बिहार राज्य सहकारी बैंक लि०
THE BIHAR STATE CO-OPERATIVE BANK LTD.
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Ref. No. BSCB/Loan/65/2026/1340 Date 23.07.2026.

कार्यालय आदेश

GL Code- 18050

बैंक के निदेशक मंडल की दिनांक 30.06.2026 को आयोजित बैठक के मद संख्या 02 के अंतर्गत **"BSCB ग्रामीण प्रगति पर्सनल लोन स्कीम"** को अनुमोदित किया गया है। उक्त नीति का उद्देश्य उत्कृष्ट पुनर्भुगतान इतिहास रखने वाले JLG के अच्छे सदस्यों को उनकी वास्तविक व्यक्तिगत आवश्यकताओं हेतु बैंकिंग प्रणाली के माध्यम से सुलभ, पारदर्शी एवं आवश्यकता-आधारित व्यक्तिगत ऋण उपलब्ध कराना है। इस योजना के माध्यम से अनुशासित JLG उधारकर्ताओं को Retail ऋण ग्राहक के रूप में विकसित करते हुए वित्तीय समावेशन को प्रोत्साहित किया जाएगा। नीति के अंतर्गत ऋण स्वीकृति ग्राहक की आय, पुनर्भुगतान क्षमता, पूर्व ऋण व्यवहार, क्रेडिट इतिहास, क्षेत्रीय सत्यापन, गारंटर की स्वीकार्यता तथा बैंक के जोखिम मूल्यांकन मानकों के आधार पर की जाएगी। ऋण का उपयोग चिकित्सा, शिक्षा, आवास मरम्मत, विवाह, कृषि एवं कृषि सहायक गतिविधियों, लघु व्यवसाय तथा अन्य वैध व्यक्तिगत आवश्यकताओं हेतु किया जा सकेगा। योजना के अंतर्गत ऋण वितरण, दस्तावेजीकरण, गारंटी, जोखिम मूल्यांकन, निगरानी, वसूली, एनपीए नियंत्रण, आंतरिक लेखा परीक्षण एवं नियामकीय अनुपालन की समस्त प्रक्रियाएँ इस नीति एवं बैंक द्वारा समय-समय पर जारी दिशा-निर्देशों के अनुसार संचालित की जाएँगी। यह नीति तत्काल प्रभाव से प्रभावी होगी एवं नियामकीय निर्देशों के अनुसार समय-समय पर इसकी समीक्षा की जाएगी।

नीति के प्रमुख प्रावधान निम्नानुसार होंगे:

- पात्र एवं उत्कृष्ट पुनर्भुगतान इतिहास वाले JLG ग्राहकों को व्यक्तिगत ऋण की सुविधा प्रदान की जाएगी।
- ऋण पात्रता का निर्धारण आय, पुनर्भुगतान क्षमता, क्रेडिट ब्यूरो रिपोर्ट, क्षेत्रीय सत्यापन एवं बैंक के आंतरिक जोखिम मूल्यांकन के आधार पर किया जाएगा।
- ऋण का उपयोग चिकित्सा, शिक्षा, गृह मरम्मत, विवाह, लघु व्यवसाय, कृषि एवं अन्य वैध व्यक्तिगत आवश्यकताओं के लिए किया जा सकेगा।
- ऋण स्वीकृति बैंक की प्रचलित स्वीकृति शक्तियों के अनुसार सक्षम प्राधिकारी द्वारा की जाएगी।
- आवश्यक दस्तावेज, गारंटर, ऋण अनुबंध एवं अन्य सुरक्षा दस्तावेज बैंक के निर्धारित प्रारूप में प्राप्त किए जाएंगे।
- ऋण वितरण केवल बैंक खाते के माध्यम से किया जाएगा तथा नकद वितरण नहीं किया जाएगा।
- ऋण की नियमित निगरानी, वसूली, एनपीए नियंत्रण एवं अनुपालन नीति में वर्णित प्रावधानों के अनुसार सुनिश्चित किया जाएगा।
- नीति के क्रियान्वयन से संबंधित अन्य सभी प्रावधान स्वीकृत नीति एवं बैंक द्वारा समय-समय पर जारी दिशा-निर्देशों के अनुसार लागू होंगे।

यह कार्यालय आदेश तत्काल प्रभाव से लागू होगा।

विश्वासभाजन

ह/-
अरविन्द कुमार पासवान
(प्रबंध निदेशक)

प्रतिलिपि: BSCB/Loan/65/2026/1340 **दिनांक:** 23.07.2026

1. **सभी उपमहाप्रबंधक, बिहार राज्य सहकारी बैंक लि० को सूचनार्थ एवं आवश्यक कार्रवाई हेतु।**
2. **सभी शाखा प्रबंधक, बिहार राज्य सहकारी बैंक लि० को सूचनार्थ एवं आवश्यक कार्रवाई हेतु।**

23/7/26

(प्रबंध निदेशक)

BIHAR STATE CO-OPERATIVE BANK LTD.

POLICY FOR MICROFINANCE PERSONAL LOAN TO ELIGIBLE JLG CUSTOMERS

"BSCB GRAMEEN PRAGATI PERSONAL LOAN SCHEME"

(For well-performing Joint Liability Group borrowers with excellent repayment history)

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1. PREAMBLE

To deepen customer relationships and promote financial inclusion, the Bank proposes a standalone Microfinance Personal Loan Scheme for selected Joint Liability Group (JLG) borrowers who have successfully repaid earlier group loans without default or delay.

This policy is intended to convert disciplined group borrowers into independent retail credit customers and provide need-based personal finance support.

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2. OBJECTIVE OF THE SCHEME

The scheme shall provide personal loans to eligible JLG customers for:

- Medical emergencies
- Education expenses
- House repair / household improvement
- Marriage / social obligations
- Small business support
- Agriculture allied needs
- Consumption needs of genuine nature
- Other lawful personal requirements approved by the Bank

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3. NAME OF THE SCHEME

BSCB GRAMEEN PRAGATI PERSONAL LOAN SCHEME

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4. TARGET CUSTOMERS

Existing JLG customers who:

- Have completed previous JLG loan cycles successfully
- Have maintained regular repayment discipline
- Have no overdue/default history
- Have good field verification report

- Are recommended by outsourced JLG collection staff and Relationship Manager

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5. ELIGIBILITY CRITERIA

Maximum Limit: Up to 50 Percent of Income (To be derived from ITR or Income Certificate)

Sl. No.	**Particulars**	**Eligibility**
1	Customer Type	Existing / Past JLG Member
2	Loan Track Record	Minimum 01 successfully closed loan cycles
3	Repayment History	No default / no overdue beyond permitted norm
4	Age	21 to 60 years
5	Residence Stability	Minimum 2 years in present location
6	Occupation	Self-employed / wage earner / small trader / agriculture allied / service
7	KYC Compliance	Mandatory
8	Credit Bureau	Satisfactory, where available
9	Household Cash Flow	Adequate repayment capacity

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6. LOAN AMOUNT

Category	Maximum Amount
Repeat Good Customer (After 01 Successful Repayment in of JLG Loan)	₹75,000
Premium Eligible Customer (After 02 Successful Repayment in of JLG Loan)	₹1,00,000

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7. RATE OF INTEREST

22.00% p.a. reducing balance basis

(Keeping in view high-touch servicing cost and outsourced collection expenses.)

Penal Interest on overdue instalment: **2% p.a. extra**

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8. TENURE

Maximum 24 Months

9. REPAYMENT MODE

Repayment may be through:

- Monthly EMI

Collection shall be carried out by **JLG Outsourced Staff under supervision of Relationship Manager.**

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10. SECURITY / GUARANTEE

A. Primary Security

Hypothecation of assets created, if any.

B. Personal Guarantee (Mandatory for loans)

One guarantor having **good net means**, stable income, and acceptable credit standing.

C. Additional Comfort

Bank may obtain any one or more:

- Savings lien
- Recurring Deposit lien
- Household asset declaration
- Co-obligation undertaking

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11. GUARANTOR ELIGIBILITY

Bank to take Separate Letter of Guarentee from Guarantor. Guarantor shall execute guarantee documents as prescribed.

Criteria	Requirement
Age	25 to 65 Years
Income Source	Stable
Net Means	Satisfactory
Credit History	Acceptable
Residence	Traceable

Relationship	Relative / local reputed person / known customer

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12. DOCUMENTATION REQUIRED

- Loan Application Form (Personal Loan Application Form of Bank)
- Aadhaar / Identity Proof
- Address Proof
- Photograph
- JLG repayment history
- Income declaration (ITR or Income Certificate)
- Guarantor KYC and income proof
- Promissory Note
- Loan Agreement
- ECS/NACH/Collection consent

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13. APPRAISAL PROCESS

1. Application sourcing by field staff
2. Residence verification
3. Income & household assessment
4. Existing indebtedness check
5. Group repayment history check
6. Credit bureau check (if available)
7. Guarantor verification
8. Relationship Manager recommendation
9. Sanction by competent authority

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14. SANCTIONING POWER

As Per Sanctioning Structure of Bank

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15. PROCESSING CHARGES

Particulars	Charges
Processing Fee	0.50% of loan amount +GST
Credit Bureau	Rs. 100 +GST
Insurance (if any)	As Per Bank Norms

GST extra as applicable.

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16. DISBURSEMENT

Loan shall be disbursed only through:

- Savings Account credit
- Bank transfer
- No cash disbursement

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17. COLLECTION & MONITORING FRAMEWORK

Outsourced JLG Staff Responsibilities

- Timely collection visits
- Customer reminders
- Delinquency reporting
- Address traceability
- Instalment deposit same day/next working day

Relationship Manager Responsibilities

- Supervision of outsourced staff
- Random visit checks
- MIS review
- Bucket wise overdue monitoring
- Recovery escalation

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18. NPA CONTROL MECHANISM

- Day 1 reminder
- Day 7 personal visit
- Day 15 guarantor contact

- Day 30 recovery escalation
- Legal / recovery measures as per Bank norms

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19. INSURANCE (OPTIONAL)

Credit life / personal accident cover may be offered wherever available.

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20. RESTRICTIONS

Loan shall not be granted where:

- Existing wilful default exists
- Multiple over-leveraging found
- Fraud suspicion exists
- Residence unverifiable
- Guarantor unsatisfactory
- Adverse field report

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21. RISK RATING SHEET (100 MARKS)

Attached With Policy

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22. PRICING RATIONALE

Interest rate of **22% p.a.** is justified considering:

- Small ticket high-touch servicing
- Frequent collection cost
- Outsourced manpower expenses
- Unsecured retail risk
- Field monitoring cost

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23. AUDIT & COMPLIANCE

- Periodic internal audit
- Documentation audit
- Recovery audit
- Outsourced agency review
- Regulatory compliance review

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24. POLICY REVIEW

This policy shall be reviewed annually or earlier depending upon portfolio performance, regulatory direction, or management decision.

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26. Loan Asset Categorization

As per Bank's IRAC Policy

25. APPROVAL CLAUSE

This scheme shall come into force from the date of approval by the Competent Authority / Board of Directors of the Bank.

<u>Bihar State Co-Operative Bank Ltd.</u>

BSCB GRAMEEN PRAGATI PERSONAL LOAN SCHEME

DOCUMENT CHECK-LIST

GENERAL DOCUMENTS (APPLICABLE TO ALL):	PAGE NO
1. Application form duly filled by the borrower, co-borrowers (if applicable) and submitted along with 3 passport size photographs.	
2. Proof of identity: photocopies of Aadhar/pan (mandatory)/passport/driving license, voter id card etc.)	
3. Proof of residence: photo copies of recent telephone bills/ electricity bill/ property tax receipt/ passport/ voters id card (only if contains the current address)/Aadhar card/ credit card statement / income / wealth tax assessment order/copies of registered leave & license agreement/letter of allotment of accommodation from employer issued by state or central / government departments, PSUs, statutory/regulatory bodies commercial banks and listed companies/passport / LIC policy etc.)	
4. Statement of bank account for last 6 months held by the applicant/s. Personal asset liability statement in the bank's standard format.	
5. JLG Membership History	
6. Personal asset liability statement in the bank standard format	
7. Credit score & credit report of the applicant, co-applicant (if applicable) and guarantor from the registered CICs (credit information companies).	
8. Letter of Guarantee Executed by Guarantor	
9. Details of Guarantor	
Additional documents	
1. Photocopies of it returns/assessment orders/Income Certificate	
2. Balance sheet and profit and loss a/c for the last 2 years (certified true copy)	
3. Occupation / Business Verification Report Occupation	
4. A photocopy of certificate of practice (if applicable).	
5. TDS Certificate (Form 16a, If Applicable)	
6. POD (Post Dated Cheque)	
Additional documents	
1. Pre-Visit Report (In Bank Standard Format)	
2. Internal Risk Rating Sheet	
3. Demand Promissory Note (DPN)	
4. CMA Calculation	

DETAILED CREDIT RATING SHEET

JLG PRIME PERSONAL LOAN SCHEME

(Factor-wise Internal Risk Assessment Format)

Borrower Details

Particulars	**Details**
Name of Applicant	___________
Customer ID	___________
Branch	___________
JLG Name / Code	___________
Proposed Loan Amount	___________
Tenure	___________
Date of Assessment	___________

TOTAL SCORE : 100 MARKS

A. REPAYMENT TRACK RECORD (30 Marks)

Factor	Criteria	Marks
Previous JLG Loan Cycles Completed	3 or more cycles	10
	2 cycles	8
	1 cycle	5
Instalment Timeliness	No delay ever	10
	Delay within 1-7 days occasionally	7
	Frequent delay	3
Past Default Status	Nil overdue / Nil default	10

	Minor overdue regularized	5
	Past default history	0

B. INCOME & REPAYMENT CAPACITY (20 Marks)

Factor	Criteria	Marks
Monthly Household Income	Above ₹30,000	8
	₹20,000 – ₹30,000	6
	₹15,000 – ₹20,000	4
	Below ₹15,000	2
FOIR (EMI burden)	Below 35%	7
	35% to 50%	5
	Above 50%	2
Income Stability	Stable >3 years	5
	Stable 1-3 years	3
	Irregular	1

C. RESIDENCE & SOCIAL STABILITY (10 Marks)

Factor	Criteria	Marks
Stay at Present Address	Above 5 years	5
	2 to 5 years	3
	Below 2 years	1
Family / Community Reputation	Good	5
	Average	3
	Weak	1

D. OCCUPATION / BUSINESS PROFILE (10 Marks)

Factor	Criteria	Marks
Nature of Occupation	Permanent / Established business	5
	Daily income regular	4
	Seasonal / uncertain	2
Continuity of Occupation	Above 3 years	5
	1-3 years	3
	Below 1 year	1

E. EXISTING LIABILITIES (10 Marks)

Factor	Criteria	Marks
Other Loans Outstanding	Nil	5
	Small manageable loan	3
	Multiple loans	1
Informal Debt	Nil	5
	Moderate	3
	Heavy	0

F. GUARANTOR STRENGTH (10 Marks)

Factor	Criteria	Marks

Net Means	Strong	5
	Moderate	3
	Weak	1
Traceability / Reputation	Good	5
	Average	3
	Weak	1

G. FIELD VERIFICATION (5 Marks)

Factor	Criteria	Marks
Residence Verified	Yes	2
Business Verified	Yes	2
Contactability	Good	1

H. CREDIT BUREAU / MARKET FEEDBACK (5 Marks)

Factor	Criteria	Marks
Bureau Score	Good / No adverse	3
	Average	2
	Negative	0
Market Feedback	Positive	2
	Neutral	1
	Negative	0

FINAL SCORE SUMMARY

Section	Marks Obtained
A. Repayment Track Record	___ /30
B. Income Capacity	___ /20
C. Residence Stability	___ /10
D. Occupation Profile	___ /10
E. Existing Liabilities	___ /10
F. Guarantor Strength	___ /10
G. Field Verification	___ /5
H. Bureau / Market Feedback	___ /5
TOTAL	**___ /100**

RISK GRADE MATRIX

Score	Grade	Risk Level	Eligibility
85 – 100	A+	Very Low Risk	Full Eligibility
75 – 84	A	Low Risk	Normal Sanction
65 – 74	B	Moderate Risk	Restricted Limit
55 – 64	C	High Risk	Case to Case
Below 55	D	Very High Risk	Decline

RECOMMENDATION

☐ Recommended
☐ Recommended with lower amount
☐ Deferred
☐ Declined

Officials Signatures

Prepared By	Verified By	Sanctioned By
JLG Staff	Relationship Manager	Competent Authority