



## OSCB KCC Loan Application & Processing via SAFAL

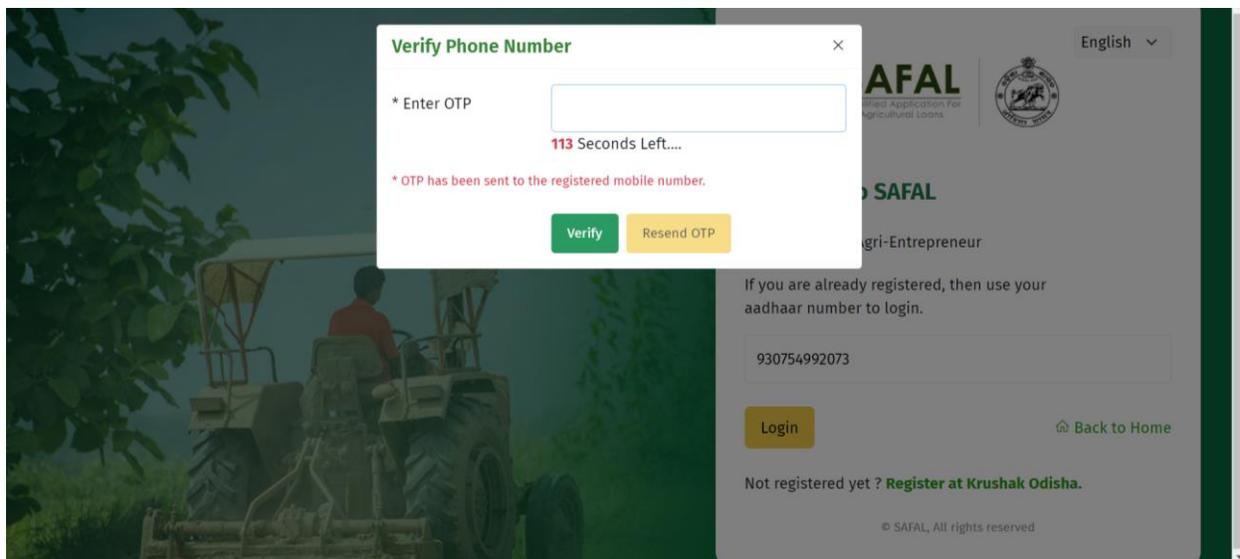
### Standard Operating Procedure

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:

1. **Farmer Login on SAFAL:-** To apply for the loan product, farmers will need to complete a **simple** login process on the SAFAL platform at <https://safal.odisha.gov.in/website/login>. 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.



- b. **Farmer is not yet registered on Krushak Odisha:-** The farmer will first have to register on Krushak Odisha website at <https://krushak.odisha.gov.in/website/home> 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. **Apply for KCC Product:-** The following steps are to be followed by the applicant:-
- a. **Click on apply for OSCB Crop Loans:-** 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.

English HELPLINE : 155 333

Dashboard **Apply for loan** Track Status Sample DPRs Automated DPR

Welcome Abhinav Ba...

### Profile details

Name Abhinav Banka	Date of Birth Sep 7, 1996	Gender Male
Aadhaar Number XXXXXXXX2073	Phone No. 7738694871	Email ID --

### Application Status

Application Reference No. P800600007629	Date of Application 09 August 2023	Current Status Pending
Application Reference No. P800600006778	Date of Application 09 August 2023	Current Status Application is in draft stage

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

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Dashboard **Apply for loan** Track Status Sample DPRs Automated DPR

Welcome Abhinav Ba...

### Bank Loan Products

Crop Loan Anugul Anugul Select Bank Select Sector Submit

- Crop Loan
- Select Type
- Crop Loan
- Term Loan

Angul DCCB 6 Loan Products	Angul DCCB-Crop-Loan 1 Loan Products	Axis Bank 4 Loan Products	Bank of Baroda 16 Loan Products
Bank of India 9 Loan Products	Bank of Maharashtra 22 Loan Products	Central Bank of India 8 Loan Products	DCB Bank 3 Loan Products

English HELPLINE : 155 333

Dashboard **Apply for loan** Track Status Sample DPRs Automated DPR

Welcome Abhinav Ba...

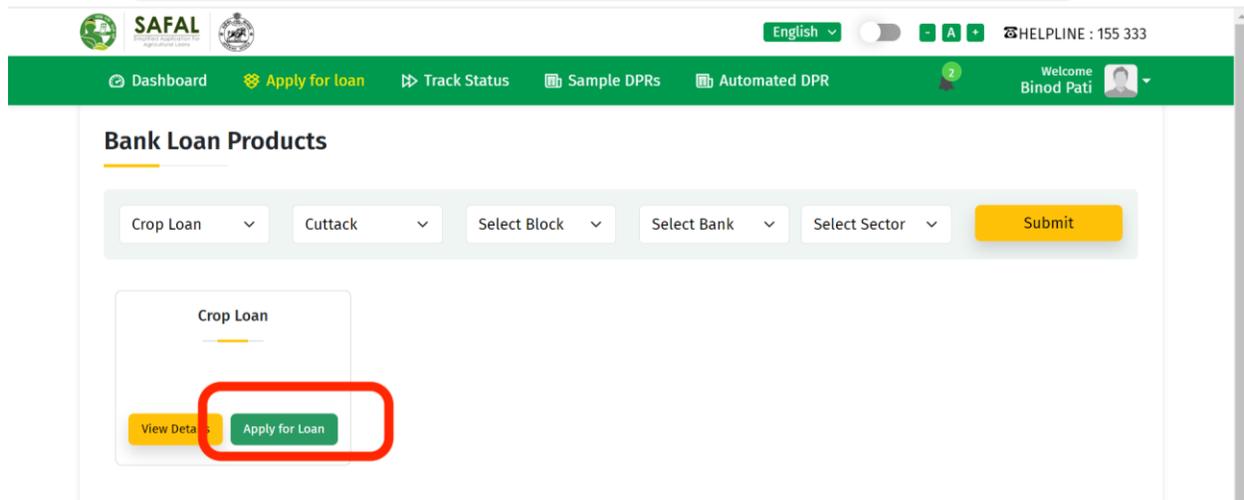
### Bank Loan Products

Crop Loan Anugul Anugul Select Bank Select Sector Submit

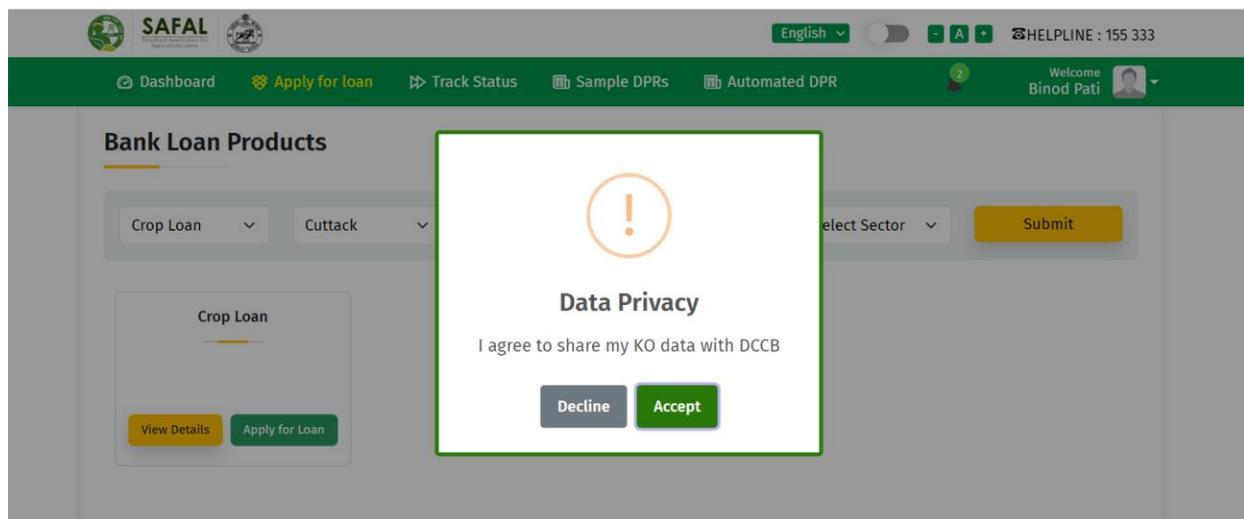
- Anugul
- Select District
- Anugul
- Balangir
- Baleshwar
- Bargarh
- Bhadrak
- Boudh
- Cuttack

Angul DCCB 6 Loan Products	Angul DCCB-Crop-Loan 1 Loan Products	Axis Bank 4 Loan Products	Bank of Baroda 16 Loan Products
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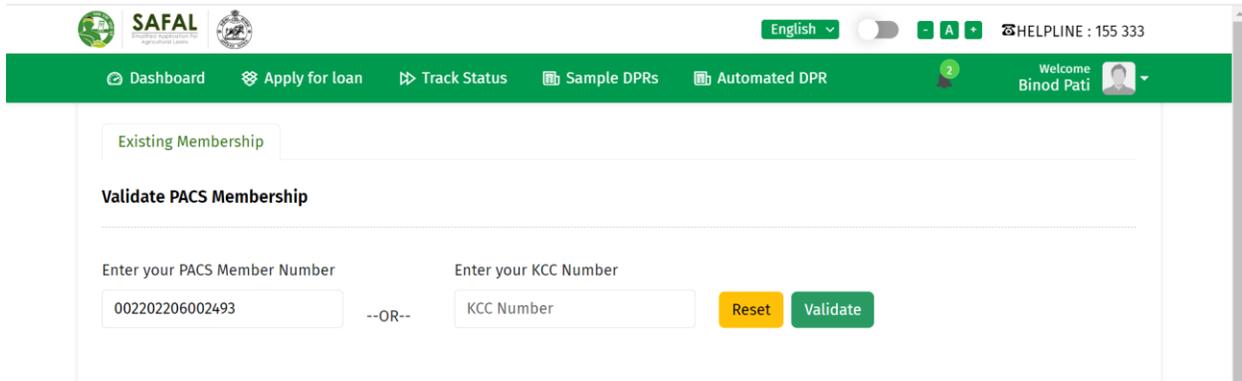
- c. **Click on Apply for Loan:-** Only one crop loan product will get displayed as per the selected district. The applicant should click on “Apply for Loan” button to proceed further.



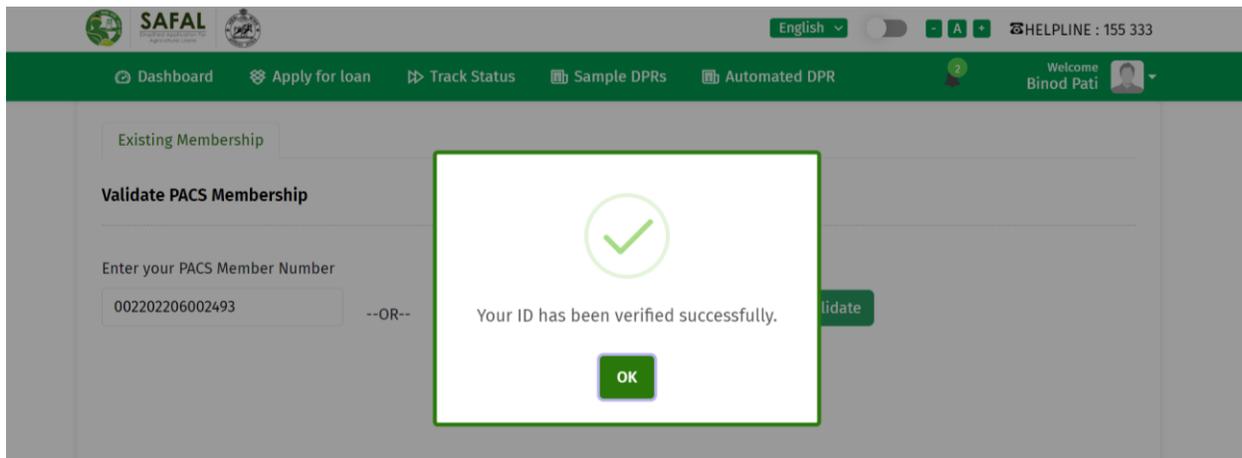
- d. **Krushak Odisha Data Sharing Consent:-** A pop-up window will appear on the portal. This window will ask for the applicant's consent to share their Krushak Odisha data with the bank with the dialogue - “I agree to share my Krushak Odisha data with OSCB”. To proceed further, the applicant can provide 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. **PACS Membership Validation:-** 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.



The screenshot shows the SAFAL web application interface. At the top, there are logos for SAFAL and the Government of Odisha, along with a language dropdown set to 'English', a dark mode toggle, and a helpline number '155 333'. The navigation bar includes 'Dashboard', 'Apply for loan', 'Track Status', 'Sample DPRs', and 'Automated DPR'. The user is logged in as 'Binod Pati'. The main content area is titled 'Existing Membership' and 'Validate PACS Membership'. It features two input fields: 'Enter your PACS Member Number' with the value '002202206002493' and 'Enter your KCC Number' with the placeholder 'KCC Number'. A yellow 'Reset' button and a green 'Validate' button are positioned to the right of the KCC field.



This screenshot shows the same SAFAL web application interface as above, but with a confirmation message displayed in a white box with a green border. The message contains a green checkmark icon and the text 'Your ID has been verified successfully.' Below the message is a green 'OK' button. The background of the application is dimmed.

- 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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Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

**Basic Information** Applicant Details auto-filled from PACS database

Applicant Name	Father Name	Aadhar No	Mobile No	Dob	Age	Gender
BINODA PATI	KALANDI PATI	882643302564	1111111111	21/05/1978	39	Male

Caste	Customer Type	Member Category	Membership Type	Farmer Type	Education	Occupation
GEN	INDIVIDUAL	GENERAL	Regular	Small	HSC	Farmer

**Contact Information**

Address Type	District	Block	PACS	Village
Permanent Address	CUTTACK	ODISSO	THE ODISSO PACS	ODISSO

Select season:

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Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

**Contact Information**

Address Type	District	Block	PACS	Village
Permanent Address	CUTTACK	ODISSO	THE ODISSO PACS	ODISSO

\*Select Season Select Season

Land Details Select Season  
RABI\_2023-2024

*Disclaimer : If you need to change your land details, please visit Krushak Odisha portal.*

Select	District	Taluka	GP	Village	Khata no.	Plot no.	Total Land Area (in Acre)	Cultivated Area(in Acre)	Action
<input type="checkbox"/>									

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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Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

\*Select Season RABI\_2023-2024

**Land Details**

*Disclaimer : If you need to change your land details, please visit Krushak Odisha portal.*

Select	District	Taluka	GP	Village	Khata no.	Plot no.	Total Land Area (in Acre)	Cultivated Area(in Acre)	Action
<input checked="" type="checkbox"/>	ଖୋର୍ଦ୍ଧା	ଭୁବନେଶ୍ୱର	କଳାରାହାଙ୍ଗ	କଳାରାହାଙ୍ଗ	529	1159	1.0675	1.0675	Calculate Add Crop
<input type="checkbox"/>	ନବରଙ୍ଗପୁର	ନବରଙ୍ଗପୁର	ଚଟାହାଣ୍ଡି	ଚଟାହାଣ୍ଡି	159	6908	0.9800	0.9100	Calculate Add Crop

Select crop and enter applied land area:

The screenshot shows the SAFAL web application interface. At the top, there are navigation links for Dashboard, Apply for loan, Sample DPRs, and Automated DPR. A user profile for Binod Pati is visible. The main content area includes a 'Select Season' dropdown set to 'RABI'. Below this is the 'Land Details' section with a disclaimer: 'Disclaimer : If you need to change your land details, please visit Krushak Odisha portal.' A table is displayed with the following columns: 'id (cre)', 'Select Land Type', 'Select Crop', 'Applied Area (in cre)', 'Scale Of Finance (in INR)', 'Applied Amount (in INR)', and 'Action'. The first row shows 'Non-Irrigated' land type with 'Paddy(Hybrid)' selected as the crop and an applied area of '1'. The 'Scale Of Finance' and 'Applied Amount' fields are currently empty, with buttons for 'Calculate' and 'Add Crop' next to them.

- 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.

This screenshot shows the same SAFAL web application interface as the previous one, but with the 'Irrigated' row selected. The 'Scale Of Finance' field now contains the value '27900'. The 'Calculate' button in the 'Action' column for this row is highlighted with a red circle, indicating the next step in the process. The 'Applied Area' for this row is '0.9' and the 'Applied Amount' field is still empty.

- h. **Add the land and crop for loan application:** 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.

SAFAL HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

*Disclaimer : If you need to change your land details, please visit KUSHAK Goshma portal.*

id (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
	Irrigated	Paddy	0.9	27900	27000	Calculate Add Crop

SAFAL HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

*Disclaimer : If you need to change your land details, please visit KUSHAK Goshma portal.*

id (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
	Irrigated	Paddy	0.9	27900	27000	Calculate Add Crop



Application added to the list.

OK

*Disclaimer : Please upload combined RoR for all the applied lands as a single file.*

\*ROR (Upload only .pdf file with 5MB maximum size)

- i. **Submitting ROR document:** 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.

SAFAL HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

*Disclaimer : If you need to change your land details, please visit KUSHAK Goshma portal.*

id (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
	Irrigated	Paddy	0.9	27900	27000	Calculate Add Crop

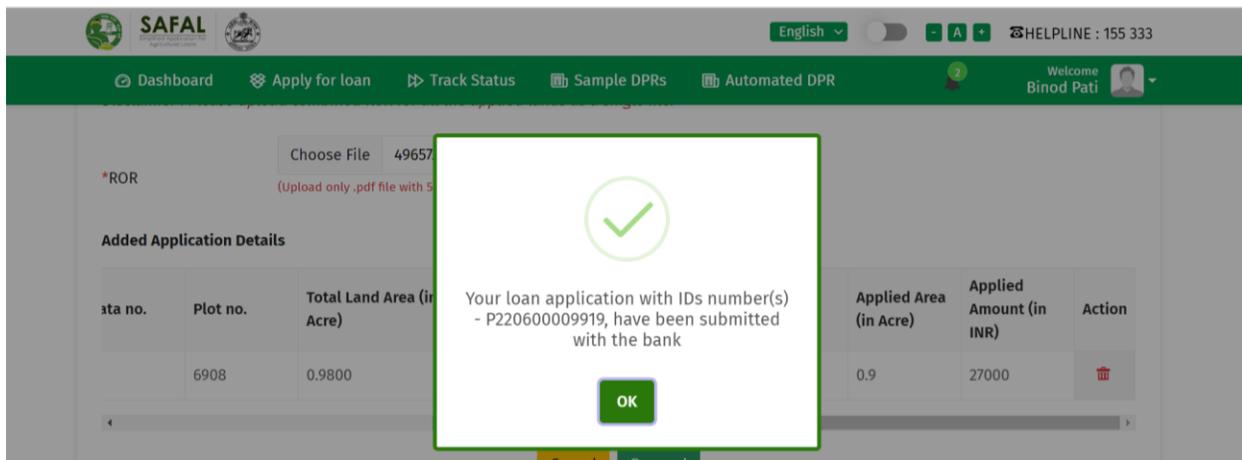
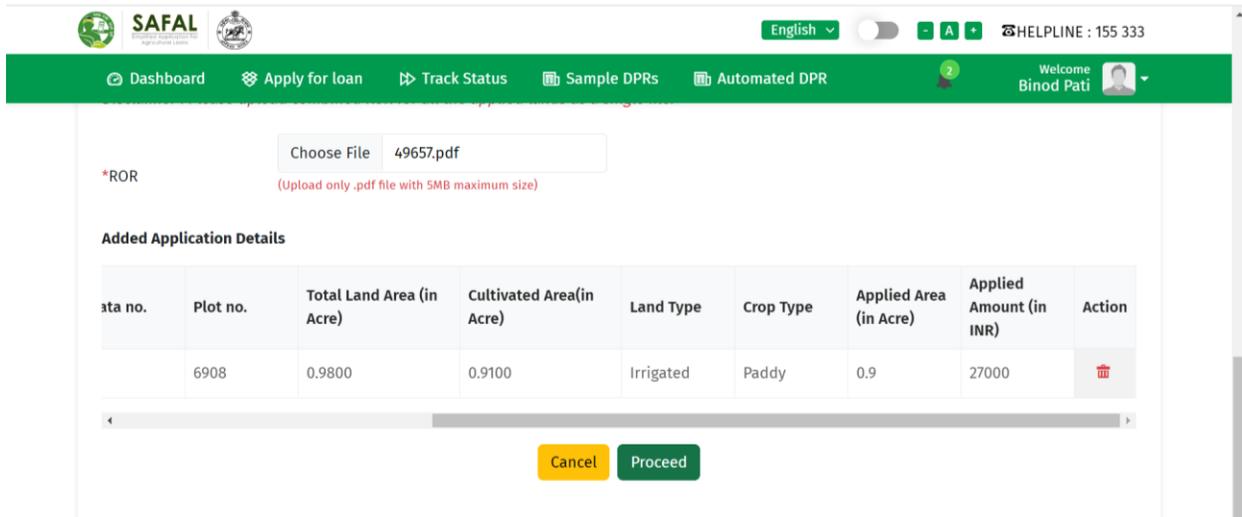
*Disclaimer : Please upload combined RoR for all the applied lands as a single file.*

\*ROR (Upload only .pdf file with 5MB maximum size)

Choose File No file chosen

**Added Application Details**

- j. **Submitting loan application:** The applicant can then submit the loan application by clicking on the “Proceed” button and selecting “Yes” on the confirmation pop-up. The application will get successfully submitted to the PACS.



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

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

### Application Status

Application Reference No. <b>P220600009919</b>	Date of Application 27 December 2023	Current Status <b>Pending</b>
Bank Name Cuttack CCB	Branch Rasulpur	Loan Product Crop Loan
Loan Amount ₹ 27,000.00		

View Details Withdraw Application View Log

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

Cuttack CCB | 121-ST(SAO)SF LOAN-IND | Order Id : 1974264 | Application No : P220600009919

Applicant Information

Contact Information

Land Information

4. **Tracking loan application:-** 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:

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

### Application Status

Application Reference No. P220600009919	Date of Application 27 December 2023	Current Status Pending
Bank Name Cuttack CCB	Branch Rasulpur	Loan Product Crop Loan
Loan Amount ₹ 27,000.00		

View Details Withdraw Application View Log

Click on Track Status and fill the application reference number

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

\* Application Reference No.  
 Submit

### Application Details

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR Welcome Binod Pati

\* Application Reference No.  
 Submit

### Application Details

Applicant Name Binod Pati	Mobile No. 9438207964	Application Reference No. P220600009919
Loan Product Crop Loan	Loan Amount ₹ 27,000.00	Applied On 27-Dec-2023 07:39 PM

### Application Log

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

The screenshot displays the 'Application Status' page on the SAFAL portal. At the top, there are navigation links for Dashboard, Apply for loan, Track Status, Sample DPRs, and Automated DPR. The user is logged in as Binod Pati. The application details are as follows:

Application Reference No.	Date of Application	Current Status
P220600009919	27 December 2023	Pending
Bank Name	Branch	Loan Product
Cuttack CCB	Rasulpur	Crop Loan
Loan Amount		
₹ 27,000.00		

At the bottom of the application details, there are three buttons: 'View Details', 'Withdraw Application', and 'View Log'. The 'View Log' button is highlighted with a red circle.

5. **Receipt of Sanction Letter on Loan Approval:-** 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. **For withdrawal of a crop-loan application:** 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:
  1. **Farmer Login on SAFAL:** The applicant will login to the SAFAL portal at <https://safal.odisha.gov.in/website/login> 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. **Withdraw application:** 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.

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR

Welcome Binod Pati

Application Reference No. P220600009919	Date of Application 27 December 2023	Current Status Pending
Bank Name Cuttack CCB	Branch Rasulpur	Loan Product Crop Loan
Loan Amount ₹ 27,000.00		
<a href="#">View Details</a>	<a href="#">Withdraw Application</a>	<a href="#">View Log</a>

English HELPLINE : 155 333

Dashboard Apply for loan Track Status Sample DPRs Automated DPR

Welcome Binod Pati

Your Withdrawal Application Reference No. :  
P220600009919

Loan Product Crop Loan	Bank Name Cuttack CCB
Loan Amount ₹ 27,000.00	

\*Remark

Not required further

[Withdraw Application](#)