

**CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA  
ISSUED BY RURAL & AGRI BANKING DEPARTMENT**

Dear Sir,

**RE: New menu option "KCCISS" in Finacle, for submission of information pertaining to KCC borrowers, to the KCC-ISS portal of Government of India.**

We request reference to circulars, No. BCC:BR:114:322, dated 17.05.2022 and BCC:BR:114:811, dated 30.11.2022, vide which the Govt. of India's decision for continuation of interest subvention scheme (modified) was informed. Two important features of the scheme are:

- Aadhaar linkage would continue to be mandatory for availing the subvention for short term loans in 2021-22, 2022-23 and 2023-24.
- All the short term loans processed in 2021-22, 2022-23 and 2023-24, which are eligible for subvention, are required to be brought on the ISS portal/DBT platform. Lending institutions have to capture and submit category-wise data of beneficiaries under the Scheme and report the same on the ISS portal, individual farmer-wise, to settle the audited claims arising from 2021-22 onwards.

We have received a communication from the Department of Agriculture and Farmers Welfare (DoA&FW), GOI, informing about the development of the integrated digital portal for KCC-interest subvention scheme. This portal will provide complete access to the granular data of farmers/borrowers of KCC, including information about loans sanctioned and eligible interest subvention claims of the bank and will also help to review and monitor the scheme progress and its utilization. Further, DoA&FW requested all banks to enable requisite electronic data entry/exchange, for FY 2021-22 & FY 2022-23, on KCC-ISS Portal (<https://fasalrin.gov.in>).

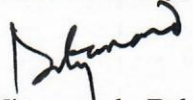
The information sought to be uploaded on the portal is extensive and many of the data points were not available in Finacle. In order to capture the information to be submitted to the portal, a new Finacle Menu viz. "KCCISS" has been developed and made Live in Finacle w.e.f. 16<sup>th</sup> February 2023. In order to facilitate branches to easily upload this information in existing KCC accounts, a spreadsheet, viz. "KCCISSMacro", has also been developed. All the branches are advised to input data in the excel sheet, **for all their KCC accounts which are now in Standard category** and upload it to Finacle.

The details of the Menu, Macro file, Process Flow, common errors etc. have been provided in the Annexure to this circular.

Branches are requested to input error free data for all Standard accounts as per the procedure given, so as to avoid rejection of subvention claims.

This is a time bound exercise and being monitored at the top level, in our Bank and the Government. We request all the operating units to accord top priority and complete this exercise by 10.03.2023.

Yours faithfully,

  
(Nityananda Behera)  
General Manager &  
Head-Rural & Agri Banking



**Details of the Menu, Macro file, Process Flow etc.:**

In order to facilitate branches to easily upload the information in existing KCC accounts, a spreadsheet, viz. "KCCISSMacro", has been developed. All the branches are advised to input data in the excel sheet, **for all their KCC accounts which are now in Standard category** and upload it to Finacle (using KCCISS menu). The System will validate the data uploaded and generate reports (use HPR to download/view), separately for success and failure of the uploaded records.

Data of 'Failure records' need to be rectified in the KCCISSMacro. Failure of records could also be due to the incorrect/incomplete/missing data in the existing database. In such cases, corrections have to be made using the relevant Menus like MRCR, HBAIM CUSTUPDT etc.

The revised file (of failed records only), after making requisite changes, is to be UPLOADED again and then VERIFIED, as before.

Once the requisite data is successfully uploaded, these data points and the other necessary data fields, fetched from the existing database, will be put together in the format required by the Portal and uploaded on the Portal, using API integration (End to end electronic mode). The indicative fields of "KCCISSMacro" are:

Sl	Title	Sl	Title	Sl	Title
1	Account No.	9	Season	17	Total Units - fisheries
2	Count of Activities	10	Live Stock Type	18	Total Area Inland fisheries(in Ha)
3	Activity Code	11	Live Stock Code	19	Marine Fisheries Type
4	Land Village Code	12	Unit Count	20	Financial Year
5	Survey No.	13	Crop Code	21	Loan Sanction Date
6	Khata/SubDivision No.	14	Plantation Code	22	Loan Sanction Amount
7	Land Area (in Ha)	15	Plantation Area(in Ha)	23	Drawing Limit for FY
8	Land Type	16	Inland Fisheries Type	-	--

Detailed information and master codes being shared separately and any changes in master codes will be made available to the operating units as and when provided/updated by GOI.

Data of all accounts, with the following particulars are to be input in Finacle:

1. Scheme codes CC003, CC039, CC044 & CC043.
2. All KCC accounts of FY2021-22 for which interest subvention has been claimed in March 2022 through Certificate-9 & Certificate-28.
3. All Standard KCC borrowers for FY2022-23 (from 01.04.2022 to 31.03.2023).

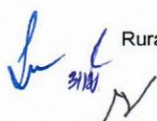
**PROCESS FLOW:**

Please take care of the following, while inputting data in excel sheet and uploading it to Finacle:

- ❖ All Standard KCCs should be entered in the sheet pertaining to FY2021-22, FY2022-23, etc.
- ❖ If a borrower has received subvention in FY2021-22 and is eligible for subvention during FY22-23 also, two entries with 2 separate Financial Years should be made in the sheet.
- ❖ Each excel sheet can support a maximum of 1000 records (rows) only. Branches having more accounts should use separate sheets.
- ❖ Account Number (Column A) should be 14 digit Finacle account number, with zero in the beginning, if so.
- ❖ Activity code (Column C) is very important. Please ensure to select the correct Activity viz. Agri Crops, Horti & Veg Crops, Animal Husbandry, Inland Fisheries or Marine Fisheries. Please fill in Columns J to S according the Activity in Column C (master codes already shared dated 21.01.2023).
- ❖ The land area of the farmer (Column G) should be **mentioned in Hectares only**. Branches are requested to convert the Land area of the farmer in Hectares w.r.t their corresponding land measurement unit (e.g. 1Acres=0.4047Hectare).

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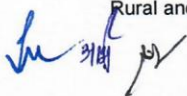
- ❖ Financial Year (Column T) is to be given in YYYY-YYYY format, like 2021-2022 or 2022-2023.
- ❖ Loan Sanction Date (Column U) refers to the loan sanction/rollover date (Limit Applicable Date in Finacle).
- ❖ Loan Sanction Amount and Drawing Limit (Columns V & W) are in INR exact value.
- ❖ Please go through the codes given in the master Table and input the correct codes.
- ❖ As a healthy practice, branches may opt to click on 'Generate File' button on the sheet, after feeding a few records to ensure that data fed thus far is correct (running this validates all data in the sheet). Please also remember to save the file periodically.
- ❖ After all the information is fed in the excel sheet save the file and click the 'Generate File' button.  
This will validate the data and 'Data Validated successfully' message will be shown.  
The message 'Enter Sol id to generate file for your Sol' will appear, wherein the SOL id of the branch has to be input.  
Once this is done, a text file, with file name in the format 'KCCISS\_SOLID\_DATE\_\*\*\*.txt' will be generated and saved in the Desktop of the PC. This text file will then have to be uploaded to Finacle on the same day, using the Upload option in KCCISS Menu.  
On uploading data, the relevant data fields in Finacle will get updated and two report files will be generated, one for the successfully uploaded records and one for the rejected/unsuccessful records. Branches can view/print these reports using HPR option.
- ❖ Any mismatches/data errors will result in rejection of such records, while uploading to Finacle and can be seen in the error report.
- ❖ Please remember that the error reports will be inclusive of all errors in the newly fed data as well as data fields already existing in Finacle (which are relevant for KCCISS).  
For records requiring rectification at CIF level, the same may be carried out through the respective Menus like MRCR, CUSTUPDT, HBAIM etc., at the branch level.
- ❖ Branches have to rectify all the errors and upload the file again. Rectification and re-uploading has to be done, till error reports become 'NIL'. In such manner, details of all Standard accounts, are to be uploaded in Finacle.
- ❖ All the successfully uploaded records are then required to be verified by the Branch Officials.
- ❖ Transfer of verified data to the Portal will be completed at the Central level. The successfully uploaded data will flow through **Head Office/CBS** and it will be uploaded to the Portal by Middleware. In the first phase, the details of those accounts which got interest subvention in the year 2021-22 and eligible for interest subvention during this FY will only be uploaded in the Portal. On successful upload to the Portal, an **Application ID** will be generated for each record and a unique **Farmer ID** will be generated for each farmer (based on unique Aadhaar number). Please note that for KCC Joint account holders, unique **Farmer ID** will be generated by the portal for the primary holder.
- ❖ In case of Joint account holders branches should ensure to update correct information of Joint holders including their Aadhaar details in finacle.

If any records are rejected by the Portal, branches can enquire about these through:

- Branch can check the status of an account submitted, through Report generation option in KCCISS Menu. Report will be generated through HPR.
- Branch can also know the status by entering individual account through inquire option in KCCISS Menu.
- Application status can be viewed on the KCC-ISS portal through individual branch login. Please use PMFBY credentials for logging on KCC-ISS portal (<https://fasalrin.gov.in>) through individual branch login. For creation/activation of credentials on KCC-ISS portal kindly contact concerned state admin i.e Zonal Office PS-Incharge (to create user credentials for the branches in their jurisdiction).
- Error rectification and re-upload has to be done for such rejected records, if any. As error rectification will be a time consuming and resource wasting exercise, we request all to ensure correct data feeding, initially itself.
- Please ensure that the Aadhaar number is correct, as the portal has Aadhaar validation on real time basis, using a direct link with UIDAI server.
- Rejected records will have to be corrected and uploaded again, till the details for all eligible KCC accounts have been submitted to the Portal.

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**Common errors likely to occur during the upload process:**

Sl	Displayed error message	Action/rectification
1	Invalid value in input Crop Code, value: XXXXXXXXXX in Activity Code 1	To feed correct Agri crop code (Activity code1) from the Crop Master pertaining to Agri Crops only in the KCCISSMacro and re-upload such accounts.
2	Invalid value in input Plantation Code, value: XXXXXXXXXX in Activity Code 2	To feed correct Plantation code (Activity code2) from the Crop Master pertaining to Horti & Veg Crops only in the KCCISSMacro and re-upload such accounts.
3	Aadhaar details not available for Joint/Main customer ID	To feed correct Aadhaar details for Joint/Main customer ID by Menus like MRCR, CUSTUPDT, HBAIM etc.
4	Farmer Type/Category details not available	To feed the farmer Code in finacle by Menus like MRCR, CUSTUPDT, HBAIM etc.
5	Mobile No. not available for customer ID/invalid mobile No.	To feed account holders Mobile Number in finacle.
6	Customer Caste Code not available for customer ID	To feed Customer Caste Code in finacle by Menus like MRCR, CUSTUPDT HBAIM etc.

**In addition to above, probable errors which may occur on portal are as under:**

Sl	Error message @ KCC-ISS portal
1	PlantationCode is NOT as per Master
2	Please enter valid aadhar number & name as printed on aadhar card
3	Duplicate farmer and account details. Batch Id - _____ Unique id-_____

**We reiterate that the Portal has a provision for validating borrower details, like name and Aadhaar number, on real time basis and accounts with incorrect data will be rejected. Therefore, please ensure to input the correct Aadhaar number and ensure that the spelling of the name in CBS and Aadhar are the same.**

For any further queries or support regarding this, please contact our Department e-mail id [ps.bcc@bankofbaroda.com](mailto:ps.bcc@bankofbaroda.com), landline No.- 0265-2316340/41.

