

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

पुनर्वित्त विभाग

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National Bank for Agriculture and Rural Development

Department of Refinance

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E-mail : dor@nabard.org • Website : www.nabard.org

25 DEC 2014

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संदर्भ सं.राबैं.डीओआर.जीएसएस./
/ सोलर -1(बी) / 2014-15

परिपत्र सं.252/डीओआर-जीएसएस-60/2014
17 दिसंबर 2014

अध्यक्ष/ प्रबंध निदेशक
सभी वाणिज्य बैंक
सभी क्षेत्रीय ग्रामीण बैंक
राज्य सहकारी बैंक
राज्य सहकारी कृषि और ग्रामीण विकास बैंक

प्रिय महोदय

**सिंचाई प्रयोजन के लिए सोलर फोटोवोल्टिक
वाटर पंपिंग सिस्टमों के संवर्धन के लिए नव
और नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई),
भारत सरकार की योजना**

कृपया दिनांक 23 जुलाई, 2014 के हमारे
परिपत्र सं.131/ डीओआर-जीएसएस-41/ 2014
का संदर्भ लें जो सिंचाई प्रयोजनों के लिए
10,000 सोलर फोटोवोल्टिक वाटर पंपिंग
प्रणाली योजना को बढ़ावा देने के लिए है। अब
एमएनआरई, भारत सरकार ने संशोधित
मानदण्डों के साथ प्रति वर्ष 30,000 सोलर
पंपिंग यूनिटों को सहायता प्रदान करने के लिए
नई योजना आरंभ की है। जैसा कि इस परिपत्र
के साथ संलग्न दिशानिर्देशों में उल्लेख किया
गया है, यह योजना 03 नवम्बर, 2014 से
प्रभावी है। पहले के योजना इस नई योजना के
साथ विलय कर दिया है।

Ref.No.NB.DoR.GSS /Solar-1(B)
Pumpsets/ /2014-15

Circular No.252 /DoR-GSS- 60 /2014
17 December 2014

Chairman/Managing Director
All Commercial Banks/ Regional Rural
Banks/State Cooperative Banks
State Cooperative Agricultural Rural
Development Banks

Dear Sir

**The Scheme of Ministry of New and
Renewable Energy, GoI for
promoting solar photovoltaic water
pumping systems for irrigation purpose**

Please refer to our Circular No.131/DoR-
GSS-41/2014, dated 23 July 2014 on the
scheme for promoting 10,000 solar
photovoltaic water pumping systems for
irrigation purpose. Now MNRE, GoI has
launched a new scheme to support 30000
solar pumping units per year with revised
parameters which is effective from 3
November 2014 as explained in the
guidelines annexed. The earlier scheme is
merged with this new scheme.

2. The scheme is credit-linked and the
capital subsidy is back-ended. NABARD
will play the role of subsidy channelizing
agency under the scheme. Release of

2. यह ऋण से जुड़ी हुई पश्च दाय पूंजी सब्सिडी युक्त योजना है. नाबार्ड इस योजना के अंतर्गत चैनलाइजिंग एजेंसी की भूमिका निभाएगा. सब्सिडी जारी करना एमएनआरई, भारत सरकार से निधियों की उपलब्धता के अधीन होगा.

3. जिन परियोजनाओं के लिए 3 नवंबर 2014 अथवा उसके बाद बैंक ऋण मंजूर किया जाता है, वे इस योजना के अंतर्गत सब्सिडी हेतु पात्र होंगी.

4. इन इकाइयों के लिए 2014-15 हेतु राज्य-वार अनंतिम आबंटन अनुबंध । में दिए जा रहे हैं.

5. इस योजना के अंतर्गत सभी वाणिज्य बैंकों, क्षेत्रीय बैंकों, राज्य और जिला मध्यवर्ती सहकारी बैंकों, राज्य सहकारी कृषि और ग्रामीण विकास बैंकों (एससीएआरडीबीज़) और नाबार्ड द्वारा (सीधे उधार के अंतर्गत) वित्तपोषित परियोजनाएं सब्सिडी प्राप्त करने हेतु पात्र होंगी.

6. इस योजना के अंतर्गत उन्हीं सोलर सिस्टमों हेतु सब्सिडी उपलब्ध होगी जो एमएनआरई द्वारा तैयार सूची के निर्माताओं/ उद्यमियों से प्राप्त किए जाएंगे. सोलर वाटर पंपिंग कार्यक्रम के लिए इम्पैनेल्ड निर्माताओं/ उद्यमियों की सूची एमएनआरई की वेबसाइट पर उपलब्ध है और इसे एमएनआरई द्वारा समय-समय पर अपडेट किया जा सकता है.

7. योजना के कार्यान्वयन के लिए कृपया इसकी सूचना अपनी सभी शाखाओं को दें.

8. राज्य सहकारी बैंक कृपया उक्त योजना के बारे में सभी जिला मध्यवर्ती सहकारी बैंकों को

subsidy is subject to availability of funds from MNRE, Gol.

3. Projects for which bank loan is sanctioned on or after 3rd November 2014 will be eligible for subsidy under the scheme.

4. The state-wise tentative allocation of these units for 2014-15 are indicated in Annexure-I

5. Under this scheme, projects financed by all Commercial Banks, RRBs, State and District Central Cooperative Banks, State Cooperative Agricultural Rural Development Banks (SCARDBs) as also NABARD (under direct lending) will be eligible to receive subsidy.

6. Subsidy under the scheme is available only for solar systems that are procured from MNRE empanelled manufacturers/ entrepreneurs. The list of empanelled manufacturers/ entrepreneurs for solar water pumping programme is available on MNRE website and it may undergo updation from time to time by MNRE.

7. This may please be brought to the notice of all your branches for implementation of the scheme.

8. The State Co-operative Banks may please advise all the District Central Cooperative Banks on the above Scheme.

सूचित करें. इसी तरह रासकृयावि बैंक इसके बारे में अपनी सम्बद्ध पी.सी.ए.आर.डी.बी को सूचित करें.

कृपया पावती दें.

भवदीय

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(एस के बंसल)
मुख्य महाप्रबंधक

संलग्न-यथोक्त

Similarly SCARDBs may bring this to the notice of their affiliated PCARDBs.

Please acknowledge receipt.

Yours faithfully

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(S K Bansal)
Chief General Manager

Encl : As above

पृष्ठांकन सं.राबै.डीओआर.जीएसएस/3756

/सोलर-1(बी)/ 2014-15 तद् दिनांक

प्रति दिशानिर्देशों की प्रति के साथ निम्नलिखित को सूचनार्थ प्रेषित:

1. सचिव, नव और नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई), भारत सरकार, ब्लॉक सं.14, सीजीओ काम्प्लेक्स, लोदी रोड, नई दिल्ली- 110 003
2. संयुक्त सचिव, कृषि और सहकारिता विभाग, भारत सरकार, नई दिल्ली - 110 001
3. उप प्रबंध निदेशक (आरए) के कार्यपालक सहायक
4. उप प्रबंध निदेशक (एचआरडी) के कार्यपालक सहायक
5. मुख्य महाप्रबंधक, नाबाई, प्रधान कार्यालय के सभी विभाग
6. मुख्य महाप्रबंधक/ प्रभारी अधिकारी, नाबाई के सभी क्षेत्रीय कार्यालय. उनसे अनुरोध है कि इसकी जानकारी निम्नलिखित को दी जाए:

अ. राज्य सरकार

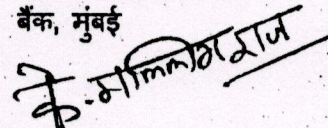
आ. नवीकरणीय ऊर्जा हेतु राज्य की मोडल एजेंसी

इ. सभी बैंक

ई. जिला विकास प्रबंधक

7. निदेशक/ संयुक्त निदेशक, नाबाई के प्रशिक्षण संस्थान

8. महाप्रबंधक, आरपीसीडी, भारतीय रिजर्व बैंक, मुंबई



(के मल्लिगराज)

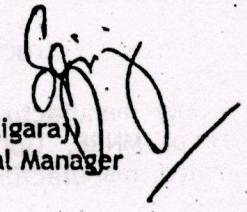
महाप्रबंधक

संलग्न: यथोक्त

Endt.No.NB.DoR.GSS/3756/Solar-1(B)/ 2014-15, of date

Copy forwarded, along with a copy of the Guidelines for information to:

1. The Secretary, Ministry of New and Renewable Energy, Gol, Block No.14, CGO Complex, Lodi Road, New Delhi - 110 003.
2. The Joint Secretary, Department of Agriculture and Cooperation, Govt. of India, New Delhi 110 001.
3. EA to DMD (RA)
4. EA to DMD (HRD)
5. The CGM, NABARD, All HO Depts
6. The CGM/OIC, NABARD ROs with a request to bring it to the notice of :
 - a. State Government
 - b. Nodal agency of the state for renewable energy
 - c. Banks
 - d. DDMS
7. Director/Jt. Directors of TEs of NABARD.
8. GM, RPCD, RBI, Mumbai.


(K Malligara)
General Manager

Encl.: As above

OPERATIONAL GUIDELINES

GUIDELINES FOR CAPITAL SUBSIDY SCHEME OF GOVERNMENT OF INDIA FOR PROMOTING SOLAR PHOTOVOLTAIC (SPV) WATER PUMPING SYSTEMS FOR IRRIGATION PURPOSE

1. Objectives

1.1 Due to lack of grid-connected electricity in many parts of the country, a large number of diesel pump sets are being used for the purpose of irrigation. The operating cost of diesel pump sets is increasing day by day. The Solar Photovoltaic Water Pumping Systems can easily meet the irrigation requirements of land holdings for small and marginal farmers. These systems would help farmers to avoid travelling long distances for procuring and transporting diesel as also increasing the cropping intensity. Hence, Govt. of India has launched a programme for promoting 30000 solar pumping systems per year in the country for the purpose of irrigation. State wise targets envisaged under the scheme is indicated at Annexure I.

1.2 The scheme involves provision of loans by Commercial Banks, RRBs, State and District Central Cooperative Banks, SCARDBs and NABARD (under direct lending) for installation of Solar PV Pumping systems for the purpose of irrigation and capital subsidy will be provided for the same.

2. Implementation Period

The scheme is effective from 3 November 2014. Accordingly, loans sanctioned by agencies as indicated at 1.2 above from 3 November 2014 are eligible for subsidy.

3. Technical Specifications and maximum Admissible Subsidy

3.1 A SPV water pumping system consists of PV array, a DC/AC surface mounted/submersible/floating motor pump set, electronics, if any, interconnect cables and an 'on-off' switch. PV array is mounted on a suitable structure with provision of tracking. Electronics could include Maximum Power Point Tracker (MPPT), Inverter and Control/Protections. Technical Specifications for solar water pumping systems are given in Annexure II, (II A to II D).

3.2 The complete SPV water pumping system will have to qualify the specifications laid down by MNRE from time to time that is notified on MNRE website: www.mnre.gov.in.

3.3 Solar pumping system upto 10 HP are eligible for subsidy under the scheme. The applicable subsidy structure is indicated in Annexure III.

3.4 Only manufacturers/entrepreneurs empanelled by MNRE, Gol (displayed in website of MNRE, Gol at www.mnre.gov.in) can participate in the scheme. The empanelled manufacturer/entrepreneur will raise the invoices for the supplied products. The invoices generated by their dealers will not be eligible for subsidy. Further, the manufacturer has to give an undertaking (in the prescribed format - Annexure IV) with the invoice that systems offered meet the technical standards / requirements specified by MNRE, Gol.

3.5 MNRE will undertake revision in the rate/quantum of subsidy from time to time based on the feedback received from NABARD, banks and manufacturers.

4. Location of the unit

The installation of the Solar Photovoltaic Water Pumping Systems is for the purpose of irrigation. The units can be located in rural or urban areas.

5. Pattern of Assistance

5.1 The pattern of assistance will be in the form of capital subsidy at rates indicated in Annexure-III.

5.2 Additional assistance for the same project from State Governments in the form of capital subsidy, interest subvention etc. is allowed. However state Governments are required to directly enter into suitable arrangement with financing banks for such types of additional assistance.

5.3 Release of subsidy is subject to the norms as indicated at paragraph 3 above.

5.4 The subsidy will be the same for all categories of borrowers throughout the country.

6. Margin

6.1 Banks have to ensure that beneficiary contributes a minimum margin of 20% of the Total Financial Outlay (TFO). If the margin is less than 20% of the TFO, the project will not be eligible for assistance under the scheme.

The Total Financial Outlay(TFO) is inclusive of installation, commissioning, transportation, insurance, 5 year operation and maintenance charges and taxes wherever applicable.

7. Security

Banks may follow RBI guidelines in this regard.

8. Insurance

Banks should ensure that the units are insured. The insurance premium may also be included in the TFO.

9. Eligible Institutions

Under the scheme, projects financed by all Commercial Banks, RRBs, State and District Central Cooperative Banks, SCARDBs as also NABARD (under direct lending) will be eligible to receive subsidy.

10. Eligible Borrowers

Individuals, group of individuals, SHGs, JLGs, NGOs, Farmers' Clubs and Farmers Producers Organisation will be eligible for subsidy. However, Private/Public Limited Companies/ Corporates are not eligible.

11. Release of subsidy

11.1 The eligible borrowers shall apply to the banks for sanction of loan for the project. The bank shall appraise the project as per the norms and if found eligible, sanction the loan excluding the margin, subject to technical feasibility and financial viability.

11.2 Based on the field visit and after satisfactory installation of the unit, the bank shall arrange to make payment directly to the supplier.

11.3 After sanction of the loan including subsidy and after disbursement of loan, the bank shall approach NABARD for capital subsidy in the specified format (Annexure V).

NABARD will sanction and release subsidy subject to the admissibility of the claim and availability of funds from Government of India.

11.4 As in the case of other Govt. Sponsored Schemes, the subsidy would be credited to the "Subsidy Reserve Fund Account" of the borrower. No interest shall be charged by the bank on the subsidy component. Subsidy will be back ended. Hence it is adjusted against final instalments provided the borrower has repaid the remaining instalments.

11.5 There would be a minimum lock in period of 3 years and hence, if the loan is repaid before three years, the borrower will not be eligible for subsidy.

11.6 MNRE, GoI would place funds in advance with NABARD for release of subsidy to Banks.

12. Interest Rate

The loans extended by the banks would carry the rate of interest as per RBI / bank norms.

13. Repayment period

Repayment period will be for 10 years.

14. Misutilization of subsidy and NPA

In case the unit is found to be incomplete or the subsidy is misutilized, Bank shall arrange to recall the subsidy and refund the same to NABARD. In the event of loans becoming NPA, beneficiary will not be eligible for subsidy and the same will have to be refunded to NABARD.

15. Utilization Certificate

Banks have to submit the consolidated utilization certificates for capital subsidy in the format indicated in Annexure VI. Banks have to submit the utilization certificate to NABARD within 3 months from the date of receipt of subsidy.

16. Data / Information

Although the rate of subsidy is uniform for all categories of borrowers, banks may maintain separate data relating to loans disbursed to SC/ST/women/Minority Community, physically handicapped, etc. Banks will maintain the beneficiary list with complete address and contact details and list would be put on Banks's website with capacity of installed system and total cost of pump.

17. Monitoring

The progress under the scheme will be reviewed by NABARD Regional Offices at State Level on quarterly basis and by NABARD Head Office/MNRE at National Level on regular basis. MNRE, GoI/NABARD may also undertake visits to the units on sample basis for assessing quality of implementation of the scheme.

18. Refinance

Loans disbursed under the Scheme will be eligible for refinance as per refinance policy of NABARD.