

RAHUL BHATNAGAR
I.A.S.
Chief Secretary



R.O.No: 1815/06/S.I.F/2017/AGR

Lal Bahadur Shastri Bhawan
Lucknow- 226001
e-mail : csup@nic.in

Date: 24, May, 2017

Dear Sir,

The State Government of Uttar Pradesh has decided to implement a scheme related to redemption of crop loan debt of small and marginal farmers of the state. The decision is as follows:

" The crop loan outstanding of small and marginal farmers as on 31.03.2016 would be the base amount and all credits made in the abovementioned crop loan account during the financial year 2016-17(from 1 April 2016 to 31 March 2017) would be subtracted from the base amount (i.e. outstanding on 31.03.2016). The remaining amount if any on 31.03.2017 shall be eligible for redemption up to the extent of maximum of one lac rupees (Rs100,000)."

Following is the broad scope and coverage of the proposed scheme:

Category and Cut-off date:

1. The Scheme is only for crop loans disbursed for crop purposes only and the outstanding of such crop loan as on 31.3.2016 shall be taken into account. Loans taken after 31.03.2016 shall not be eligible for consideration in this scheme.
2. The Scheme is limited to only those small and marginal farmers of the state of Uttar Pradesh who have agricultural land in the state of Uttar Pradesh and have taken any crop loan up to 31.3.2016 from the bank branches situated within the area of the state of Uttar Pradesh.
3. The sum total of all the repayments/credits made by the farmer in his/her crop loan account during the financial year 2016-17(i.e. sum of all credits made between 1st April 2016 to 31st March 2017) shall be subtracted from the crop loan outstanding amount as on 31.3.2016 and after making such subtraction (outstanding as on 31/03/2016 - all the repayments/credits in 2016-17) if any amount is remaining then that amount would be eligible for redemption up to the maximum of one lac rupees. It is specifically clarified here that the eligible amount is only the outstanding of 31-3-2016 minus all the repayments/credits made in the year 2016-17 and no debit or loan amount taken in the financial year 2016-17 (i.e. after the cut- off date 31.03.2016) is to be taken into account.

DATA COLLECTION AND DUE DILIGENCE:

In order to ensure that the benefits of the Scheme reach all eligible small and marginal farmers, data is to be called from the banks. It is required that due diligence and care is taken while providing the data to the State Government and it should be based on duly audited books of accounts maintained by the banks.

For this collection of the data, the State Government has developed a template (attached herewith this letter as ANNEXURE A) to be submitted by each branch of all scheduled banks including RRBs, Co-operative Banks. A major part of the data for the template can be extracted by banks from their Core Banking Solution Platform. For collection of the data from the Core Banking Solution platform following measures are required to be done:

(i) DATA COLLECTION FROM CORE BANKING SOLUTIONS PLATFORM:

Each Bank is required to nominate a senior level official as Bank Nodal Officer to co-ordinate the data collection. The name and contact details of such nodal officer may be immediately shared with SLBC Convener who would provide details of bank-wise nodal officers to the state government and NIC. The contact details of concerned NIC staff is as following: -

1	Rajesh Gangal(Tech.Dir.)	rajesh.gangal@nic.in	9412733668
2	Vishnu Swaroop (Info.Officer)	vishnu.swaroop@nic.in	9956497889
3	Dr. Saurabh Gupta SIO NIC	sio-up@nic.in	9454028822

The banks through their CORE BANKING SOLUTIONS PLATFORM are requested to provide the data in EXCEL 2007 and above versions with Microsoft SQL Version (SQL 2008R2). The Bank Nodal Officer shall provide the Data collected in the above mentioned format in a digitally signed password protected CD and send it to the SLBC Convener who would make this available to the State Government/NIC. The password to open/access this DATA CD shall be emailed to Shri Rajesh Gangal (rajesh.gangal@nic.in).

To ensure the sanctity and integrity of this data it is required that with the DATA CD, the Bank Nodal Officer shall also ensure following measures:

1. Provide a duly authenticated/signed hard (printed) copy of the query generated on CORE BANKING SOLUTIONS PLATFORM to obtain this data.
2. Provide a duly authenticated/signed copy of the summary details as per format attached (ANNEXURE 2).

(II) The state NIC shall port this data (collected from CORE BANKING SOLUTIONS PLATFORM) on its designated Front End Application Web - Portal which shows account wise details as per the fields of the template (ANNEXURE A) and once the data is uploaded /displayed, it shall be available to be viewed by the Bank Nodal Official for its accuracy as per the data provided by the bank through its CORE BANKING SOLUTIONS PLATFORM. The NIC shall provide user id/password to the Bank Nodal Official for this purpose.

DATA COLLECTION FROM THE BRANCH OFFICES:

After the uploading of the DATA collected through CORE BANKING SOLUTION PLATFORM, the web portal shall be accessed by the branches (a user id/password provided by NIC) to capture the additional parameters related to data collection. As the bulk of the data is to be captured from the CORE BANKING SOLUTIONS PLATFORM, the additional parameter related to land details (which, as of now, is not captured on CORE BANKING SOLUTIONS PLATFORM) shall be filled at the branch level by doing data entry and for this the NIC will provide a front end application.

DATA for NPA:

A separate template is designed for data collection of crop loan that has been declared NPA prior to 31/03/2016 (ANNEXURE B). The banks are required to provide the details of such NPA crop loan accounts in a separate CD by following similar procedures of data collection from the CORE BANKING SOLUTIONS PLATFORM and the branches shall provide the land details of such NPA accounts on the NIC front end application.

DATA MAINTENANCE AND AUDIT:

Banks are required to maintain a record of all the data properly. A copy of the data that is provided in CD by extraction from CORE BANKING SOLUTION PLATFORM and the query generated to extract this data must be kept duly protected for any inspection/audit or reference by the such

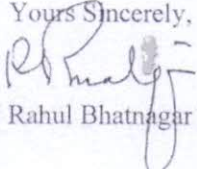
competent authority, who may be appointed for this purpose in consultation with the banks.

Detailed borrower wise data along with any additional information may be maintained by the banks as branch level as per the template formats given. This data is required to be kept ready for any inspection/audit or reference by the competent authority. The branch wise data in summary form may also be maintained at the Regional Office/Zonal Office/Controlling Office.

The books of account of every lending institution that shall be covered under this scheme (including the books of account maintained at the branches) shall be subject to an audit. Audit mechanism will be evolved in due course in consultation with the banks.

I request you kindly to extend your help in providing the relevant data to enable the State Government to implement this scheme with your co-operation at the earliest. I shall appreciate your co-operation and kind support in this regard.

Yours Sincerely,


(Rahul Bhatnagar)

To,
ALL Chairman & M.D./C.E.O.
S.C.B. (Including RRB)
M.D. (Co-op. BANK)
OPERATING IN U.P.

