

झारखंड सरकार

कृषि एवं गन्ना विकास विभाग

पत्रांक-
प्रेषक,

२२५१९१०

रांची, दिनांक- २३/०५/१२

अरुण कुमार सिंह,
सरकार के सचिव

सेवा में,

सभी उपायुक्त,
झारखंड,

विषय: राज्य के समस्त ग्रामों के कृषकों को किसान क्रेडिट कार्ड से संतुष्ट किए जाने के क्रम में भारतीय स्टेट बैंक के द्वारा निर्गत दिशा-निर्देशों के संबंध में ।

प्रसंग: विभागीय स्वीकृत्यादेश पत्रांक- 167 दिनांक 27.3.12
महाशय,

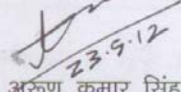
उपर्युक्त विषयक प्रासंगिक स्वीकृत्यादेश एवं दिनांक 19.5.12 को आयोजित राज्य स्तरीय समीक्षात्मक बैठक में हुए विचार-विमर्श के आलोक में भारतीय स्टेट बैंक द्वारा अपनी सभी शाखाओं को किसान क्रेडिट कार्ड निर्गत किए जाने के संबंध में जारी किए गए मार्ग-निर्देशों की एक प्रति संलग्न कर इस निदेश के साथ भेजी जा रही है कि विभिन्न जिलों में इस योजना की अद्यतन प्रगति को दृष्टिगत रखते हुए यह सुनिश्चित किया जाए कि 31 मई, 2012 तक आपके जिले के समस्त सुपात्र कृषकों के आवेदन पत्र संबंधित बैंकों की शाखाओं में जमा करा दिए जाएँ तथा दिनांक 15 जून, 2012 तक जमा किए गए ऐसे सभी आवेदन पत्रों के विरुद्ध विधिवत् किसान क्रेडिट कार्ड निर्गत कर दिए जाएँ ।

सुलभ प्राप्ति हेतु प्रसंगाधीन निदेश को विभागीय वेबसाइट www.sameti.org पर भी प्रदर्शित किया गया है ।

2. उपर्युक्त प्रसंगाधीन मार्ग-निर्देशिका के द्वारा यह स्पष्ट किया गया है कि भूमिहीन मजदूर, बटाईदार, हिस्सेदारी खेतीहर, मौखिक लीजधारी, इत्यादि किसानों को किसी प्रकार के भूमि अभिलेख प्रस्तुत करने की आवश्यकता नहीं है, बल्कि उनके द्वारा मात्र इस आशय का एक शपथ-पत्र दिया जाना है ।

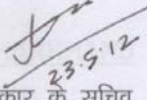
तदनुसार ससमय आवश्यक कार्रवाई की जाए ।

विश्वासभाजन


23.9.12
(अरुण कुमार सिंह)

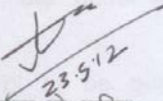
सरकार के सचिव

ज्ञापांक- 225/स.फौ रांची, दिनांक- 23/05/12
प्रतिलिपि: सभी अग्रणी जिला प्रबंधक / सभी जिला विकास प्रबंधक,
सभी जिला कृषि पदाधिकारी, झारखंड को सूचनार्थ एवं आवश्यक कार्रवाई
हेतु प्रेषित ।

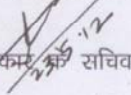

23.5.12
सरकार के सचिव

ज्ञापांक- 225/स.फौ रांची, दिनांक- 23/05/12
प्रतिलिपि: सभी अग्रणी बैंक, रांची, झारखंड को सूचनार्थ एवं आवश्यक
कार्रवाई हेतु प्रेषित ।

अनुरोध है कि कृपया अपने स्तर से यह सुनिश्चित किया जाए कि
आपके अधीन समस्त बैंक शाखाओं के द्वारा निर्धारित लक्ष्य के विरुद्ध
शत-प्रतिशत किसान क्रेडिट कार्ड विधिवत् निर्गत कर दिया जाएँ तथा
अधोहस्ताक्षरी को इस आशय का प्रतिवेदन दिनांक 20.6.12 तक समर्पित
किया जाए । ।


23.5.12
सरकार के सचिव

ज्ञापांक- 225/स.फौ रांची, दिनांक- 25/5/12
प्रतिलिपि: प्रधान सचिव, मुख्य मंत्री सचिवालय/ मुख्य सचिव, झारखंड
/विकास आयुक्त, झारखंड/ सचिव, सांस्थिक वित्त कार्यक्रम एवं कार्यान्वन
विभाग, झारखंड, रांची को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित ।


23.5.12
सरकार के सचिव



भारतीय स्टेट बैंक
State Bank of India

ग्रामीण व्यवसाय इकाई-2, स्थानीय प्रधान कार्यालय
पश्चिमी गौंधी मैदान, पोस्ट बॉक्स 103, पटना-800 001 (बिहार)
Rural Business Unit-2, Local Head Office
West Gandhi Maidan, Post Box 103, Patna-800 001 (Bihar)

Tel : 0612-2200828, 2209093, 2209090, 2219604 | Fax : 0612-2209046 | IP : 550024 | E-mail : agmrbu2.lhopat@sbi.co.in

The Regional Manager,
State Bank of India,
Regional Business Office,
Ranchi.

दिनांक/Date : 12/05/12

संदर्भ/Ref No. RBU-III/46

Dear Sir,

SPECIAL KCC DRIVE LAUNCHED BY GOVERNMENT OF JHARKHAND

We invite a reference to the above initiative of Govt of Jharkhand whereby it is aimed to cover all eligible non-defaulter farmers under KCC in the ensuing Kharif season. Applications have already started pouring in many districts of Jharkhand. SLBC Jharkhand has resolved that upto Rs. 50000/ LPC need not be insisted upon and sanction for KCC accorded by banks in Jharkhand on the basis of affidavit. Queries have been raised by RBOs whether we can adhere to the above SLBC directive.

2. In this context, please refer to our e-Circular No. 779/2008-09 dated 30.03.2009(copy enclosed for convenience) where-in salient features of "KRISHAK UTHAAN YOJANA" are given. There is provision under the scheme for covering share croppers, small farmers, tenant farmers, etc under KCC without LPC.

3. Kindly instruct all branches/RCPCs under your control to be guided accordingly and ensure expeditious disposal of KCC applications generated. The stipulations of aforementioned e-Circular should, however, be properly adhered to.

Yours faithfully,

ASSISTANT GENERAL MANAGER
RBU-2

2. SBI KRISHAK UTHAAN YOJNA

e-Circular Sl. No. : 779/2008 - 09 dt. 30th March, 2009

Objective:

To provide easy access to short term production and consumption credit to meet genuine requirements of tenant farmers, share croppers and oral lessees who do not have recorded land records and where there is no written undertaking/ document available to substantiate raising of crops by the tenant farmer/ share cropper/oral lessee. It will help increase their income from agriculture production activities.

Purpose:

- ❖ To provide credit for purchase of various inputs for crop cultivation including irrigation charges, electricity charges etc.,
- ❖ For meeting part of consumption needs and
- ❖ An additional support loan to tide over the adverse market conditions, if any, which normally prevail during the harvest season can also be considered.

Eligibility:

- ❖ Landless labourers, share croppers, tenant farmers, oral lessees, (also covering oral tenants & small farmers) having no recorded land records are eligible if the sanctioning authority is sanguine of the applicant carrying on the activity, subject to production of an Affidavit for cultivation of crops.
- ❖ Should have a permanent residential address proof & have been residing at the place for at least past 2 years.
- ❖ Migratory tillers are **not eligible** under the scheme.

Identification:

The applicant must be from the area of operation of the branch and his/her identity should be verified through one or more of the following sources:

- i) Documents related to house of the applicant,
- ii) Voters' list/Identity card Or
- iii) any other local document prescribed by the LHO concerned.

Limit: Upto Rs 1,00,000/- (maximum)

Limit will be calculated on the basis of:

- ❖ Land area to be cultivated and Scale of Finance applicable to the crops cultivated inclusive of amount required for consumption needs, which should be capped at 20% of the production limit.
- ❖ Another 20% of the production limit would be added for purpose of immediate needs of the borrower **after harvest** of the crop by the borrower. This will help the farmer to avoid distress sale of their produce.

Margin: Nil

Application & Terms and Conditions: As applicable to KCC/ACC accounts

Documents:

- I. DP Note (COS229)
- ii. DP Note take delivery letter
- III. Arrangement letter
- IV. Affidavit (as per annexure)

[Affidavit: Specimen of Affidavit drafted by the law Dept. Corporate Centre is enclosed as annexure. This should be stamped as per stamp duty applicable in the State and should be attested either before Oath Commissioner or before a Notary Public. The specimen may be suitably modified considering the requirements of the State, in consultations with LHO's Law Dept., if need be.]

Security: Clean Loan

Interest: As applicable to agriculture Cash Credit loan

Type of facility: Revolving cash credit – Annual Review and renewal once in 3 yr.

Disbursement: 20% of loan amount on sanction. Remaining 80% amount will be disbursed in phases only after satisfying that already released amount has been used for the purpose for which it was disbursed. This can be done, by gathering information from the borrowers of the same village.

Repayment: The sale proceeds should be routed through the cash credit account.

Sanctioning Authority: As per extant delegation of powers under agri segment for crop loans / KCC loans.

Operation in the account:

- i) Disbursements will be made in phases as per the requirements of the borrower for raising crops.
- ii) Withdrawal from the account will be through withdrawal slip as used for KCC.
- iii) At the time of withdrawal and deposit, the beneficiary should present the passbook for recording the transaction.
- iv) Though draws in the account are expected as per seasonality of the crops/sub limits, yet, some flexibility may be allowed to enable the farmer to purchase inputs at convenient times when availability/prices are favourable.
- v) Submission of invoices/quotations should not be insisted upon, as borrowers use limit/sub-limits on the basis of scale of finance.

Supervision and follow-up etc.: As applicable to KCC facility.

Accident insurance: The account will be covered under Personal accident insurance scheme (PAIS) as applicable to Kisan Credit Card.

Application of prudential norms: The prudential norms as applicable to crop loans would apply to these accounts also.

AFFIDAVIT

(TO BE SUBMITTED BY THE BORROWER UNDER SBI KRISHAK UTHAAN YOJNA)

I, (name of the borrower), son of
 Aged around Years,
 presently residing at do
 hereby solemnly affirm and sincerely state on Oath as follows:
 i) I propose to avail crop loan under 'SBI Krishak Uthaan Yojna' Scheme against
 hypothecation of the crop for which the loan is to be sanctioned.
 ii) In this connection, I confirm and declare that I am a landless labourer / share
 cropper / tenant former / Oral Lessee (strike out whichever not applicable).
 iii) I hereby declare and confirm further that the properties mentioned in the
 Schedule to the Affidavit is the property which is the subject matter of lease (oral /
 written) in my favour for year to year or for a period of years as
 mentioned in the document and the lease is presently in force and Shri
 is the lessor and the
 owner of the property (a copy of the lease deed is enclosed).
 iv) I hereby confirm and declare further that I have not committed any default in
 paying the lease amount to the lessor and have not committed any breach of the
 terms and conditions of the lease. Moreover, I declare further that there are no
 arrears of any lease amount.
 v) I have also not resorted to outside borrowings against the security of the present
 crop which is the subject matter of the Bank finance. The crop to be raised is free
 from the charge / encumbrances.
 vi) I declare that the crop to be raised in the Scheduled agricultural
 land is
 and I am entitled for extent of the crop by way
 of my share.
 vii) I undertake to protect the crop against all the possible damages by taking all
 reasonable steps expected from a owner of a property and I note to inform the Bank
 the time scheduled for harvesting (cutting of the crop) and the time of realisation of
 the yield.

SCHEDULE OF THE PROPERTY

Agricultural property (wet / dry) situated in Survey No. consisting an
extent of acres / guntas at Village, Taluk/
Mandal District, State, having the following boundaries:

North:

East:

West:

South: