**Automation of sending letters to farmers under Centralized KCC review**

Kisan Credit Card (KCC) limits are sanctioned to the farmers for the period of five years. However, review and renewal is carried out at an annual basis. Now, Bank has decided to carry out this annual review centrally based on the certain parameters as per mail communication dated 22.02.2019.

BSG team provides the MIS on the accounts due for the review on monthly basis. Business Team and Risk team analyses these data and arrives at the eligible accounts based on eligibility criteria. These eligible accounts are then forwarded to Ops team for sending letters to these farmers to confirm the change in cropping pattern.

Currently, we are sending this letter as approved by Law Department and excel sheet containing details like address (Approval from Mancom Member is obtained for extracting the address details from Finacle) and account numbers to the vendor. They in turn, mail prepare letters through mail merge and forward the sample to us for checking.

Ops team checks these sample letters for validity and after checking provides confirmation to the vendor. After Ops confirmation vendor generates the letter in PDF form and dispatch these letters to farmers.

This is monthly activity and number of letters are likely to increase over a period of time. Hence, we propose this activity for automation.

**Proposed**:

1. Risk team will forward the list of accounts eligible for centralized review to Ops team on monthly basis to Agri Ops team
2. Agri Ops team will forward this list of accounts in excel to IT/BSG team or place the same in dedicated folder on monthly basis.
3. IT team in turn arrange to extract the address and account details from Finacle and generate these letters in PDF form and place these letters in vendors SFTP folder.
4. Vendor in turn will arrange to dispatch these letters by Registered Post.
5. Currently this activity is being carried out by Perfect Printers
6. Field Details of Finacle as per below table

|  |  |  |
| --- | --- | --- |
| Field Description | Finacle Field Name | Finacle table |
| Main Borrower Full Name | acct\_name | gam |
| Address of Main Borrower | address\_line1 | crmuser.address |
| address\_line2 | crmuser.address |
| address\_line3 | crmuser.address |
| city | crmuser.address |
| state | crmuser.address |
| zip | crmuser.address |
| country | crmuser.address |
| Account Number | foracid | gam |

**Extraction Logic**

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**Sample Due Letter**

