

Annexure-10.43

KCC - Action Taken Report by SLBC, Kerala

Sl.No.	Issues	Progress
1	SLBC was assigned the task of printing vernacular version of application form and distribute it to all the 152 Assistant Directors of the State for onward transmission to Krishibhavadans.	<i>Two lakh copies of Malayalam version of KCC loan application were printed and distributed to the offices of Assistant Directors as decided.</i>
2	It was decided to give advertisement in FM radio on cost sharing basis between SLBC/GOVT/NABARD.	<i>Accordingly the advertisement in vernacular was recorded and aired in all the popular FM radio channels from 20.09.2011 to 30.09.2011.</i>
3	It was decided to give a publication of KCC in "Kerala Karshakan" a publication of Farm Information Bureau of State Government	<i>The article on KCC aimed to create awareness among public was published in the September 2011 edition of "Kerala Karshakan".</i>
4	It was also decided to give adequate publicity through Doordarshan also.	<i>A documentary feature of KCC will be recorded shortly for airing the same. RBI has already prepared a documentary on KCC scheme.</i>
5	Agriculture Officers of Krishi Bahavans were directed to compulsorily attend the BLBC/DCC/DLRC meetings which will enable these forums to sort out the grass root level issues.	<i>In the meeting convened by Agricultural Production Commissioner on 24.09.2011, Department of Agriculture assured to give necessary directions in this regard to their Agricultural Officers.</i> <i>In the sub-committee meeting held on 23.02.2012, the representative from Agriculture Department informed that necessary instructions have been issued.</i> <i>Director of Agriculture to apprise the latest position.</i>
6	To ensure enlisting of support from the village panchayats - APC suggested issuing necessary directions to the panchayat staff at grass root level through Local self Government Department (LSGD).	<i>Agriculture Department assured to take up the matter with LSGD for issuing appropriate orders.</i> <i>In the sub-committee meeting held on 23.02.2012, the representative from Agriculture Department informed that the matter will be followed up.</i> <i>Director of Agriculture, vide their letter TP(3) 302/11 dated 29.02.2012, had requested the Agricultural Production Commissioner to take up the matter with LSG Department to ensure support from the village panchayats to the KCC campaign.</i>

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7	Sensitization of Branch functionaries – It was decided to reiterate the directions already issued by Banks considering the urgency so that there is good co- ordination between Bank branches and Agricultural officers.	<i>Most of the Controlling offices of Banks have already initiated steps for sensitization of branch functionaries. SLBC in its agenda & background papers of SLRM held on 20th & 21st June 2011 provided the salient features of Kisan Credit Card for information of Controlling Offices of Banks and for penetration to the field level functionaries.</i> <i>In the sub-committee meeting held on 23.02.2012, it was decided that banks may reiterate the guidelines once again and equip their field level functionaries suitably to achieve the desired goals.</i>
8	APC assured that he would explore the possibilities of conducting a meeting of Principal Agricultural Officers (PAOs) of all the Districts of the State immediately.	<i>A meeting was held on 24.09.2011 where in SLBC Convenor was also invited. In the meeting the details of KCC scheme was explained to all the PAOs and a copy of the posters and pamphlets prepared on the scheme were distributed by SLBC Cell. The SLBC representative sought maximum co-operation for sourcing of loan applications through Krishi Bhavans. Department of Agriculture offered their help in sourcing maximum applications.</i> <i>In the sub-committee meeting held on 23.02.2012, the representative from Agriculture Department informed that the progress in the issue of KCCs are being reviewed in every month at the district level meetings of the PAOs.</i> <i>The subsequent developments to be apprised by Agriculture Department.</i>
9	Assignment of a group of villages to various field functionaries for collection of application form for crop loan (Includes functionaries of rural development, agriculture department, co-operative department, panchayat department and sugarcane department etc to name a few)	<i>As per the sub-committee decision banks were instructed to adopt the Service Area Approach for financing farmers and LDMS were requested to specifically allocate areas to banks. This has also been complied.</i>

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10	Application to be submitted to each bank in whose “service area” the village falls	<i>As per the sub-committee decision Farmers have been given the option to submit the applications directly to banks or to the Agricultural Officers of the Krishi Bhavans in their area.</i> <i>Controlling Offices of banks/Agriculture Department may apprise if any issues persist.</i>
11	No Bank to charge any fees for crop loan which include documentation fee, inspection, advocate, processing and renewal.	<i>The Sub-Committee examined the issue and recommended to Controlling Offices of all Banks to comply with the requirements. Most of the member banks have confirmed having issued necessary instructions.</i>
12	Bank to sanction a permanent cash credit limit to be renewed each year on the verification of land holding. Since land records have been put online, this will be verified by the Bank themselves.	<i>The Sub-Committee recommended providing Kisan Credit Card to all the farmers who complies with the requirements stated in the issue. Banks are granting KCCs to all eligible farmers.</i> <i>The provision for verification of land records online is yet to be implemented in the State of Kerala since computerization of land records is yet to be completed.</i>
13	There will be no requirement of getting no dues certificate from other Banks. It is the responsibility of other banks to inform the bank having the village in the service area to inform of any dues outstanding.	<i>The Sub-Committee decided that there will be no requirement for getting no due certificate from other banks. Accordingly, Banks are not insisting on No Due Certificate during the campaign period. However, it has been instructed to notify other nearby banks regarding the availment of credit by the beneficiary.</i>