

CIRCULAR

No. 1-20/2018-Credit-I (Part)

Government of India

Ministry of Agriculture and Farmers Welfare
Department of Agriculture, Cooperation and Farmers Welfare
(Credit-Division)

Krishi Bhavan, New Delhi

Dated, the 6th February, 2020

To

1. Chief Secretaries, All State/UTs Govts
2. Principal Secretaries of Agriculture of all the State Govts and UTs

Subject:- Campaign for saturation of all PM KISAN beneficiaries with Kisan Credit Cards (KCC).

Sir/Madam,

As already communicated vide this Department's letter of even no dated 4.2.2019, Government of India had launched a drive to saturate all eligible farmers of the country under KCC. To facilitate this all charges including processing, documentation, inspection and ledger folio charges as well as other service charges for KCC loans upto Rs.3 lakhs have been waived off by Indian Banks' Association (IBA). Banks have been instructed to issue KCC within 14 days of receipt of completed application from farmers. Directions were issued by Department of Financial Services (DFS) to all banks vide their letter No.3/7/2019-AC dated 4th February, 2019 to ensure issue of KCC within two weeks of submission of KCC applications.

2. DAC&FW has launched PM KISAN, an income support scheme for all land holder farmer families in the country. More than 9.7 crore farmer

families have been registered on the PM-KISAN portal and the benefit of income support has been transferred to nearly 8.4 crore farmers. The land ownership of such farmers has been vetted by the concerned States/U.T. The bank account details of most of these 8.4 crore farmers are already available with the bank branches where the benefit is being transferred by Govt. of India directly. There are at present 6.67 crore active KCCs in the country. State/U.T. wise number of active KCCs is enclosed at **Annexure-I**. Even if it is presumed that all the active KCC holders are PM-KISAN beneficiaries, there are nearly 3 crore beneficiaries who do not have KCC. Since the banks already have most of the information of the PM-KISAN beneficiaries and as most of the Aadhar number is available with GoI, they can be easily and quickly provided the KCC benefit by submitting a copy of the land record and details of crops sown. For this purpose a one page form has been devised by IBA and copy of the same has been uploaded on the websites of all Scheduled Commercial Banks as well as website of the Ministry as well as on the PM-KISAN portal.

3. It has been decided to provide benefit of KCC to all PM-KISAN beneficiaries in Mission Mode with a view to ensure coverage of maximum number of such farmers for which a 15 day special drive starting from 8th February, 2020 is being launched. During this drive, the following is proposed:

- i) All the PM-KISAN beneficiaries are to be requested to approach the bank branch where they have PM-KISAN Account, for availing benefit of KCC for accessing concessional Institutional Credit during this period. All PM KISAN beneficiaries who already have existing

KCC can approach their bank branch for enhancement of limit if required.

- ii) Those with inactive KCC cards may approach the bank branch for activation of KCC and sanction of fresh limit.
- iii) Those without a KCC card may approach the bank branch with land record details along with details of crops sown by them for sanction of limit under KCC.
- iv) Those farmers who have KCC but want inclusion of admissible enhanced limit for livestock and fisheries may do so.

4. Bank branches of all banks are being requested to prepare a list of all PM-KISAN beneficiaries and map it with the list of KCC beneficiaries so as to prepare a list of those PM-KISAN beneficiaries who do not have KCC from that branch.

5. This list of PM-KISAN beneficiaries who do not have KCC from the same bank branch shall be shared by the bank with the Village Sarpanch, as well as with the Bank Sakhi attached with the bank under NRLM, who will go in the field to motivate such farmers for coming to the bank branch for issue of KCC. SMS shall be sent to all the PM-KISAN beneficiaries through the PM-KISAN portal for contacting their concerned bank branch for getting benefit of KCC for accessing concessional institutional credit.

6. All PM-KISAN beneficiaries shall have to fill a one page simplified form giving their details of land record, crop details and a declaration that they have not availed benefit of KCC from any other branch. This one page simplified form is only for PM KISAN beneficiaries and is available on

websites of all Scheduled Commercial Banks (SCBs), website of this Department (www.agricoop.gov.in) as well as on the PM-KISAN portal (www.pmkisan.gov.in). A copy of the form is also enclosed (**Annexure-II**).

7. Those PM-KISAN beneficiaries whose credit limit is within Rs. 1.6 lakh shall be straight away issued a KCC with approved sanction limit on providing the desired information in the form. Those beneficiaries whose limit as per land area and crop grown is more than Rs.1.6 lakh shall be sanctioned KCC in principle but credit limit will be sanctioned only on completion of legal formalities for mortgage. Basically all PM-KISAN beneficiaries have been in principle auto approved for issue of KCC and shall be sanctioned credit limit subject to completion of simple formalities as detailed above.

8. Adequate publicity for KCC saturation drive shall be done and District Collector and alternatively by the Lead District Manager (LDM) of the District shall hold a Press Conference in this regard at the district head quarter on 8th/9th February, 2020 and appropriate awareness campaign shall also be build up for this. The aforesaid press conference will be coordinated by DDM, NABARD.

9. The procedure of filling up a simplified form for PM-KISAN beneficiaries through Common Service Centres (CSC) has also been activated. PM-KISAN beneficiaries can visit these centres for easy enrolment under KCC and sanction of credit limit.

10. All the State Governments are requested to initiate the following actions from their end:-

- i) Issue instructions to all Distt. Collectors/Magistrates to:-
 - a) Call a meeting of District Level Bankers Committee (DLBC) and review the actions initiated by banks to carry out the KCC saturation drive for PM-KISAN beneficiaries.
 - b) Organize a Press Conference on 8/9th February, 2020 with LDM to brief the media about the KCC saturation drive and the schedule for camps to be organized at the bank branches for this purpose.
- ii) Ask State Rural Development Department to issue instructions to the functionaries at the Panchayat level for holding Gram Sabha meetings to inform all PM-KISAN beneficiaries about the saturation drive. Similarly all self help groups existing in the villages may also be advised to inform their members and their families about the simplified procedure for coverage of PM-KISAN beneficiaries under KCC.
- iii) Ensure active involvement of Panchayat Secretaries, Patwaris and Agriculture Deptt. Officials in contacting the PM-KISAN beneficiaries as per list provided to them by the bank branches and motivating them to come to the bank branch with copies of land record and for filling up the one page form for sanction of KCC limit.
- iv) Facilitate issue of copies of Land Record documents by Patwaris to the farmer beneficiaries to ensure hassle free sanction of KCC limit by the bank branches.

- v) Hold regular SLBC meetings to review the progress of saturation drive.
 - vi) Hold regular VCs with Distt Collectors to review the progress of saturation drive.
 - vii) Form whatsapp groups of Distt. Nodal Officers to get regular updates on Status of issue of KCCs to the beneficiaries.
11. States/U.Ts are requested to initiate all possible steps to ensure maximum coverage of farmers during the 15 day drive.

Encl. As above.

(Dr. Ashish Kumar Bhutani)

Joint Secretary to Government of India

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Copy for information:

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Principal Secretaries to the Chief Ministers of States.

3. Shri Girdhar Armane, Addl. Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi.
4. Sr. PPS to Cabinet Secretary.
5. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi.
6. Chairman, NABARD, Mumbai.
7. CGM, FIDD, Reserve Bank of India, Mumbai.

State/U.T. wise number of active KCCs

STATE NAME	Total No. of Operational Holdings -2015-16	KCC as on 31st Jan 2020	Gap in KCC Coverage
UTTAR PRADESH	23,822,000	11,112,690	12,709,310
MAHARASHTRA	14,707,000	6,415,573	8,291,427
MADHYA PRADESH	10,004,000	5,901,187	4,102,813
RAJASTHAN	7,654,000	5,727,665	1,926,335
ANDHRA PRADESH	8,524,000	4,855,746	3,668,254
KARNATAKA	8,677,000	4,185,333	4,491,667
TELANGANA	5,948,000	4,239,359	1,708,641
ODISHA	4,866,000	4,123,977	742,023
BIHAR	16,413,000	3,138,038	13,274,962
WEST BENGAL	7,244,000	3,069,582	4,174,418
GUJARAT	5,320,000	2,417,779	2,902,221
TAMIL NADU	7,938,000	2,011,373	5,926,627
HARYANA	1,628,000	2,083,526	(455,526)
PUNJAB	1,092,000	1,881,187	(789,187)
CHATTISGARH	3,959,000	1,512,318	2,446,682
KERALA	7,583,000	1,372,645	6,210,355
JHARKHAND	2,732,000	1,140,772	1,591,228
ASSAM	2,741,000	907,540	1,833,460
UTTARAKHAND	881,000	516,336	364,664
HIMACHAL PRADESH	996,000	368,863	627,137
TRIPURA	573,000	270,970	302,030
JAMMU AND KASHMIR	1,417,000	119,515	1,297,485
MEGHALAYA	232,000	90,504	141,496
NAGALAND	197,000	34,226	162,774
MANIPUR	151,000	25,156	125,844
MIZORAM	898,000	20,889	877,111
PUDUCHERRY	33,000	14,207	18,793
ARUNACHAL PRADESH	113,000	14,053	98,947
SIKKIM	67,000	13,864	53,136
GOA	56,000	6,633	49,367
ANDAMAN - NICOBAR ISLANDS	12,000	5,345	6,655
DELHI	20,000	3,599	16,401
CHANDIGARH	0	494	(494)
DADRA - NAGAR HAVELI	16,000	438	15,562
LAKSHADWEEP	10,000	413	9,587
DAMAN AND DIU	8,000	314	7,686
Grand Total	146,532,000	67,602,109	78,929,891

To:
The Branch Manager
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Name of Bank.....
Branch.....

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT FOR PM-KISAN BENEFICIARIES

A. For office use:

Application Sl.No.	Category	SF	MF	Others
.....

B. Type of KCC/ Amount of loan required: (Please tick (✓) the appropriate box)

<input type="checkbox"/> Issue of fresh KCC	<input type="checkbox"/> Enhancement of existing limit	<input type="checkbox"/> Activation of inoperative KCC account
Amount of Loan required		

C. Particulars of the applicant(s):

Name of the Applicant				
Account No (PM Kisan Beneficiary*)				
If not covered under Pardhan Mantra Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), consent for Auto Debit for coverage under these two schemes.	Name of scheme	Annual Premium	Sum Assured	Consent (Please tick (✓) the appropriate box)
	PMSBY	Rs.12/-	Rs.2 lakh	<input type="checkbox"/> Yes <input type="checkbox"/> No
	PMJJBY	Rs.330/-	Rs. 2 Lakh	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount to be debited from PM-KISAN account :- Rs.12/- per annum for PMSBY and Rs.330/- per annum for PMJJBY				

*The KYC and other details of the applicant will be accessed from this account

D. Details of existing loans, if any:

Bank/ Co-operative Banks/ Other Sources	Branch Name	Facility (KCC/ATL)	Outstanding (Rs.)	Overdues, if any (Rs.)
.....

E. Particulars of total land holdings of the applicant and crops:

Name of the Village	Survey/ Khasra No.	Title			Area in acres	Name of crop to be Grown		
		Owned	Leased	Share Cropper		Kharif Crops	Rabi Crops	Other Crops
.....

F. KCC to Fisheries and Animal Husbandry Farmers:

Name of Village	Total productive Dairy Animals	Total Sheep & Goat	Total Pigs	Total Poultry	Others

Inland Fisheries & Aquaculture			Marine Fisheries & Mariculture		

G. Security Proposed to be offered:

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)
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H. Declaration:

I/ We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. I/ We hereby declare that I/We have not availed KCC from any other bank branch.

Signature/ Thumb impression of Borrowers

Acknowledgement

Received the loan application from Shri/Smt.....
residence of
on for the purpose of opening of KCC account.

Date:

Signature of Officer