



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/ KCC/ 103 /2020

Dated, the 11th June,2020

The State Controlling Heads of
Member Banks under SLBC, West Bengal

Sub : Issuance of KCC to the non-loanee farmers in the State of West Bengal

From SLBC Desk- West Bengal, we have sent a mail to all SLBC member banks on 09.06.2020, communicating advisories received from Government of West Bengal for issuance of KCC to non-loanee farmers on the basis of 'Area Sown Certificate' to be issued by the concerned authorities of Government of West Bengal

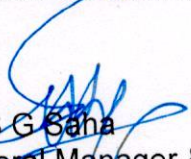
Subsequent to further meetings with the State Government authorities to have clarity on few issues for providing crop loan, particularly to the landless farmers, viz. Oral Lessees, Share Croppers and Tenant Farmers, the outcome in this regard are furnished below for necessary perusal and action by the member banks,


1. KCC loan limit to such farmers may be allowed for a period of 5 years as per extant guidelines. However, at the onset of each cropping season i.e. Kharif and Rabi, the concerned landless farmers will be required to submit fresh "Area Sown Certificate" from the respective Government authorities, pending which no further disbursement will be allowed to the farmers for cultivation in that season.
2. The lending banks should have official information about owner of the concerned farming land (name and address of the Raiyat). This is required as some member banks, as per their respective lending policies, are to obtain consent / record the name and address of the land owners.
3. To avoid adverse audit comments a copy of the "Area Sown Certificate" should be attached with the individual KCC loan Application of the non-loanee landless farmers, thereby forming a part of document.
4. To ensure timely and hassle free sanction and disbursement of KCC loan to the non-loanee landless farmers, it is suggested to consider the loan amount upto Rs. 50,000.00 per such farmers in terms of the extant operational guidelines issued by the Reserve Bank of India in this regard.



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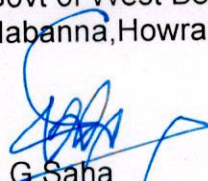
We solicit wholehearted cooperation of the SLBC member banks to cover all the eligible farmers with KCC in terms of provisions as contained in the Master Direction on KCC issued by Reserve Bank of India on 04.07.2018.


Sri S G Saha
General Manager &
Convener of SLBC, West Bengal


Encl,
Specimen copy of the Area Sown Certificate

Copy to,

1. Additional Chief Secretary
Finance Department
Govt of West Bengal
Nabanna,Howrah..... for information
2. The Special Secretary &
Director of Institutional Finance
Govt of West Bengal
Nabanna,Howrah..... for information


Sri S G Saha
General Manager &
Convener of SLBC, West Bengal



**AREA SOWN CERTIFICATE (KHARIF-2020 SEASON) FOR
ISSUANCE OF KISAN CREDIT CARD (KCC) BY BANKS
IN WEST BENGAL STATE**

Name of the land owner (Raiyat): _____

Address of the land owner (Raiyat): _____

Details of the farmer (Oral Lessee/Tenant Farmer/Share Croppers)

Name of the farmer: _____

Nature of the farmer (Please put ✓ Mark): Oral Lessee Tenant Farmer Share Croppers

Son/daughter of: _____

Age: _____ Sex: Male male

Residential Address: Mouza / Village: _____ GP: _____

Block: _____ District: _____

Whether the applicant has KCC: Yes No

Mobile No.: _____

Details of land under cultivation:

District: _____ Year: 2020 Season: Kharif

Name of the crop	(Block/GP)	Name of Mouza with JL No.	Plot No	Area under crop (ha.)	Remarks

Certified that the information furnished above regarding sown area is true to the best of my knowledge.

ADA of the concerned Block or his representative

(Signature with date and seal)



[Handwritten signature]