



**युनाइटेड बैंक ऑफ इंडिया : United Bank of India**  
**अग्रणी बैंक प्रभाग : LEAD BANK DIVISION**

Ref : SLBC-WB/KCC/ 582/2019

Dated, the 18<sup>th</sup> January, 2019

**All member Banks under SLBC, West Bengal**

Re : Bank-wise KCC loan data reporting

Govt of West Bengal has recently announced the launching of the flagship scheme titled "Krishak Bandhu", for the benefit of the farmers in the State. In order to implement the scheme covering all the farmers with proper land records, GoWB has approached SLBC for collection of relevant data from the banks by 25-01-2019. The matter was shared by SLBC with the member banks accordingly for furnishing the data in the format prescribed by GoWB.

Considering the urgency and importance attached to the matter, SLBC convened a special meeting of the participating banks with KCC loans in their portfolio. GoWB was represented by Shri M.Dhar, Advisor, Institutional Finance and Shri P Dutta, Director, Institutional Finance. The meeting was also attended by Shri B Sinha, Dy Gen Manager, NABARD.

At the outset, Sri Dhar explained the backdrop regarding the requirement of the data as requested for along with the outline of the proposed Krishak Bandhu scheme. It was informed that ,

- The scheme envisages a data base of proper land record of the farmers.
- The data as available with the Land & Land Reforms Deptt, GoWB will be validated with the land records available with the banks for KCC loans.
- The details of the farmers thus enrolled along with land holding details will be captured in a chip based Smart Card with unique ID.
- It will assist banks in proper identification of the farmers for credit purposes.
- It will enable the banks to cover the left out farmers for bringing them under ambit of bank credit.
- It will eliminate the risk of non-farmers availing loans under agricultural credit.
- With provision for incentives to the farmers per crop year there will be regular transactions.
- Since the Krishak Bandhu scheme is expected to be rolled out shortly, the target date for receiving the KCC data from the Banks has been fixed at 25<sup>th</sup> January, 2019.

Thereafter, the modality for obtaining the data was taken up for discussion along with suggestions from the banks. While the representatives from the banks appreciated the provisions of the scheme which is bound to contribute immensely to the growth of agricultural credit and address the issue of multiple finance, non-farmers, etc there was common apprehension regarding completion of the task as per timeframe suggested by the GoWB. It was informed that in view of the limited time and manpower resources, particularly in the rural branches, the banks may be inconvenienced to cover the KCC loans numbering more than 33 lacs active accounts on date.

Sri M Dhar and Sri M R Ray, Convenor, SLBC appreciated the efforts of the banks in various programs in past and urged upon the banks to take up the present task on missionary mode for timely completion of this one time exercise. Sri Sinha, DGM, NABARD also opined that the process will enable the banks to streamline their loan monitoring process and improvement in the asset quality of the loans is anticipated.

Following suggestions have been made w.r.t. the reporting for the KCC loans in the prescribed format.

- Date of Birth is to be submitted in **dd/mm/yyyy** format .
- Census Village Code to be reported by Census **Village Name** instead of Code.
- If the farmer has land in more than one Mouza then reporting for respective field under Mouza, J L Number, Khatian Number and Area of farming land are be provided in the same respective boxes in the same row by putting **oblique (/)** sign.
- Reporting of KCC data should be made covering all the accounts ( **including written off a/cs** ) as on the date of submission of the report.
- In case of a farmer having land in more than one district specially in the border areas reporting is to be made in a separate row without changing the Sr Number.
- "Remarks " column has been added in the format which may be used for furnishing relevant information regarding the loanee, if deemed fit by the reporting branch,
- **The reporting is to be made in Excel format only.**

**The Revised format is appended hereunder.**

KCC Details for the state of West Bengal											
Bank Name:											
Sr. No.	Name	Father's Name	Mobile No.	Date of Birth (DD/MM/YYYY)	KCC A/c No.	Census Village Name	Mouza Name	J.L. No	Khatian No.	Area of farming land (acre)	Remarks

The meeting ended with the Convener, SLBC thanking the participants with a request to advise the respective branches and submit the consolidated bank-wise report as scheduled.

  
Dy General Manager  
Prisec-Agri & SLBC, West Bengal