completion Certificate from Branch officials (if applicable)
16	Reasons for delay if submitted after 15 days of First disbursement.
17	Controlling Office should forward the subsidy claim application with all
	Annexures to NABARD Regional Office within 15 days of
	First disbursal of loan.



OSBIAGRI BUSINESS UNIT



















































S. SIVA KUMAR M.Sc (Agri), MBA, CAIIB Manager (High Value Agri Business Development)

भारतीय स्टेट बैंक STATE BANK OF INDIA

bank.sbi

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A +91 40 24755772

⊠ sivakumar.s@sbi.co.in

ABU & GSS Department. Local Head Office, 6th Floor, Bank Street, Koti, Hyderabad - 500095, India ए.बी.यु एवं जी.एस.एस.विभाग स्थानीय प्रधान कार्यालय छटवी मंजिल, बैंक स्ट्रीट, कोठी, हैदरावाद - 500 095, भारत







