# SAFAL

## Simplified Application for Agricultural loans

## Beneficiary User Manual

# 1. OVERVIEW

Success in modern farming depends on a proper combination of money, management, and marketing which are primarily driven by credit. The basic role of credit in agriculture and allied sectors is to provide capital to acquire any kind of productive assets, land, machinery, etc making availability of credit an important lever in helping farmers set-up or expand their practices in the agriculture and allied sector.

To ensure access to formal credit to farmers and agri entrepreneurs and improve the visibility of credit pipeline across stakeholders, a common credit portal for the agriculture and allied sector was conceptualised.

SAFAL (Simplified Application for Agricultural Loans) is a one-stop solution for farmers and agri entrepreneurs to avail formal sector credit from public sector banks, private sector banks, regional rural banks, cooperative and small finance banks. Through SAFAL, the farmers and agri entrepreneurs can access 300+ loan products offered by 40+ public sector banks, private sector banks, regional rural banks, Odisha state cooperative bank and small finance banks.

Some of the key features of the portal are Online Application facility for the applicants, application tracking, real-time notification, configurable and model Detailed Project Reports (DPRs), pre filled loan forms through validated Krushak Odisha database, online application processing and visibility of demand and pendency

# 2. HOW TO GET STARTED

## 2.1 WEBSITE

To access the website, enter the URL, www.safal.odisha.gov.in, in the browser to be directed to the portal. On landing, user views the following Home Screen as shown in Fig. 2-1:

Figure 2-1 Home Screen

## 2.2 CHECK STATUS

To check for the status of the loan application, enter your Application Reference No. in the space provided and click the Check Status button.

Doing so, you will get the details of the application along with its status. Refer Fig. 2-2:

**Your Log Details Application Reference No. :**
**CBIN028353000045**

**Applicant Name**
KalXXXXXXXXXXXXXXXXX

**Mobile No**
94XXXXXX64

**Loan Product**
Finance to Farmer Producer Organisation

**Bank Name**
Central Bank of India

**Loan Amount**
₹ 5,00,000.00

**Sanctioned Amount**
₹ 4,00,000.00

**Sanction,** 20 October 2022

Pending Authority: Bank Manager

**Remark :** Sanctioned

**Applied,** 12 October 2022

Application Submitted

Figure 2-2 Check Status

The log details and the status of the types of action taken for the application with the given reference number are displayed.

## 2.3 BANK LOAN PRODUCTS

To get the list and details of the loan products offered by different banks, click the Bank Loan Products link displayed at the top as highlighted in Fig. 2-2 below.
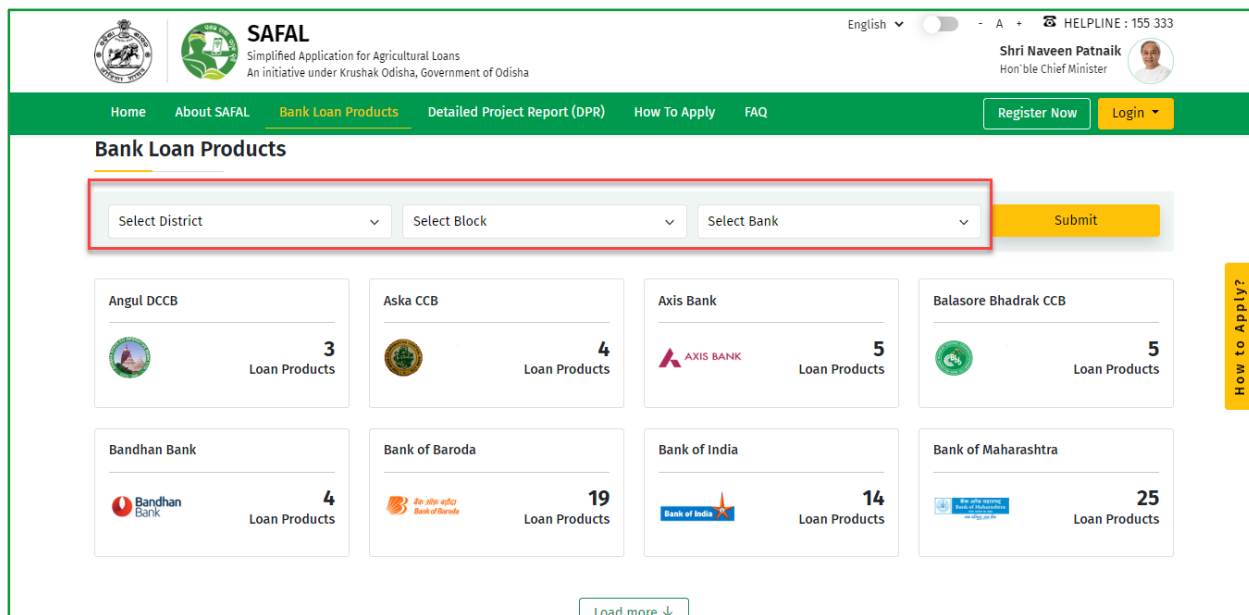
Figure 2-3 Bank Loan Products Screen [1]

Landing on to Fig. 2-3, you will get a list of bank names along with the loan products offered by them. Making use of the search panel to filter the bank names, choose the name of the District, Block and Bank name from the respective menus and click the Submit button.
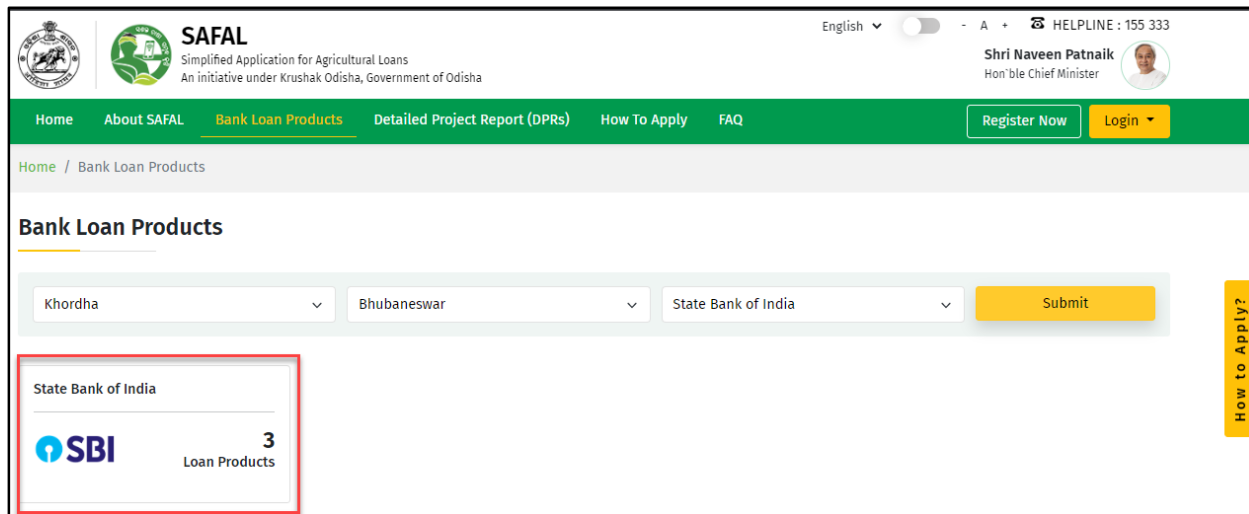


Figure 2-4 Bank Loan Products Screen [2]

On filtering the list, you will get the list of loan products for the bank name and location chosen.
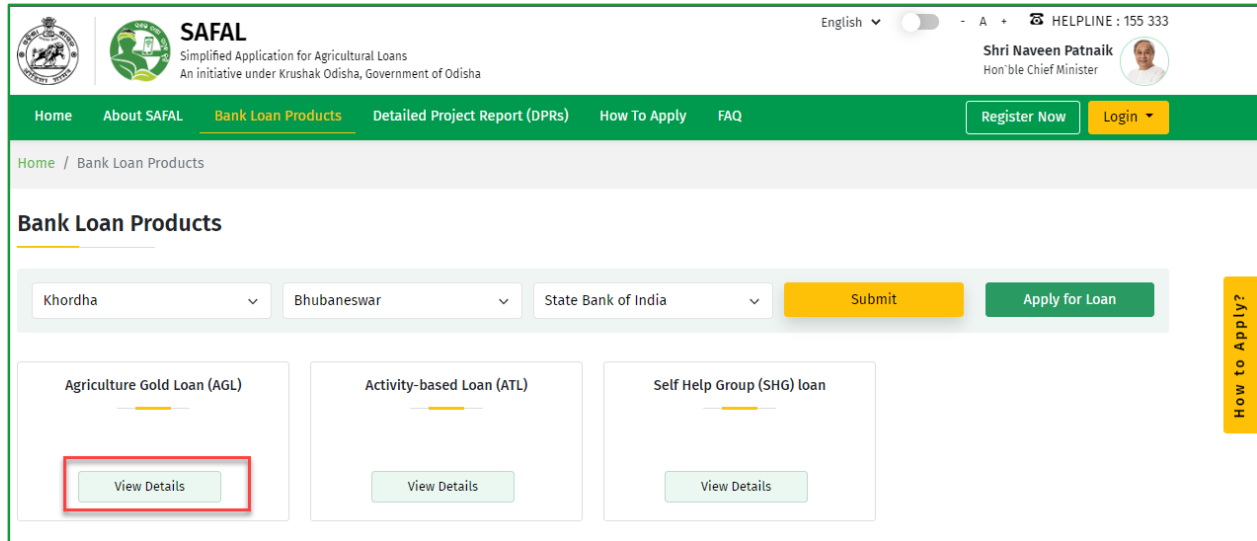
Figure 2-5 Loan Products Detail Screen

Fig. 2-5 displays the list of bank loan products offered by the respective bank.

To get the details of the loan products offered by the respective bank, click the View Details option as highlighted in Fig. 2-5. This will take you to the following screen displaying the details of the product that includes the name of the Sector, Interest rate, target demography, etc.
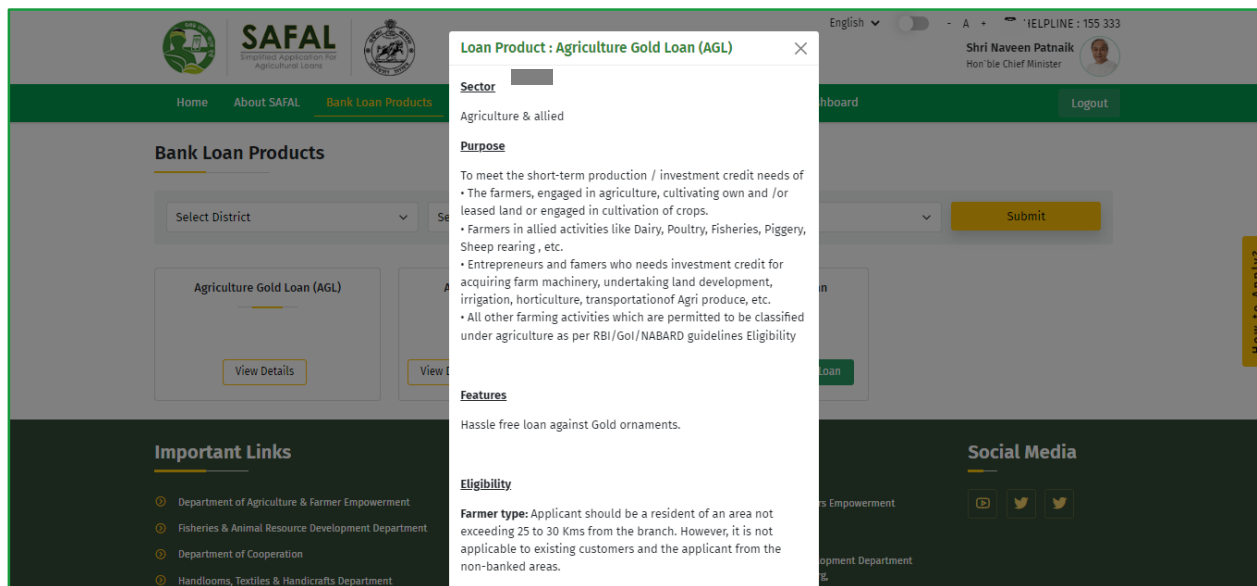


Figure 2-6 Loan Product View Details Screen

On verifying the loan product details by the bank, close the pop-up screen.

## 2.4 DETAILED PROJECT REPORT (DPR)

To get the detailed project report of various sectors functioning under the respective directorates, click the Detailed Project Report (DPR) global link at the top menu. This will lead you to Fig. 2-7 displaying the list of sectors–



Figure 2-7 Detailed Project Report Screen (1)

With reference to Fig. 2-7, making use of the search panel, select the name of the Sector and Project Type from the respective menus and click the Submit button.

Figure 2-8 Detailed Project Report Screen (2)

For the list displayed, to download the form wherein data is filled, click the Sample DPR button as highlighted in the Fig. 2-8 above. This will download the sample DPR provided for the respective ~~Sectors~~ Project Type as in Fig. 2-9 displaying the ~~sector~~ Project data as entered against the respective heads-



Figure 2-9 DPR Form Screen

To download and view the format of the DPR to be uploaded for the respective sector, click the Sample DPR option in the Fig. 2-8 above.

## 2.5 HOW TO APPLY

To know the process flow of how to apply for a loan under the various loan products offered by different banks, click the How to Apply link at the right-hand side of the Home Page, refer Fig. 2-10:
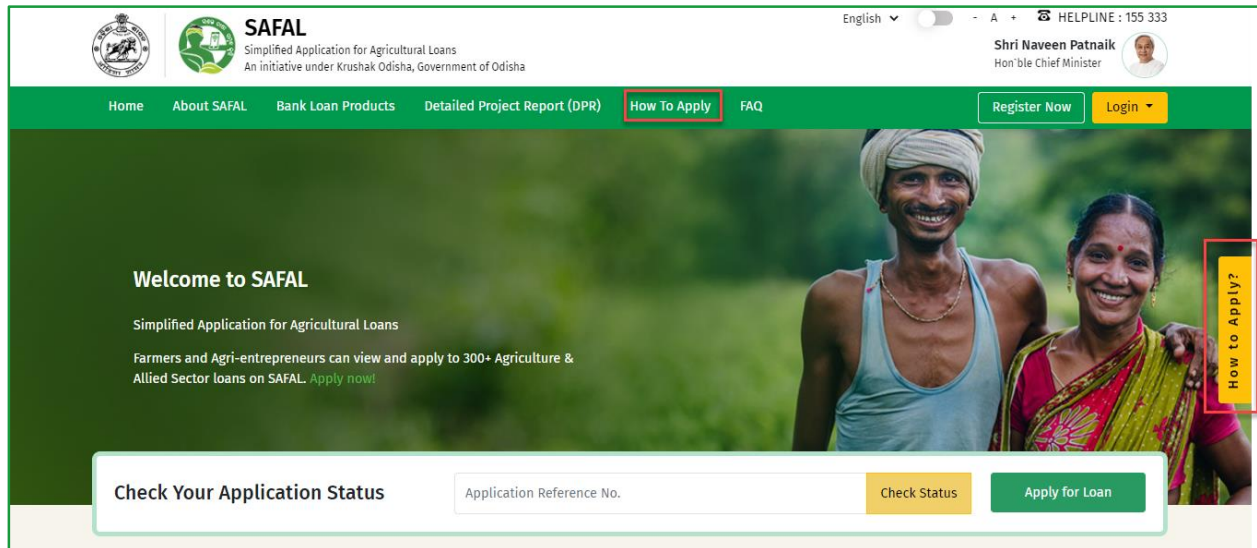


Figure 2-10 Home Screen

Choosing the How to Apply option will navigate you to Fig. 2-11 where you have various options available to view the complete process of applying for the loan-
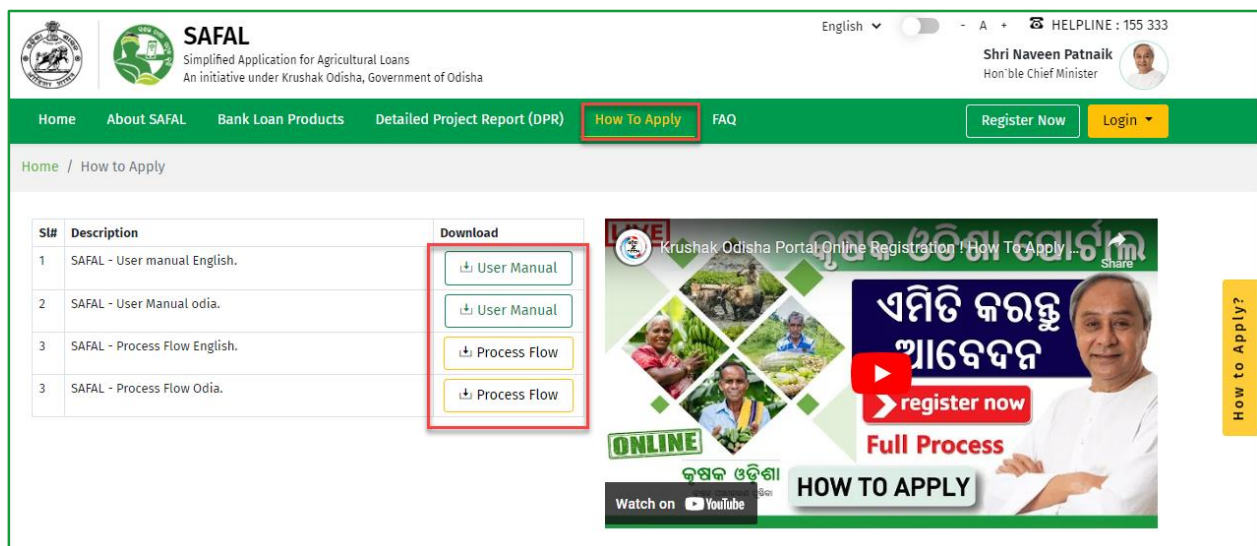


Figure 2-11 How to Apply Screen

Referring to Fig. 2-11, you have the option to download and view the User Manual explaining how to apply for the loan.

The video guide given clearly explains you the process flow of applying for the loan.

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To get an overview of the process on how to apply for the loan, click the Process Flow option as highlighted in Fig. 2-11 above:-
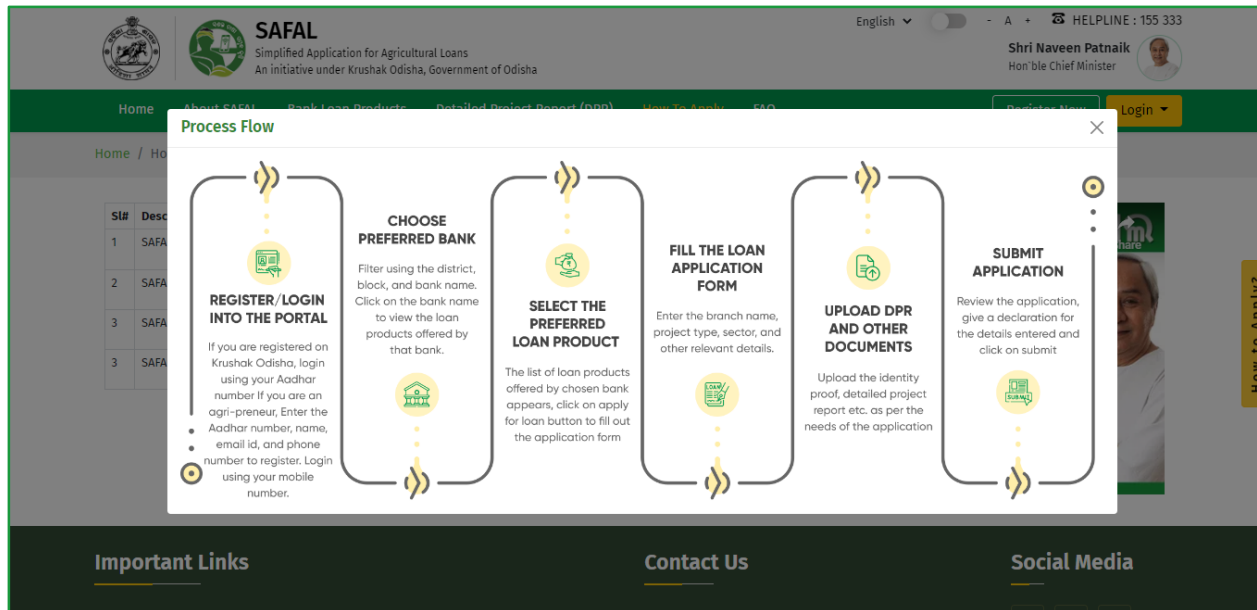


Figure 2-12 Process Flow Screen

The flow diagram displayed in Fig. 2-12 will give you an overview of the complete process on how to sign-up into the portal followed by selecting the name of the preferred bank, loan type, etc. Filling in the loan application details in the given format by the applicant, upload the DPR and other documents. On providing the requisite details, submit the application.

## 2.6 SIGN UP

To sign up into the application, the user needs to enter the URL https://safal.odisha.gov.in in the internet browser. You are navigated to the Home Screen wherein you have the option to register/login into the application, Fig. 2-13-
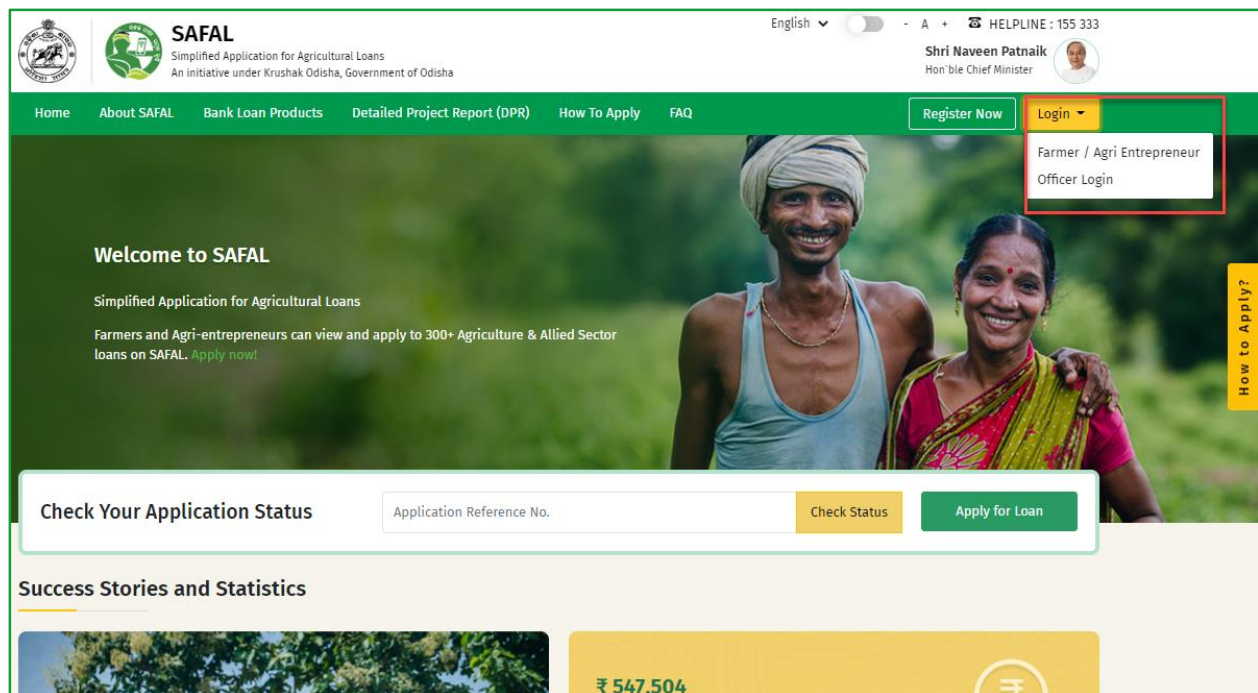
**Figure 2-13 Home Screen**

### 2.6.1 FARMER

If the user is a Farmer (i.e. registered on Krushak Odisha), you do not need to register separately on the SAFAL portal and your Krushak Odisha credentials i.e. your Aadhaar number will log you in directly.

On the home screen, select Login and click on Farmer/Agri entrepreneur, Fig. 2-13

On the landing page, choose the respective radio button as shown in Figure below-

Figure 2-14 Login by Farmer – Krushak Odisha User Screen

If you have already registered into the Krushak Odisha Portal, then use your Aadhaar number to login.

- Enter your Aadhaar Number in the textbox given.
- Click the Login button.

If you have not registered into the Krushak Odisha Portal, then click the link Register at Krushak Odisha below. This will further take you to the Krushak Odisha registration page wherein you can fill-in your details in the given fields and proceed on to Register yourself.

If registered, on login, you will receive a 4-digit OTP in your registered mobile number tagged to your Aadhaar number. This OTP is valid for 10 minutes only after which the same will expire.
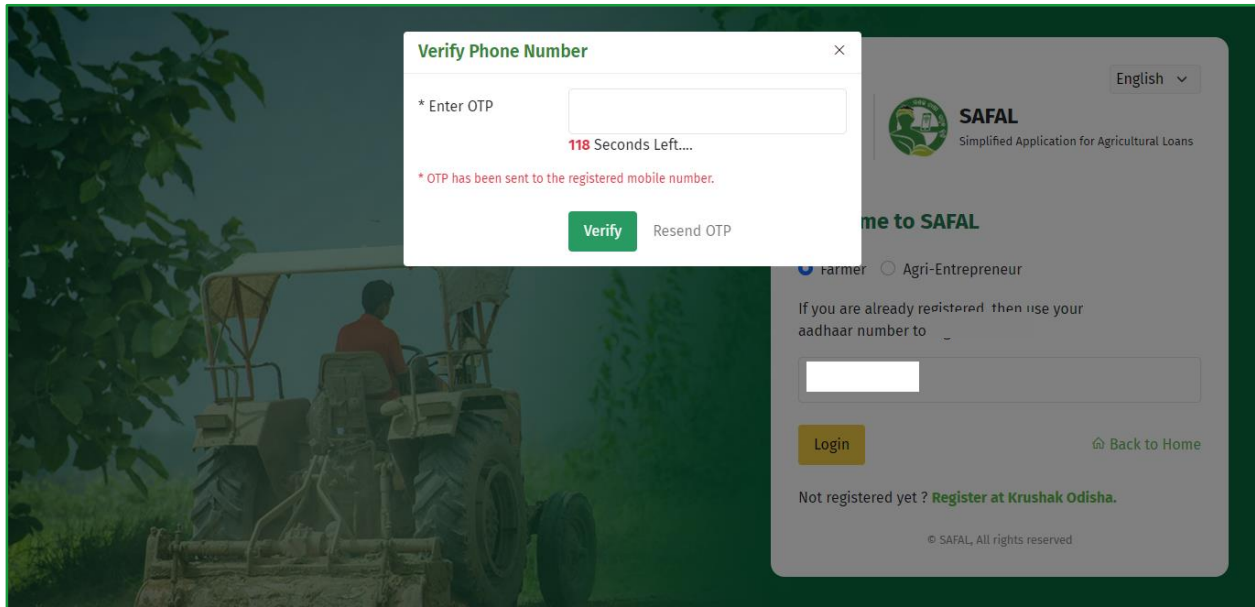


Figure 2-15 Verify Phone Number Screen

Enter the OTP in the textbox and click the Verify button to confirm the digits entered.

Once verified, you will land on the prefilled user's dashboard validated from Krushak Odisha, refer Fig. 2-16:

Figure 2-16 Dashboard Screen

Referring to Fig. 2-16, i.e. the Krushak Odisha user dashboard, you can view your personal details including your name, Date of birth, Aadhaar number and Phone number, etc.

The names of various banks providing loans to the users are displayed with the total approved applications total loan products and the amount disbursed by each.

To navigate to the Krushak Odisha portal for farmer registration and avail various farmer related services, click the Go To Krushak Odisha link in the area as highlighted in Fig. 2-16:



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Figure 2-17 Krushak Odisha Applicant Dashboard

In the dashboard displayed, you can further update your profile and other details by choosing the Update Profile option.

To view the details of the applicant as provided during Aadhaar number registration, click the My Profile link in the dashboard as highlighted in Fig. 2-18:



Figure 2-18 My Profile Screen

With reference to Fig. 2-18, the details of the applicant profile as already saved will be auto-populated in the respective fields, including applicant name, mobile number, Date of birth, etc.

### 2.6.2 AGRI ENTREPRENEUR

In the case of an Agri-Entrepreneur, for registration of a new user, you can choose the Register Now option proceeding further to the New Registration page.

For making a fresh registration of Agri entrepreneur, the citizen can click the Register Now option on the Home Screen, Fig SS

Doing so, you will land on the registration page wherein the details of the citizen can be filled in the respective fields. Refer Fig. 2-19:

Figure 2-19 Registration Screen

Referring to Fig. 2-19, for a new user registration-

- Provide the 12-digit Aadhaar number(Optional) in the textbox given if not registered with the portal.
- Enter your Name in the space provided as it appears in your Aadhaar card.
- Enter your Mobile Number where you can receive the OTP.
- Enter your Email ID(Optional) for receiving the login notifications.
- Click the Register button.

Choosing to register into the portal, you will receive a 4-digit OTP in your registered mobile number provided. This OTP is valid for 10 minutes only after which the same will expire. Once expired, user can click on Resend link to send the new OTP.

Figure 2-20 Verify Phone Number Screen

On entering the OTP in the textbox, click the Verify button to confirm the digits entered.

Once verified, the system will generate a success message saying Congratulations, you have successfully registered in the SAFAL Portal and mobile number has to be used for further login purposes.

To login to the SAFALPortal as an Agri-Entreprenuer, choose the respective radio button as shown in Figure 2-21 below-

Figure 2-21 Login by Agri-Entrepreneur Screen

If you have already registered into the SAFALportal, then use your Mobile number to login.

- Enter your <u>Mobile Number</u> in the textbox given.
- Click the Login button.

If you have not registered into the portal, then click the link Register Here option given below. This will further take you to the registration page wherein you can fill-in your details in the given fields and proceed on to Register yourself.

If registered, on login, you will receive a 4-digit OTP in your registered mobile number. This OTP is valid for 10 minutes only after which the same will expire.
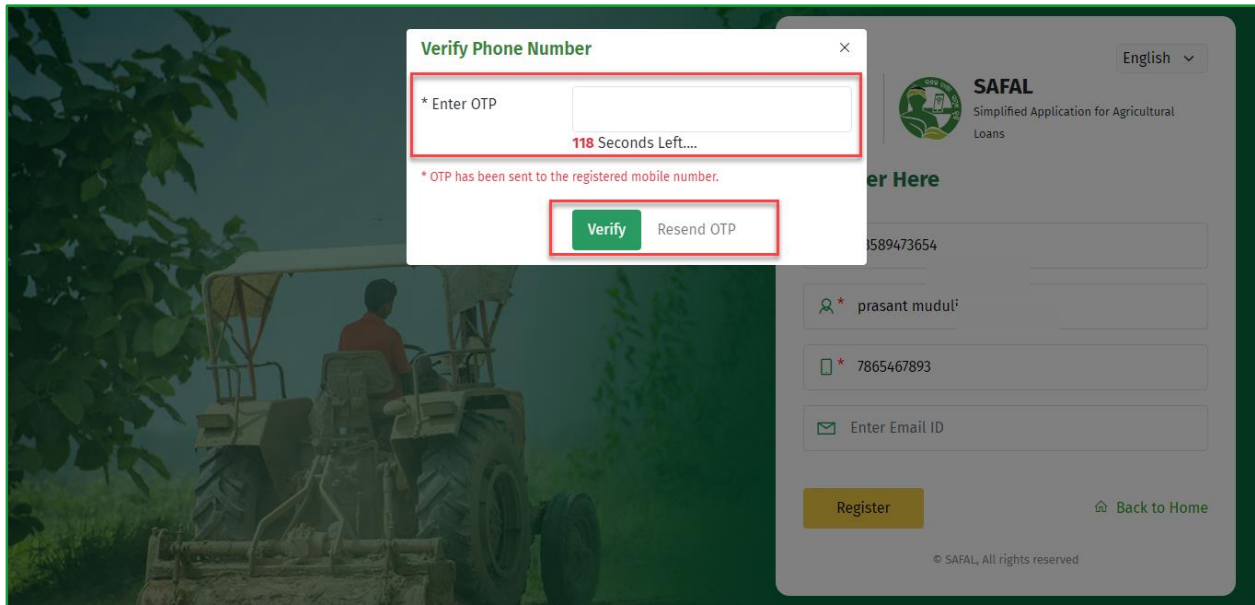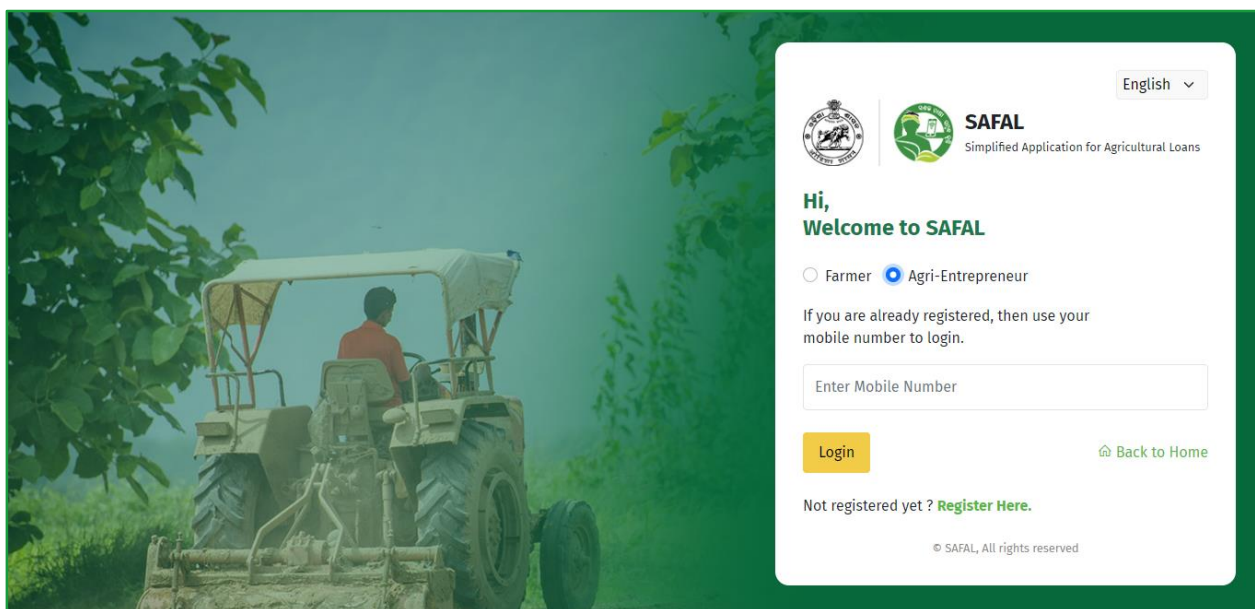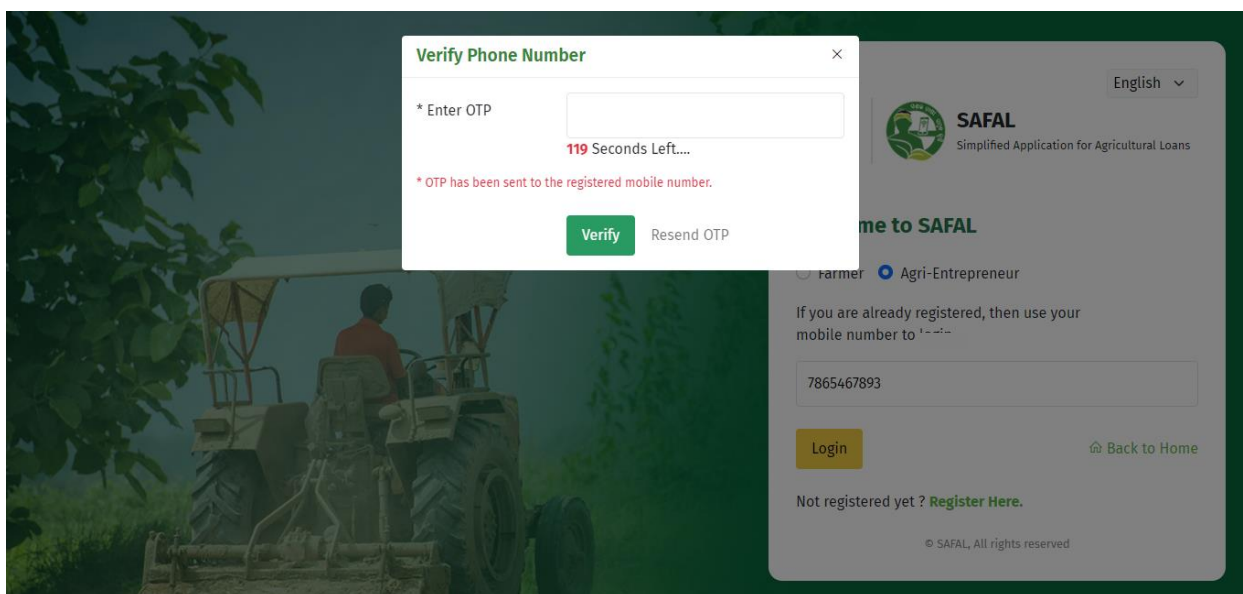


Figure 2-22 Mobile Number Verify Screen

On entering the OTP in the textbox given, click the Verify button to confirm the digits entered.

Once verified, you will land onto the Agri-Entrepreneur User dashboard, refer Fig. 2-23:

Figure 2-23 Dashboard

Referring to Fig. 2-23, i.e. the Agri-Entrepreneur dashboard, you can view your personal details including your name, Date of birth, Aadhaar number and Phone number, E-mail ID, etc.

In Case the profile details are not complete, the applicant will be prompted to click on My Profile and complete it as highlighted in the Fig 2-23. User can update the profile in the My profile section as mentioned in Fig 2-23.

With reference to Fig. 2-23, the details of the applicant profile need to be filled in by the agri entrepreneur as follows:

- Provide the Email ID of the applicant for mail communication.
- Choose the applicant's Gender from the options given, i.e. either Female, Male or Other.
- Select the Category to which the applicant belongs, i.e. either General, SC, ST or OBC, from the menu list provided.
- In the Communication Address section-
- Select the name of the District, Block/ULB, GP/Ward and the Village from the respective drop down menus to which the applicant belongs.
- Enter the detailed Address in the textarea given.
- Save and proceed on to the next screen.

In case these details were already given during Aadhaar registration, then the same will get au-populated in the respective fields.

# 3. DISCOVER & APPLY FOR A LOAN PRODUCT

## 3.1 DISCOVER THE SUITABLE LOAN PRODUCT

To apply for a new loan under various bank loan products, click the Apply for Loan option in the respective section. Take the reference from Fig. 4-3:


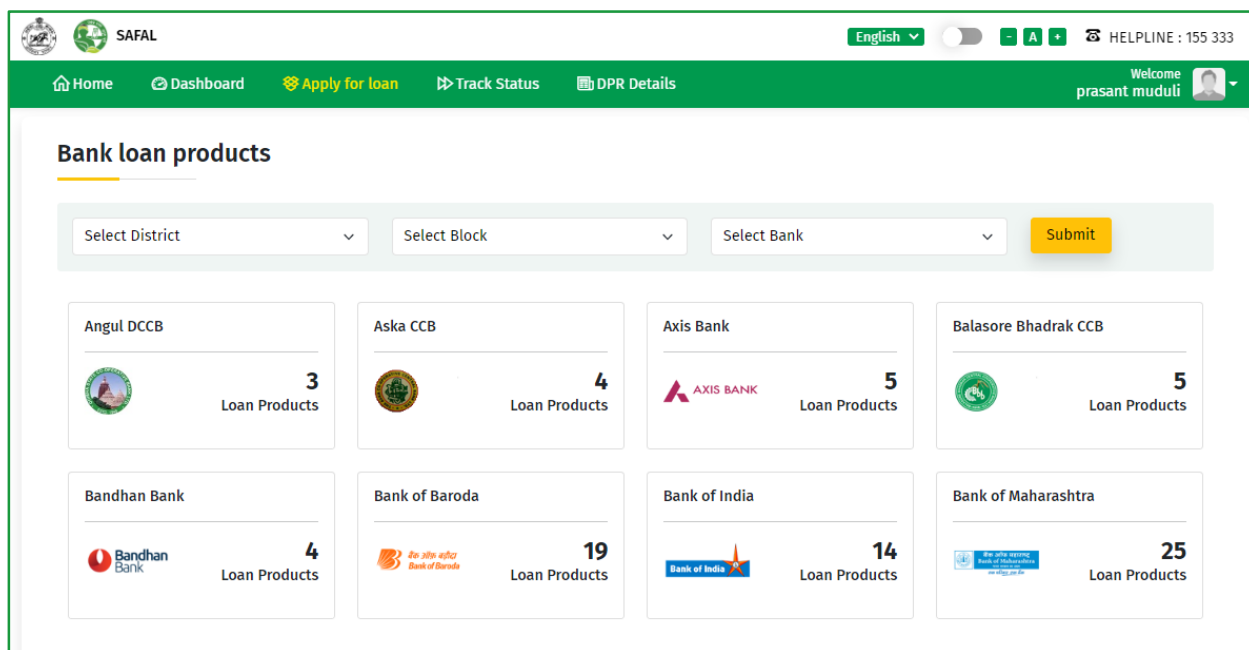
Figure 3-1  Bank Loan Products Screen

For the list of bank loan products displayed, make use of the search panel to filter the list with respect to name of the District, Block and bank. The district and block will be autofilled based on location of the user

Click on the bank name to display the list of loan products offered by them, refer Fig. 3-2:

## 3.2 APPLY FOR THE SUITABLE LOAN PRODUCT

Figure 3-2 Loan Product Details Screen

To View the details of the Loan product, click on View Detail Button & to apply for a new bank loan under a particular product, click the Apply for Loan option as highlighted in Fig. 3-2.

### 3.2.1 APPLICANT INFORMATION

This will land you to the following Applicant Information screen, refer Fig. 3-3:



Figure 3-3 Applicant Information Screen

Referring to Fig. 3-3, to add for the details of the applicant–

- Select the name of the <u>Sectors & Project Type</u> from the respective drop down menu under which the loan is to be applied
- Select the name of the <u>District</u>, <u>Block/ULB</u> and <u>Branch</u> name from the respective menus to track the bank location Enter the <u>Loan Amount</u>
- Click Save & Next button to submit the applicant information and switch on the next screen.

### 3.2.2 LOAN APPLICATION

The next screen appearing is the Loan Application screen wherein you need to enter the loan details to be taken from the respective bank, refer Fig. 3-4:



Figure 3-4 Loan Application Screen

Referring to Fig. 3-4:

- Enter the name of the Branch of the bank from where loan is to be applied.
- The Applicant name is auto-displayed.
- In the Short Term Agricultural Loan section-

- o Select the name of the Season when the crop is supposed to be grown from the drop-down menu.
- o Enter the crop name that is proposed to be grown along with the Type of crop, the area required and the Total Amount required.
- o For additional crop details, enter the Action button.
- o Enter the other details of the short term components required with the repayment period and the subsidy amount.
- o The Security details that are proposed to be offered for growing the seasonal crop to be entered in the respective fields, i.e. the security to be offered for taking the loan, charge on crop & land, mortgage on land, the margin amount, insurance amount, place of growing, Date of taking the loan, etc.
- To save the application in the draft mode, click the Save as Draft option.
- To proceed on to the next screen saving the current data, click the Save & Next option.

### 3.2.3 DOCUMENTS

The final screen appearing is to upload the related documents for applying loan. Refer Fig. 3-5:

Referring to Fig. 3-5:

- Scan and upload a copy of the applicant Photo, Signature and Aadhaar card in the respective fields as per the format given, i.e. either in jpg, jpeg or png within a maximum size of 2 MB.
- To save the application in the draft mode, click the Save as Draft option.
- To proceed on to the next screen saving the current data, click the Save & Next option.

You are navigated to the application Preview screen displaying the data entered in the respective fields against their heads. Refer Fig. 3-5:


For any modifications in the application, click the Modify option and save the data edited.

For final submission of the application, select the checkbox for the Declaration given confirming to the truth and correctness of the details provided and click the Submit button.

Once your application is submitted successfully, you will get a message stating that the loan application has been successfully submitted. Refer Fig. 3-6:

# 4. MANAGE THE LOAN APPLICATION

To move back to the dashboard, click the Go to Dashboard option.

## 4.1 VIEW APPLICATION

Referring to the Farmer dashboard, i.e. Fig. 4-1, for the list and status of the loan application displayed, you can view the details of each of the application by choosing the View Details button against the respective application reference no. This will take you to the following Preview Details screen, refer Fig. 4-2:



Figure 4-1 Farmer's Dashboard

With reference to Fig. 4-2, the details of the loan application made along with that of the applicant's family member is displayed.

Here, the Farmer can view the status of the loan applications applied previously. The Previous Application section gives the details of the application reference no., the name of the bank, the type of loan product, loan amount along with the branch, sector, and project type, Fig 4-1.

The types of action that can be taken by the user are– View Details, Documents, Cancel Application and View log.

View Details: To preview loan application, click on the View Details option.



Figure 4-2 Application View Details

Documents: To view the list and details of the documents uploaded while applying for the loan, click on the Documents button. This will display the application reference no. along with the documents uploaded. The user will have the option to download the documents by clicking on the download documents button, Fig. 4-3.
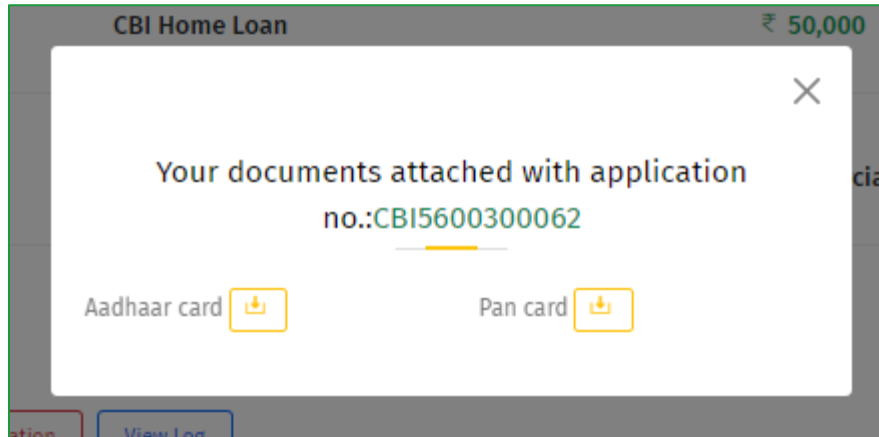
Figure 4-3 Alert Screen

Cancel Application: To withdraw the loan application applied by the applicants, click the Cancel Application option. Doing so, there will be no further proceedings for the respective application, Fig 4-4.
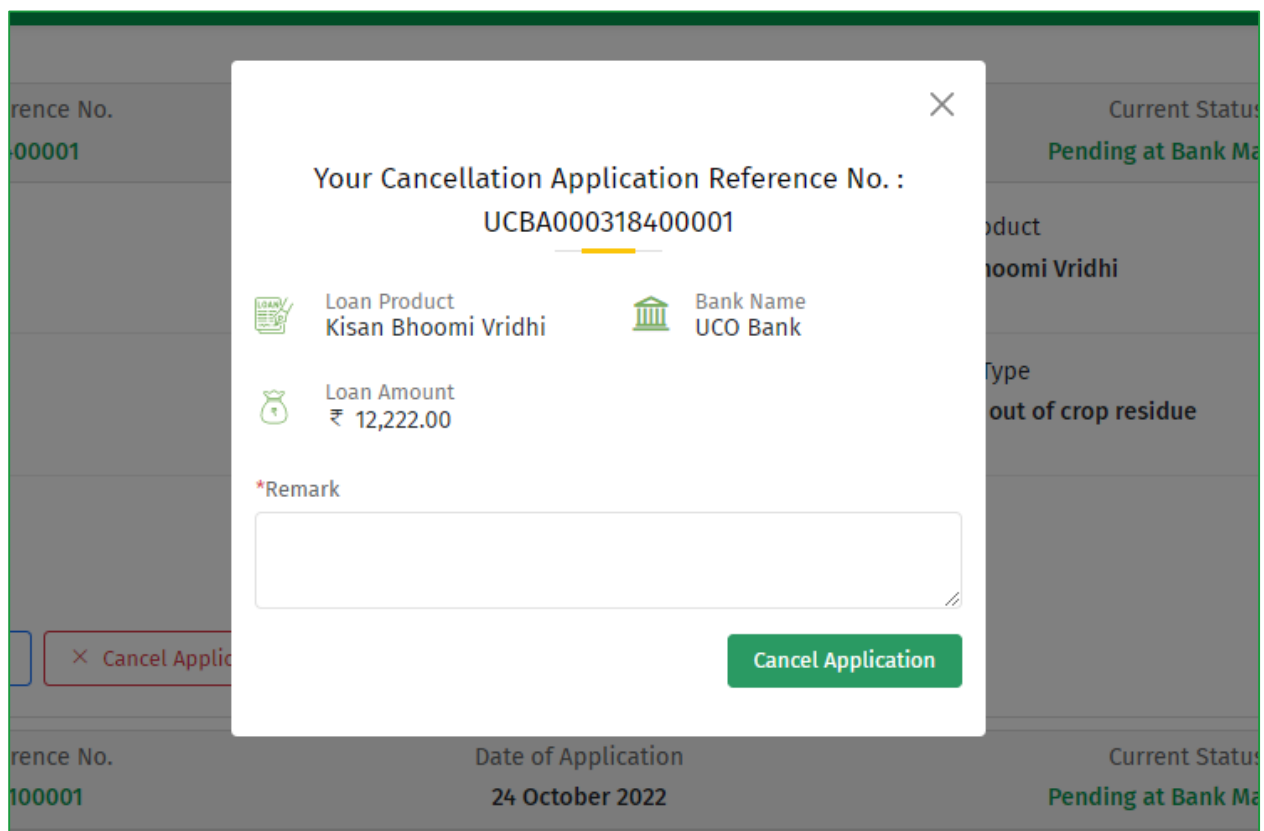


Figure 4-4 Cancel Application

View Log: To get the history of the action taken against the loan application along with its current status, click the View Log option, Fig 4-5.
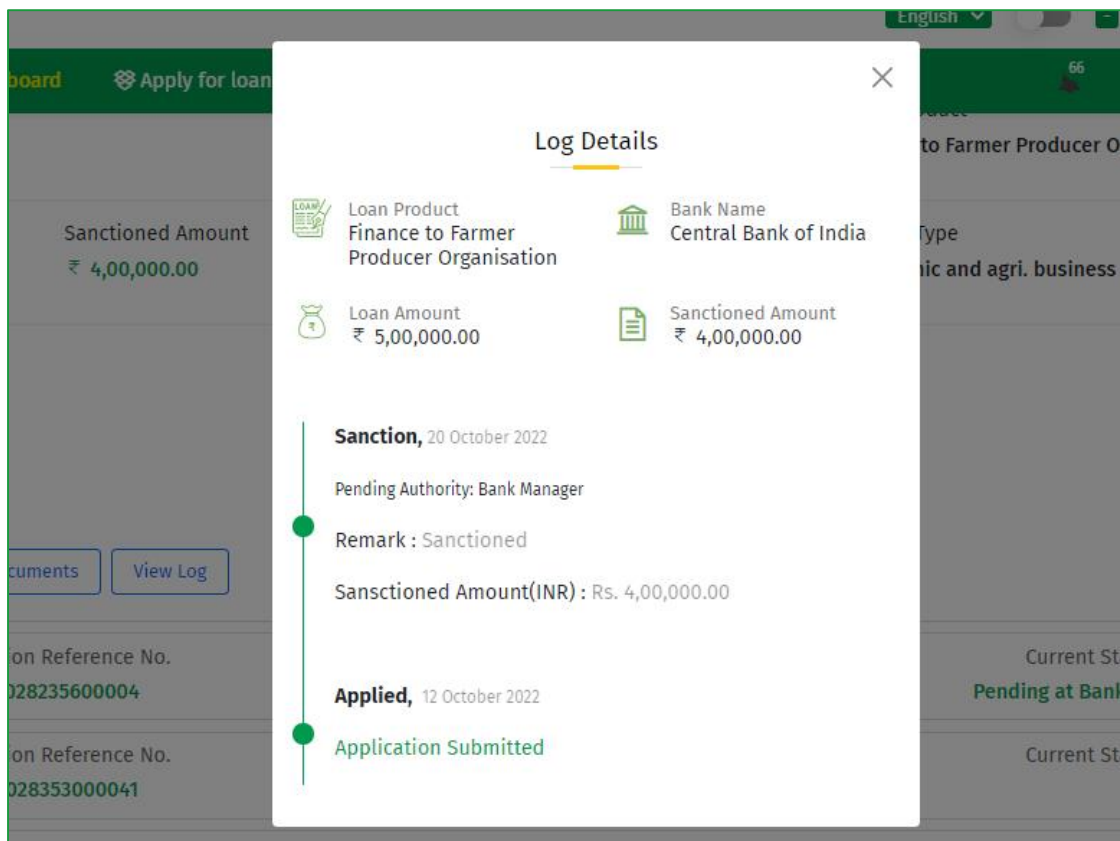
Figure 4-5 View Log

## 4.2 REVERTED APPLICATION

If the Bank authority reverts any application form more required information/clarification on the Loan application form, then the reason for the revert will be shown against the loan application in the previous application list. Ref Fig. 4-6.

For compliance of the reverted application, click on the Re-submit button (Refer Fig. 4-2). A screen will appear where user can edit the previous loan application form, upload any required document by bank authority along with remarks. Refer Fig. 4-7.
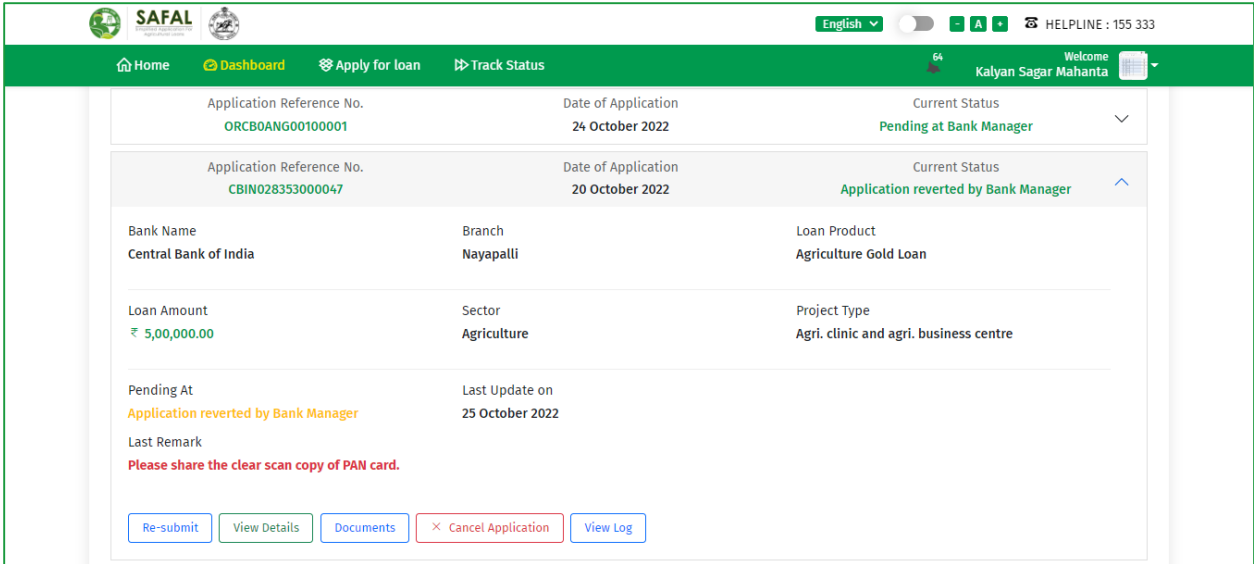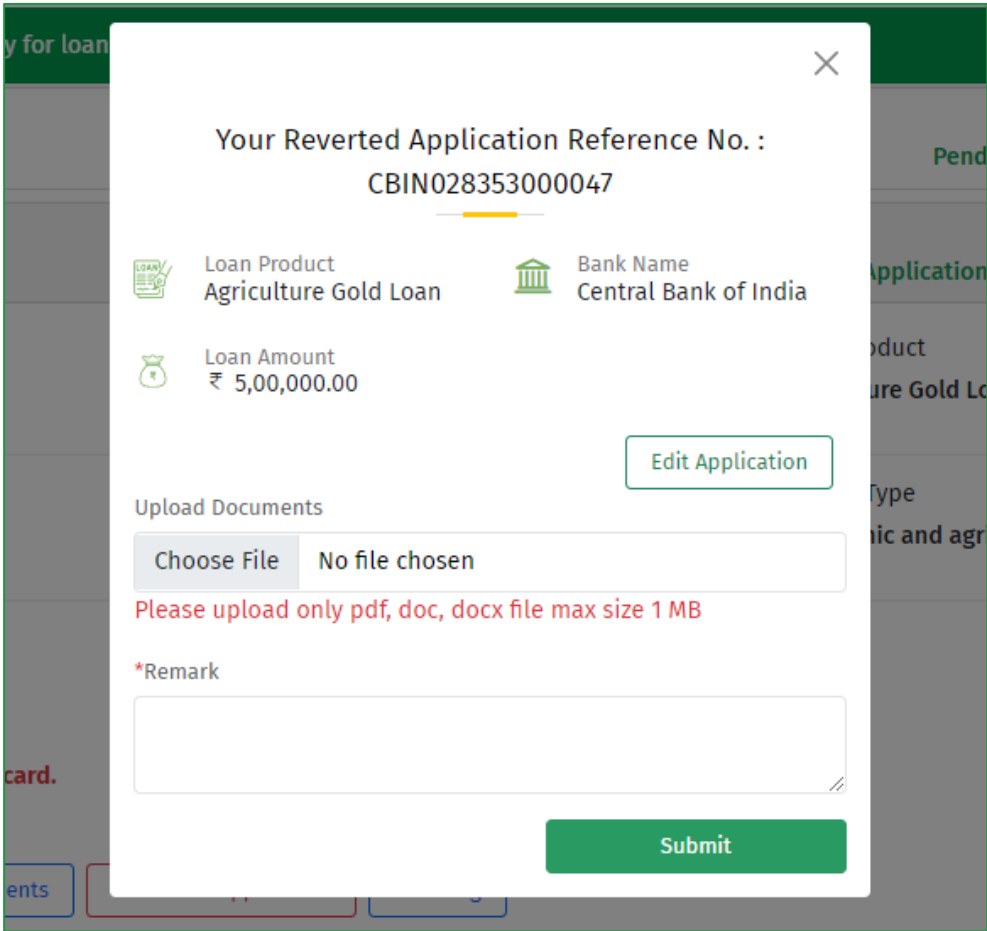
Figure 4-6 Application Reverted by Bank Manager



Figure 4-7 Compliance of Reverted application

## 4.3 CANCEL APPLICATION

Applied applications can be cancelled at any time prior to the approval/rejection of the application by the bank authority. To cancel a loan application form, go to the list of the previous loan application form and click on the loan application, a button will appear for cancellation of the loan application. Refer Fig. 4-1.

On click of the cancel button, a screen will appear (Refer Fig. 4-4). Provide remarks for cancellation and click on the Cancel Application.

On click of the Cancel Application, another pop-up will appear for confirmation if you want to cancel the loan application form then, click on the Confirm button else click on the Back button.

## 4.4 TRACK APPLICATION

To track for the status of the loan application, click the Track Status link at the top menu. This will navigate you to the following screen, refer Fig. 4-8.



Figure 4-8 Track Status

Referring to Fig. 4-8, in the area highlighted, to get the application status, enter the Application Reference Number in the area highlighted and click the Submit button.

On submitting the application reference number, you will get the details of the application along with its status. Refer Fig. 4-9.

Click the View Details option to get the application preview details as shown in the figure below, i.e. Fig. 4-9
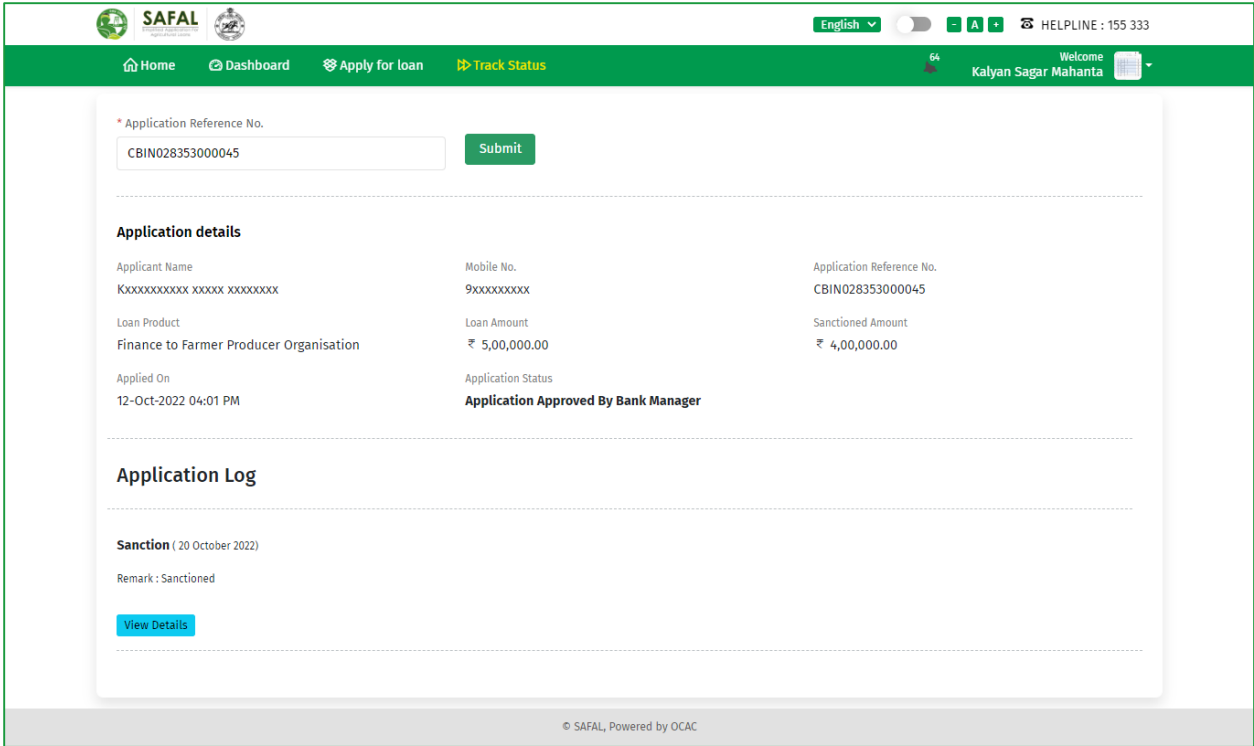
Figure 4-9 Track application details

# 5. SIGN-OUT

To move out of the account of the logged-in user, click the Sign-out option. Refer Fig. 5-1
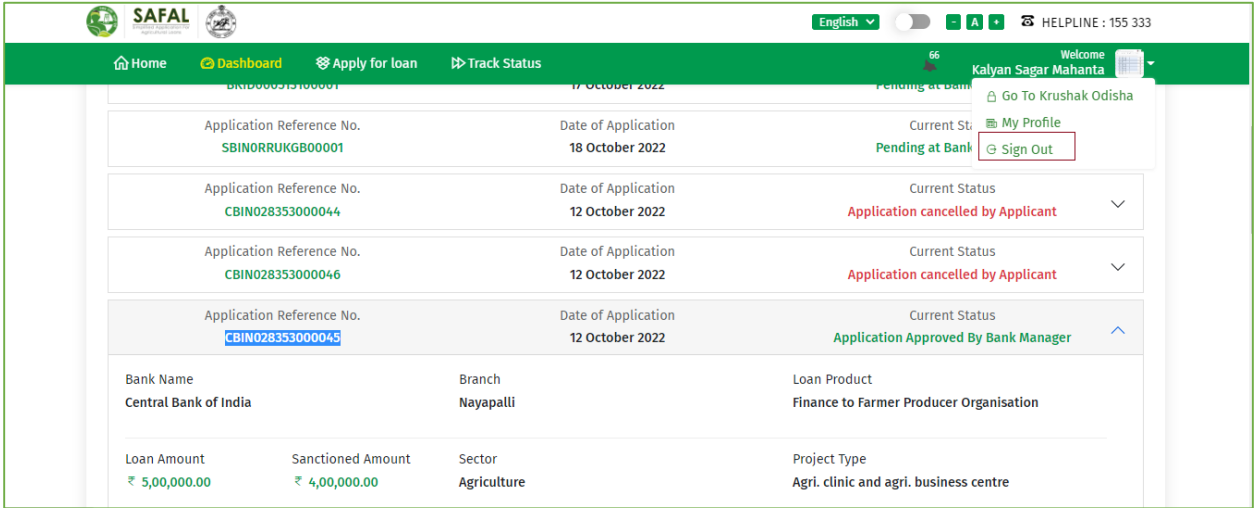


Figure 5-1 Sign out