
DAY NULM Product Codes & Sub-codes of Banks

Updated As on 12th Sept
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1. PUBLIC SECTOR BANKS

1.1. Allahabad Bank

S.N.	TYPE	ACCT_TYPE	INT_CAT	DESCRIPTION	Status
1	CC	6031	1181	Rural CC-NULM SHG(FEMALE)	OPEN
2	CC	6031	1182	Rural CC-NULM SHG(MALE)	OPEN
3	TL	6033	3298	Rural TL-NULM SHG(MALE)	OPEN
4	TL	6033	3299	Rural TL-NULM SHG(FEMALE)	OPEN
5	CC	6031	1160	Rural CC-NULM SHG(FEMALE)	CLOSED
6	CC	6031	1161	Rural CC-NULM SHG(MALE)	CLOSED
7	TL	6033	3077	Rural TL-NULM SHG(MALE)	CLOSED
8	TL	6033	3078	Rural TL-NULM SHG(FEMALE)	CLOSED
9	TL	6063	3277	GSS TL-NULM (Agril- Fl't)	OPEN
10	TL	6063	3278	GSS TL-NULM (ISB)	OPEN
11	CC	6061	1174	GSS CC-NULM (Agril-Fl't)	OPEN
12	CC	6061	1175	GSS CC-NULM (ISB)	OPEN
13	CC	6061	1099	GSS CC-NULM (Agril-Fl't)	CLOSED
14	CC	6061	1100	GSS CC-NULM (ISB)	CLOSED
15	TL	6063	3111	GSS TL-NULM (Agril- Fl't)	CLOSED
16	TL	6063	3112	GSS TL-NULM (ISB)	CLOSED

1.2. Andhra Bank

BANK NAME	Andhra Bank
UNIQUE CODE	080 : DAY - NULM
SUB CODES – Based on Customer Category Codes	
SEP-Individual	001 : Individual Male
	002 : Individual Female
SEP-GROUP	022 : Group
SEP – SHG	031 : SHG
SEP – Women SHG	021 : Women SHG

1.3. Bank of Baroda

Scheme Code	Scheme Description
Term Loan	
LA515	NULM SEP Individual
LA516	NULM SEP Group Enterprise
LA517	NULM –SHG
LA518	NULM –SHG WOMEN
Cash Credit (Working Capital)	
CC014	NULM SEP Individual
CC015	NULM SEP Group Enterprise

CC016	NULM –SHG
CC030	NULM –SHG WOMEN

1.4. Bank of India

BANK NAME	Bank of India
UNIQUE CODE	105
SUB CODES	
SEP-Individual	41,42,47,48,51,52
SEP-GROUP	53,54,55,56,57,58,59
SEP – SHG	62,64,66,67,69
SEP – Women SHG	61,63,65

1.5. Bank of Maharashtra

S.N.	Valid Code	Description	CONSTITUTION CODE
1	SEP-I	SELF EMPLOYMENT PROGRAMME	SI- 102 INDIVIDUAL
2	SEP-G	SELF EMPLOYMENT PROGRAMME	SG- 102 GROUP
3	SHG	SELF HELP GROUP	SH -102
4	WSHG	WOMEN SELF HELP GROUP	WS -102

1.6. Canara Bank

S.N.	Unique Code/Sub codes	Description
1	70930	Unique Code for DAY-NULM
2	719	SELF EMPLOYMENT PROGRAMME INDIVIDUAL
3	720	SELF EMPLOYMENT PROGRAMME GROUP
4	225	SELF HELP GROUP

1.7. Central Bank of India

S.N.	Unique Code/Sub codes	Description
1	61801039	CC NULM CENT SAH JEEVIKA SEP1
2	61801041	CC NULM CENT SAHARI JEE SHG
3	61801040	CC NULM CENT SAHARI JEEV S EP G
4	62801186	TL NULM CENT SAH JEE SEP1
5	62801187	TL NULM CENT SAH JEE SEPG
6	62801188	TL NULMCENT SAH JEE SEPSHG

1.8. Corporation Bank

Particulars	Account Head
Term loan	NULTL
Cash Credit	NULCC

In turn each account opened in system will have 21 digits, Credit Information System (CIS) codes for identification of sub codes.

The 11th digit in 21 digit CIS code for all loans accounts under NULM scheme will have to be given as 'E' for individual enterprise and 'F' for Group enterprise.

BANK NAME	Corporation Bank
UNIQUE CODE	NULTL & NULCC
SUB Codes	
SEP-Individual	11 th digit 'E' for Individual
SEP-Group	11 th digit 'F' for Group
SEP-SHG	11 th digit 'F' for Group
SEP – Women SHG	10 th digit '5' for women and 11 th digit 'F' for Group.

1.9. Dena Bank

S.N.	Scheme Code	Scheme Description
1	CCO-20	CC- DAY-NULM
2	LNO-43	TL- DAY-NULM
3	LNO-44	TL- DAY-NULM

Sub- Codes under DAY-NULM:

S.N.	Valid Code	Description	Constitution Code
1	SEP-I	SELF EMPLOYMENT PROGRAMME-INDIVIDUAL	41- MALE 42-FEMALE
2	SEP-G	SELF EMPLOYMENT PROGRAMME-GROUP	70- JOINT LIABILITY GROUP
3	SHG	SELF EMPLOYMENT PROGRAMME	65-SHG MEN 67- SHG OTHER
4	WSHG	WOMEN SELF HELP GROUP	66- SHG WOMEN

1.10. IDBI Bank

NULM Codes	Description	GSS Code	Constitution Code
SEP-I	Self-Employment Program- Individual	NULM	41-(Male), 42-(Female), 43-Trans Gender
SEP-G	Self-Employment Program- GROUP	NULM	54-JLG
SHG	SELF HELP GROUPS	NULM	61,61
WSHG	WOMEN SELF HELP GROUPS	NULM	61

1.11. Indian Bank

S.N.	Unique Code	Particulars
1	51030001	SJSRY-NON AGRI-INDIVIDUAL
2	55010002	SHG-NONAGRI
3	55140001	SJSRY-AGRI-INDIVIDUAL
4	57010002	SHG-NONAGRI- MCLR 1YR
5	57010014	PTSLP SHG NONAGRI MCLR 1Y
6	57170001	NULM NON AGRI INDL MCLR 1 YR
7	57170002	NULM SHG- MCLR 1YR
8	57170003	NULM GR MCLR 1 YR
9	58060005	SHG NON-AG UPTO3L-MCLR-1Y
10	58060006	SHG NON-AG ABV3L-MCLR-1Y
11	58080001	SJSRY GEN UPTO 2 L-MCLR-1Y
12	58080002	SJSRY GEN ABV 2 L-MCLR-1Y
13	58080003	NULM SHG MCLR 1 YR
14	59010002	SHG-NONAGRI
15	59030025	SHG NON-AGRI UPTO 2 LAC
16	59030026	SHG NON-AGRI ABOVE 2 LACS
17	59030031	SJSRY GENERAL UPTO 2 LAC
18	59030032	SJSRY GENERAL ABOVE 2 LACS
19	59140001	SJSRY-AGRI-INDIVIDUAL
20	59230001	SJSRY-NON AGRI-INDIVIDUAL

1.12. Indian Overseas Bank

BANK NAME	INDIAN OVERSEAS BANK
UNIQUE CODE	-
SUB-CODES	
SEP-Individual	NUITL, NUICC
SEP-GROUP	NUGTL, NUGCC
SEP – SHG	NSHTL, NSHCC
SEP – Women SHG	NSHTL, NSHCC (Separate Organization code 61, 63 and 65 for women SHG)

1.13. Oriental Bank of Commerce

BANK NAME	Oriental Bank Of Commerce
UNIQUE CODE	-
SUB CODES(IN FINACLE SYSTEM)	
SEP-Individual	SEPI
SEP-GROUP	SEPG
SEP – SHG	SHG
SEP – Women SHG	WSHG

1.14. Punjab National Bank

ITEM	CODE	Description
Customer constitution	1	For Individual
Customer constitution	16	Self Help Group
Status	7	Self Help Group
Gender	F or M	

V DETAIL

ITEM	CODE	DESCRIPTION
Free Code -7	NULSI	For individual loans under Self employment Programme
Free Code -7	NULSG	For group loan under Self employment programme
Free Code-7	NULSH	For Self Help Groups

1.15. Punjab & Sind Bank

Scheme code as 1206

1.16. Syndicate Bank

NULM MIS Code	DESCRIPTION
79110800303903	Group Enterprises
79110800303902	To Individual
79110800303901	To SHG
79110800303904	To Women SHG

1.17. State Bank of India

S.N.	Product code	Description	Scheme
1	64208050	MC-TL NULM (GROUP) SBF	SEP-G
2	62214018	BR-TL NULM (GROUP) SBF	SEP-G
3	64206501	MC-BR-TL NULM (GROUP) SBF	SEP-G
4	64107803	MC-TL NULM (GROUP) SSI	SEP-G
5	62114018	BR-TL NULM (GROUPS) SSI	SEP-G
6	64107803	MC-TL NULM (GROUPS) SSI	SEP-G
7	64108042	MC-TL NULM SSI	SEP-I
8	64208049	MC-TL NULM SBF	SEP-I
9	62214017	BR-TL NULM SBF	SEP-I
10	64206502	MC-BR-TL NULM SBF	SEP-I
11	64106503	MC-BR-TL NULM SSI	SEP-I
12	62114017	BR-TL NULM SSI	SEP-I
13	61248301	BR-C C Self Help Group (SBF)	SHG
14	61148301	BR-C C Self Help Group (SSI)	SHG

15	62118301	BR-T L Self Help GroupSSI	SHG
16	62218301	BR-TLSelf Help Group SBF	SHG
17	61208301	C C Self Help Group (SBF)	SHG
18	61108301	C C Self Help Group (SSI)	SHG
19	65206001	MC-BR-C C Self Help Group (SBF)	SHG
20	65106002	MC-BR-C C Self Help Group (SSI)	SHG
21	64106003	MC-BR-T L Self Help Group	SHG
22	64206004	MC-BR-TLSelf Help Group S	SHG
23	62208301	T L Self Help Group SBF	SHG
24	62108301	T L Self Help Group SSI	SHG
25	62268301	TL Self Help Grp-SBF-Indr	SHG
26	62168301	TL Self Help Grp-SSI-Indr	SHG
27	64206005	MC-WOMEN SHG-NGO SUP.SCH	WSHG
28	64106006	MC-WOMEN SHG-NGO SUP.SCH.	WSHG
29	65106008	MC-WOMEN SHG-NGO SUPPORT SCH(S	WSHG
30	65206007	MC-WOMEN SHG-NGO SUPPORT SCH(S	WSHG
31	62218303	WOMEN SHG-NGO SUP.SCH SBF	WSHG
32	62118303	WOMEN SHG-NGO SUP.SCH.SSI	WSHG
33	61248303	WOMEN SHG-NGO SUPPORT SCH(SBF)	WSHG
34	61148303	WOMEN SHG-NGO SUPPORT SCH(SS I)	WSHG
35	65205003	AB-MR-BR-CC-WOMEN-SHG-SBF	WSHG
36	61145004	AB-BR-CC-WOMEN-SHG-SSI	WSHG
37	61245002	AB-BR-CC-WOMEN-SHG-SBF	WSHG
38	62215004	AB-BR-CC-WOMEN-SHG-SSI	WSHG
39	64208048	MC-TL SJSRY (GROUP) SBF	SEP-G
40	64208046	MC-TL SJSRY SBF	SEP-I
41	64108039	MC-TL SJSRY SSI	SEP-I
42	64108041	MC-TL SJSRY (GROUPS) SSI	SEP-G
43	62114004	BR-TL SJSRY SSI	SEP-I
44	62114006	BR-TL SJSRY (GROUPS) SSI	SEP-G
45	62204004	TL SJSRY SBF	SEP-I
46	62214004	BR-TL SJSRY SBF	SEP-I
47	62214006	BR-TL SJSRY (GROUP) SBF	SEP-G
48	64106704	MC-BR-TL SJSRY SSI	SEP-I
49	64206701	MC-TL SJSRY SSI	SEP-I
50	64206703	MC-TL SJSRY (GROUPS) SSI	SEP-G
51	64206703	MC-BR-TL SJSRY SBF	SEP-I

1.18. Union Bank of India

Coding accounts under NULM (Free Code 4 -124 in finacle)

Sub code as under:

1. free code 4-124 - customer type code in (41,42) - 'SEP-I'
2. free code 4-124- customer type code in (53, 54) or customer constituent-7) - 'SEP-G'
3. free code 4-124- customer type code in (62,64,66) - 'SHG'
4. free code 4-124- customer type code in (61,63,65) - 'WSHG'

1.19. United Bank of India

BANK NAME	United Bank of India
UNIQUE CODE	LANLM and CCNLM
SUB CODES	
SEP-Individual	SEP-I
SEP-GROUP	SEP-G
SEP – SHG	SEP-S
SEP – Women SHG	SEP-W

1.20. Vijaya Bank

Category	Unique Codes (Scheme code)	Description	Sub codes
SEP-I	SL934	SL-NULM-INDIVIDUAL ENTERP	N/A
	CC630	CC-NULM-INDIVIDUAL ENTERP	
SEP-G	SL935	SL-NULM-GROUP ENTERPRISE	N/A
	CC631	CC-NULM-GROUP ENTERPRISE	
SEP-SHG	SL935	SL-NULM-GROUP ENTERPRISE	Constitution code as SHG
	CC631	CC-NULM-GROUP ENTERPRISE	
SEP – Women SHG	SL935	SL-NULM-GROUP ENTERPRISE	Constitution code as SHG and Gender 'F'
	CC631	CC-NULM-GROUP ENTERPRISE	

1.21. UCO Bank

Term Loan
LA897 – Individual
LA898
Group Cash Credit
CC127 – Individual
CC128 – Group

2. PRIVATE SECTOR BANKS

2.1. Axis Bank

BANK NAME	AXIS BANK LIMITED
UNIQUE CODE	NULM
SUB CODES	
SEP-Individual	NULMI
SEP-GROUP	NULMG
SEP – SHG	NULMS
SEP – Women SHG	NULCW

2.2. ICICI BANK

BANK NAME	ICICI Bank Ltd	
UNIQUE CODE	100586	
SUB CODES		
SEP-Individual	518190	- NULM-INDIVIDUAL
SEP-GROUP	518191	- NULM-Group
SEP – SHG		
SEP – Women SHG	520171	- NULM-SHG Bank Linkage

2.3.IDFC

BANK NAME	IDFC Bank
UNIQUE CODE	NULM
SUB CODES	
SEP-Individual	SEP-I
SEP-GROUP	
SEP – SHG	
SEP – Women SHG	

2.4.South Indian Bank

BANK NAME	THE SOUTH INDIAN BANK LTD	
UNIQUE CODE	GL CODE	DESCRIPTION
	65031	OVERDRAFTS - NULM
	65034	CASH CREDIT NULM
	65139	FSL-NULM
	65142	FSL-NULM
	65145	DPN NULM

	65148	DPN NULM
	SUB CODES - CONSTITUTION	
SEP-INDIVIDUAL	I4101	MALE
	I4102	FEMALE
	I4103	TRANSGENDER
SEP-GROUP	R3307	
SEP – SHG	R3327	
SEP – WOMEN SHG	R3326	