

Government of India  
M/o Housing and Urban Affairs  
(UPA Division)

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Room No.334-C, Nirman Bhawan  
New Delhi, dated the June 18, 2018

To,

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**Chairman and Managing Director**  
Scheduled Commercial Banks (As per Annexure 2)

**Subject: National Roll Out of Centralized Web Portal for Interest Subvention - Guidelines for Banks**

Sir / Madam,

This is in continuation of letter No.K-12012 (8)/2/2018-UPA I - UD / (EFTS: 9037786) dated February 20, 2018, regarding centralized web platform for processing interest subvention. The Ministry had conducted a Soft Launch of the web portal in April 2018, under which full cycle of processing of interest subvention has been completed successfully with 4 states including 7 banks as participants (Annexure 1).

2. Now, it is being planned to have a National Roll-out of this portal. Therefore, following assumes critical importance: -

1. **ULB Bank Branch Mapping:** The ULB Bank Branch mapping has been done in the portal based on the information given by the States to the Ministry. In case of requirement of mapping of additional branches, ULBs have the option to submit this information on the portal, after which the branches will be further mapped. A similar facility has also been provided to banks to submit list of their unmapped branches to States. In such cases, States will be able to send this information to ULBs for vetting and verifying as to whether such branches have been giving DAY-NULM loans and can be mapped in the portal with the respective ULB.
2. **User Ids for Banks:** The 'User Ids' and 'Password' for banks will be sent by Allahabad Bank as per the details submitted by these banks to the Ministry.
3. **Format for Claim Submission:** Allahabad Bank will provide the Data Structure Document (DSD) for claim submission.
4. **Claim Data Submission:** Banks will be allowed to upload claim data with effect from April 1, 2018. In the first phase, all 21 Public Sector Banks and 7 Private Sector Banks (as per Annexure 2) will be on-boarded on the web portal. In the second and third phase remaining private sector banks along with RRBs and Cooperative banks will be on-boarded. The banks are requested to upload the information by June end.
5. **Manual Processing of Interest Subvention:** Manual processing of interest subvention may not be required for the States which switch over to web portal mode.
6. **Historical Claim:** A separate communication will be sent regarding allowing the banks to upload historical claim data prior to April 2018. However, prior to that, ULBs and banks will be required to undertake exercise for reconciliation of interest subvention claims processed in the past. A confirmation will need to be sent to the Ministry by banks regarding completion of this exercise.

7. **Role of Banks:** Banks will be required to upload master and claim data of beneficiaries within the stipulated time as mentioned in Para 4. Thereafter, ULBs will be required to verify and approve the beneficiary data. Subsequently, State will approve the payment to be made to the beneficiaries.
- It is important that uploading of data by banks at 'maker level' and checking of data at 'checker level' is completed on time, so that, the entire process of interest subvention is completed timely during each processing cycle.
  - Once the payment is made to the beneficiaries, banks will be able to view the report of successful transactions and download the data.
8. **Trainings for States, ULBs and Banks:** The Ministry / state in association with Allahabad Bank will be organizing sensitization and awareness workshops for banks in each state shortly.
9. **Assistance for Portal Users:** Allahabad Bank will be making available 'Help-line' number shortly which can be used for resolving any queries by the portal users.
10. **User Manual and FAQ:** A user Manual and FAQ will be available for users in the portal for ready reference.
3. Banks are requested to pass on this information to their regional offices and branches, so that, there is awareness at the ground level. Any further queries can be sent by email to [neeraj.kumar3@gov.in](mailto:neeraj.kumar3@gov.in).

  
(Niraj Kumar)  
Director (NULM)  
Tel # 2306 2850

Copy to:

- Shri Anurag Deep, AGM-IT, Allahabad Bank
- To all Banks as per Annexure 2

**Annexure 1: Soft Launch | List of Participants**

<b>Sr No</b>	<b>State</b>	<b>Bank</b>
1	Chhattisgarh	Allahabad Bank
2	Jharkhand	Andhra Bank
3	Odisha	Bank of India
4	Rajasthan	Bank of Baroda
5		Canara Bank
6		State Bank of India
7		UCO Bank

## Annexure 2: Phase I- List of Banks

Sr. No	Bank		
		24	ICICI Bank
1	Allahabad Bank	25	IDFC Bank
2	Andhra Bank	26	Ratnakar Bank
3	Bank of Baroda	27	Karur Vysya Bank
4	Bank of India	28	South Indian Bank
5	Bank of Maharashtra		
6	Canara Bank		
7	Central Bank of India		
8	Corporation Bank		
9	Dena Bank		
10	IDBI Bank Limited		
11	Indian Bank		
12	Indian Overseas Bank		
13	Oriental Bank of Commerce		
14	Punjab & Sind Bank		
15	Punjab National Bank		
16	State Bank of India		
17	Syndicate Bank		
18	UCO Bank		
19	Union Bank of India		
20	United Bank of India		
21	Vijaya Bank		
22	Axis Bank		
23	HDFC Bank		