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P1/AR-IMBP/ 2020-21

25.08.2022

All Regional Managers  
Secretaries of all PCARDBs  
All Agricultural Officers

**CIRCULAR NO: 13/2022**

Sir,

**Sub: Implementation of a new Scheme "Swarna Jyothi Scheme" by  
utilizing the NABARD ST Refinance-reg:**

Ref:- Decision taken by the Administrator in their meeting held on 11-10-2022.

The new scheme envisages for providing gold loans at lower interest rates for a shorter duration for all agricultural activities. Those PCARD Banks which are presently implementing Gold Pledge Loan are eligible to implement the scheme. Other PCARDBs can be considered only after installing the necessary infrastructural facilities for implementing gold pledge loan and by observing all terms and conditions.

**Salient features of the scheme**

- 1. IMBP-** The maximum loan limit under the scheme is Rs. 2,00,000 under 2 slabs with varying interest rate.
- 2. Repayment Period-** Repayment period is 90 days. If the account remains overdue after 90 days the procedure laid down in the gold loan scheme manual for auction and sale can be effected.
- 3. Rate of interest-** The rate of interest will be 8% for loans up to 100000/ and 8.15% for loans above 100000/ up to 200000/-.

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Co-operative  
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Development Bank Ltd.

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The initial target under this scheme will be limited to the SAP target for Gold Pledge loan approved for the PCARDBs and the requirement over and above the Gold Pledge loan target may be intimated to HO for further allotment. All terms and conditions and guidelines issued under Gold pledge loan is applicable to this scheme also.

All Regional Managers are advised to give support to PCARDBs to promote the scheme and implement it successfully.

*Pammal*  
**Managing Director**

Encl- Swarna Jyothi Scheme

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