



## **OSCB KCC Loan Application & Processing via SAFAL**

## **Standard Operating Procedure**

To apply for a crop loan in a DCCB, the applicant has to be a member of a PACS (Primary Agriculture Credit Society). If the applicant is not a PACS member, he has to first become a PACS member and then apply for crop loan on SAFAL. The following are the steps to be followed for applying for DCCB crop loans on SAFAL:

- Farmer Login on SAFAL:- To apply for the loan product, farmers will need to complete a simple login process on the SAFAL platform at <a href="https://safal.odisha.gov.in/website/login">https://safal.odisha.gov.in/website/login</a>. There are two possible cases:
  - a. **Farmer is already registered on Krushak Odisha**:- Farmer needs to enter their Aadhar Number as shown below.



Upon entering the Aadhar Number, they will receive an OTP on their Krushak Odisha (KO) registered mobile number which needs to be entered.

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2500		Verify Resend OTP		) SAFAL	
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		And a	Login		ා Back to Home
		10	Not registered ye	et ? Register at Krushak Odi	sha.
				© SAFAL, All rights reserved	

b. <u>Farmer is not yet registered on Krushak Odisha:-</u> The farmer will first have to register on Krushak Odisha website at <u>https://krushak.odisha.gov.in/website/home</u> before proceeding with the loan application. To register on Krushak Odisha, farmers will need to provide their demographic details, land details, crop details, etc. on the Krushak Odisha portal. Once the farmer is successfully registered on Krushak Odisha, they can follow step 1.a to login into the SAFAL platform.

If the farmer encounters any issues during the login or registration process, they can call on the AMA Krushi helpline at 155333.

- 2. <u>Apply for KCC Product:-</u> The following steps are to be followed by the applicant:
  - a. <u>Click on apply for OSCB Crop Loans</u>:- After logging into the portal, the applicant needs to click on the "Apply for Loan" button in the dashboard. They can also click on the banner on the home page of SAFAL advertising the OSCB Crop Loan.

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Profile details					
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Aadhaar Number XXXXXXX2073	R= Pho 773	ne No. 8694871	S	Email ID	
Application Status					
Application Reference No. P800600007629		Date of Application 09 August 2023	n	Current S Pendi	itatus ng V
Application Reference No.		Date of Application	n	Current S	itatus

b. <u>Select District for Crop Loan</u>: The applicant can loan type as Crop Loan and a district to apply for crop loan.

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Angul DCCD	Balangir Baleshwa	ar ICCB-Crop-Loan	Axis Bank	Bank of Baroda
Angut DCCB	Bargarh			

c. <u>Click on Apply for Loan:-</u> Only one crop loan product will get displayed as per the selected district. The applicant should click on "Apply for Loan" button to proceed further.

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Bank Loan	Produ	ucts									
Crop Loan	~	Cuttack	~	Select	Block 🗸	s	elect Bank	~	Select Sector	~	Submit
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d. <u>Krushak Odisha Data Sharing Consent:-</u> A pop-up window will appear on the portal. This window will ask for the applicant's consent to share their Krushak Odisha data with the bank with the dialogue - "I agree to share my Krushak Odisha data with OSCB". To proceed further, the applicant can provide consent by clicking the "Accept" button. By sharing their Krushak Odisha data, applicants will allow the SAFAL portal to auto-fetch existing data from the Krushak Odisha Portal, thus ensuring a smooth and seamless data authentication process for the farmer and banks.



e. <u>PACS Membership Validation:-</u> The applicant should enter either their KCC Number or PACS Membership ID. Once the system has validated their membership, they can move to the next step of the application process.

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Dashboard	& Apply for loan		Sample DPRS	Automated DPR			Binod Pati 🔜 🕻
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f. Loan Application Form:- In the loan application form, the KYC and demographic information of the applicant would be filled from their existing PACS membership. The applicant can enter multiple combinations of crop and land type in the application. The land information of the farmer including land size, type of land, and cultivated area fields would be prefilled from Krushak Odisha information. The applicant would manually fill the Season, Crop, Land Area for Loan, and Amount Applied for Loan.

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Caste	Customer Type	Memb	er Category	Membership Typ	pe Fa	armer Type	Educatio	on	Occupation
GEN	INDIVIDUAL	GENER	RAL	Regular	S	mall	HSC		Farmer
Contact I	nformation								
Address	Туре		District	Block	PACS				Village
	ant Address		CUTTACK	ODISSO	THE				ODISSO

## Select season:

Address Type       District       Block       PACS       Village         Permanent Address       CUTTACK       ODISSO       THE ODISSO PACS       ODISSO         *Select Season       Select Season       Select Season       Select Season       Select Season       Village         tand Details       Select Season       RABI_2023-2024       Village       Village         Disclaimer : If you ned to change your land details, please visit Krustak Odisha portal.       Village       Village	🕝 Dashboard 🛛 😵 Ap	oply for loan 🛛 🔅 Track Statu	is 🗊 Sample DPRs	Automated DPR	Binod Pati
Address Type     District     Block     PACS     Village       Permanent Address     CUTTACK     ODISSO     THE ODISSO PACS     ODISSO       *Select Season     Select Season     Select Season     Select Season     Select Season       Land Details     RABI_2023-2024     Disso Pacs     Select Season	Contact Information				
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Of all the land fetched from Krushak Odisha, the farmer can select the land against which he wishes to apply for crop loan. One or more land can be selected.

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Discla	imer : If you ne	eed to change Taluka	e your land o GP	details, pleas Village	<del>se visit</del> Krusha Khata no.	ak Odisha porta Plot no.	l. Total Land Area (in Acre)	Cultivated Area(in Acre)	Action	i
Disclar Serec	imer : If you ne District ଖୋର୍ଦ୍ଧା	eed to change Taluka ଭୁବନେଶ୍ୱର	e your land d GP କଳାରାହାଙ୍ଗ	details, pleas Village କଳାରାହାଙ୍ଗ	<mark>se visit</mark> Krusha Khata no. 529	ak Odisha porta Plot no. 1159	I. Total Land Area (in Acre) 1.0675	Cultivated Area(in Acre) 1.0675	Action Calculate Add Crop	2

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d (cre)	Select Land Type	Tomato Hybrid-Tomato Organic-Tomato	pplied Area (in cre)	Scale Of Finance (in INR)	Applied Amount (in INR)	Action
	Non-Irrigated 🗸	PADDY(Hybrid) ~	1	Scale Of Finance	Applied Amount	Calculate Add Crop

Select crop and enter applied land area:

g. Scale of Finance Calculation:- After filling the land information as mentioned above, the applicant will click on the "Calculate" button to estimate the Scale of Finance. It has to be noted that the Scale of Finance would be different for a unique combination of crop and land type. Thus, for each such unique row entry, the applicant will click on the SoF button. This SoF would be the upper limit that can be applied for loan against each such unique row. Once scale of finance is auto-calculated, enter the applied loan amount. The applied loan amount must be less than or equal to the scale of finance.

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<i>Discla</i> d cre)	aimer : If you nee Select Land Typ	ed to ch pe	hange your land Select Crop	details,	<i>please visit Krushak</i> Applied Area (in Acre)	c Odisha portal. Scale Of Finance (in INR)	Applied Amount (in INR)	Action
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h. <u>Add the land and crop for loan application</u>: The applicant should click on Add Crop to add the selected land and crop details for the application. They can add one or multiple lands and crops as selected in the previous step to the loan application.

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d (cre)	Select Land Type	Select Crop	Applied Area (in Acre)	Scale Of Finance (in INR)	Applied Amount (in INR)	Action
	Non-Irrigated 🗸	Select Crop 🗸 🗸	Applied Land	Scale Of Finance	Applied Amount	Calculate Add Crop
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i. <u>Submitting ROR document</u>: The applicant must upload a single **combined** document for all land records against which the loan is applied. If the loan is not applied against a particular land record, ROR for that land need not be uploaded.

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re)	Select Land Type	Select Crop	Applied Area (in Acre)	Scale Of Finance (in INR)	Applied Amount (in INR)	Action
	Non-Irrigated 🗸	Select Crop 🗸 🗸	Applied Land	Scale Of Finance	Applied Amount	Calculate Add Crop
	Irrigated 🗸	Paddy ~	0.9	27900	27000	Calculate Add Crop
						•
ISCla	umer : Please upload co	ombined RoR for all the	e applied lands as a si	ingle file.		
	c	hooso Filo - No filo ch	osan	1		

j. <u>Submitting loan application</u>: The applicant can then submit the loan application by clicking on the "Proceed" button and selecting "Yes" on the confirmation popup. The application will get successfully submitted to the PACS.

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Added Ap	plication Detai	ls						
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SA SA Control	FAL &	Apply for loan (b) Tra Choose File 49657 (Upload only .pdf file with 5 Is Total Land Area (ir Acre)	Cancel ack Status 🕞 Samp Your loan applicat - P220600009919, with	Proceed  Proceed  Proceed  Interpretation of the proceed  Interpretation of the proceed of the p	English Automated DPR Imber(s) imitted	2 D C	A SHELPI We Binod	INE : 155 33

**3.** <u>View details of application</u>: The details of the application can be fetched from the dashboard by clicking on the view details button as shown below:

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② Dashboard	😵 Apply for loan	▷ Track Status	🗈 Sample DPRs	Automated DPR	<b></b>	Binod Pati
Applicatio	on Status					
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Bank Name		Branch		Loan Proc	luct	
Cuttack CCB		Rasulpur		Crop Loar	1	
Loan Amount	t					
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View Details	Withdraw Application	View Log  Track Status  N-IND   Order Id :	Bample DPRs     1974264   Apllicatic	English ✓ Automated DPR on No: P22060000991	9	CHELPLINE : 155 333 Welcome Binod Pati

4. <u>Tracking loan application:-</u> The applicant has the option to monitor the status of their crop loan by utilizing the unique loan application reference number provided during the application process. By entering their application ID in the designated input box on the homepage, the applicant can review the status of their loan application.

The application reference number can be seen in the dashboard in the application status as shown below:

② Dashboard	for loan 🛛 🔅 Track Status	🛅 Sample DPRs	Automated DPR		Welcome Binod Pati
Application Status	;				
Application Refer	ence No. 919	Date of Application 27 December 2023		Current Status <b>Pending</b>	^
Bank Name	Branch		Loan Product		
Cuttack CCB	Rasulpur		Crop Loan		
Loan Amount					
₹ 27,000.00					

Click on Track Status and fill the application reference number

🙆 Dashboard 🛛 🐯 Apply for loar	▷ Track Status	b Sample DPRs	Automated DPR	¥	Binod Pati
* Application Reference No.					
P220600009919	Submit				
Application Details					
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🛛 🙆 Dashboard 🛛 🐯 Apply for loan	▷ Track Status	🗈 Sample DPRs	Automated DPR	<b>*</b>	Binod Pati 🔜 🎽
* Application Reference No.					
P220600009919	Submit				
Application Details					
Applicant Name	Mobile No.		Applica	tion Reference No.	
Binod Pati	943820796	4	P2206	00009919	
Loan Product	Loan Amount		Applied	On	
Crop Loan	₹ 27,000.0	₹ 27,000.00		:-2023 07:39 PM	

The entire application status and flow can also be seen by clicking on the "View Logs" button in the dashboard page under application status.

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Bank Name Cuttack CCB		Branch <b>Rasulpur</b>		Loan Product <b>Crop Loan</b>		
Loan Amount ₹ <b>27,000.00</b>						
View Details	× Withdraw Application	View Log				
Appli	cation Reference No.		Date of Application		Current Status	

- 5. <u>Receipt of Sanction Letter on Loan Approval:-</u> Once the application has been approved by the bank, the applicant will receive an SMS confirmation on his registered mobile number. A sanction letter (pdf) would also be generated on the SAFAL portal. The applicant can click on the "Generate Sanction Letter" button from the dashboard under Application Status to download the same.
- 6. <u>For withdrawal of a crop-loan application</u>: The farmer (applicant) can withdraw from a crop-loan application anytime after the submission of the loan application till the time it has been approved. However, once the application has been approved by the PACS representative, the applicant cannot withdraw the application on the portal. The following steps are to be followed for withdrawing a loan application:
  - Farmer Login on SAFAL: The applicant will login to the SAFAL portal at <u>https://safal.odisha.gov.in/website/login</u> by entering their Aadhar Number. Upon entering the Aadhar Number, they will receive an OTP on their registered mobile number. The applicant will enter this OTP and login onto the portal.
  - 2. <u>Withdraw application</u>: On login, the applicant will see his submitted application status on the "Dashboard". To withdraw the application, the applicant will click on the "Withdraw" option. A confirmation message will appear asking the applicant to confirm the withdrawal of the application. Post confirmation, the loan application will be withdrawn.

🕝 Dashboard 🛛 😵 Apply for loa	n 🚯 Track Status	🛅 Sample DPRs	Automated DPR	2	Welcome 🙎
		Data of Accellantian		C	
P220600009919	0.	27 December 2023		Pending	^
Bank Name	Branch		Loan Produc	t	
Cuttack CCB	Rasulpur		Crop Loan		
Loan Amount					
₹ 27,000.00					

