

राजस्थान सरकार
स्वायत्त शासन विभाग

(जी-3, राजमहल रेजीडेन्सी, सी-स्कीम, सिविल लाईन फाटक के पास, जयपुर)

क्रमांक: F.15 (ग)/PD/DLB/IGSCCY-2021-22/40502

दिनांक:

संयोजक,
राज्य स्तरीय बैंकर्स समिति,
दुर्गापुरा, जयपुर।

विषय: इंदिरा गाँधी शहरी क्रेडिट कार्ड योजना के स्पष्टीकरण के संबंध में।
संदर्भ: आपका पत्र क्रमांक ज.अं./एसएलबीसी/2021-22/1565 दिनांक
03.10.2021।

उपरोक्त विषयांतर्गत संदर्भित पत्र द्वारा इंदिरा गाँधी शहरी क्रेडिट कार्ड योजना के क्रियान्वयन के सम्बन्ध में SLBC द्वारा वांछित मुद्दों का स्पष्टीकरण निम्नानुसार है-

A- SLBC points raised	Comments
Payment of Interest Bank shall claim the interest on quarterly basis i.e. 30 th June, 30 th Sept., 31 st Dec., 31 st March and State Govt. shall make payment in the next year. (Point no. 11 of the scheme) If interest is not to be paid by the borrower as mentioned in the scheme guidelines and govt. shall pay the same after close of quarter, account shall degrade (NPA) at the end of the quarter. Please clarify how interest will be served during current year and Maximum time line for payment of interest after lodgement of claim by Bank. We suggest that interest should be paid by the borrower and then reimbursed by the Govt. in line with guideline of PMSVANidhi Scheme.	Interest will be paid to banks on the basis of claim made by banks after 60 days and Govt. will reimbursed within 15 days of submission of claim..
Rate of Interest Please clarify whether all banks have agreed to charge uniform rate of 10% as mentioned in the scheme guidelines and whether it is fixed or fluctuating interest	Maximum interest rate 10% or actual prevailing rate of simple interest which one is lesser will be claimed by banks.
Payment of CGTMSE fees by Govt. It is also to be paid annually and non-payment of same shall cause loss of guarantee cover from CGTMSE. Please clarify the whether bank or borrower shall pay on respective due dates (coverage for one year or more than one year) and then claim from the Govt. on quarterly basis and reimbursed to bank/borrower in the next year along with interest by the Govt.	Payment of CGTMSE fees will be paid by State Govt. to bank

अतः योजना का कोर बैंकिंग सिस्टम (CBS) कोड उत्पन्न कर बैंको में लम्बित आवेदन पत्रों का निस्तारण करवाया जाना सुनिश्चित करावे।


(महेन्द्र मोहन)
वित्तीय सलाहकार

क्रमांक: F.15 (ग)/PD/DLB/IGSCCY-2021-22/ 40503-06

दिनांक: 22/10/21

प्रतिलिपि सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित है:-

1. निजी सचिव, शासन सचिव, स्वायत्त शासन विभाग, जयपुर।
2. निजी सचिव, शासन सचिव (वित्त व्यय), वित्त विभाग, जयपुर।
3. निजी सचिव, निदेशक एवं विशिष्ट सचिव, निदेशालय जयपुर।
4. सुरक्षित पत्रावली।


वित्तीय सलाहकार