

Jeevan Deep Building,  
Parliament Street, New Delhi,  
Dated: 12 April, 2022

To

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

**Subject: "Kisan Bhagidari Prathmikta Hamari Campaign"- A sprint campaign of Kisan Credit card (KCC) saturation drive during the period from 24.04.2022 to 01.05.2022- reg.**

Madam/Sir,

As you are aware, a special KCC saturation drive was launched on 12th February, 2020 to cover all the PM Kisan beneficiaries under the ambit of KCC. Thereafter, the KCC saturation drive was made part of the Atmanirbhar Bharat Package with the objective to cover 2.5 crore farmers including Fishermen and Dairy farmers with a credit boost of ₹ 2 lakh crore.

2. Government of India through Department of Agriculture & Farmers Welfare (DA&FW) has decided to launch a sprint campaign, "किसान भागीदारी प्राथमिकता हमारी" from 24.04.2022 to 01.05.2022 to provide KCC to the left over farmers including PM-Kisan beneficiaries within the ongoing saturation drive.
3. In this regard DACFW has issued detailed instructions alongwith SOP to all States and UTs vide letter dated 10<sup>th</sup> April, 2022 (copy enclosed for ready reference).
4. In terms of the SOP for the sprint campaign, while local administration including the Panchayat Secretary/Sarpanch will be primarily responsible for sourcing of applications. Banks will also supplement their efforts by sourcing applications through BCs/Bank Sakhi network to ensure success of the campaign.
5. In view of the above backdrop, you are requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible left over farmers including PM-Kisan beneficiaries and make the sprint campaign a success.

Yours faithfully



(Chandragupt Shaurya)

Under Secretary to the Govt. of India

Phone No.23747189

e-mail : acsec-bkg@nic.in

Encl as above

Copy to

Joint Secretary, Department of Agriculture & Farmers Welfare,  
Krishi Bhawan , New Delhi-w.r.t OM No. 1-4/2022-Credit-I dated 10<sup>th</sup> April, 2022

No. 1-4/2022-Credit-I  
Government of India  
Ministry of Agriculture and Farmers Welfare  
Department of Agriculture and Farmers Welfare  
(Credit Division)  
\*\*\*

Krishi Bhawan, New Delhi  
Dated the 10<sup>th</sup> April 2022

**Office Memorandum**

**Sub: “किसान भागीदारी प्राथमिकता हमारी (Kisan Bhagidari Prathamikta Hamari) Campaign” - A sprint campaign of Kisan Credit Card (KCC) saturation drive during the period from 24.04.2022 to 01.05.2022 - reg.**

The undersigned is directed to say that Government of India had launched a saturation drive of Kisan Credit Card to cover all the PM KISAN beneficiaries from 06.02.2020. Further, this drive has been made a part of Atmanirbhar Bharat to cover more farmers under KCC.

2. Recently, Government of India has decided to launch a campaign namely “Kisan Bhagidari Prathamikta Hamari” with a view to facilitate farmers in getting benefits of the ongoing schemes which includes KCC also.


3. It has been decided that a sprint campaign may be conducted from 24.04.2022 to 01.05.2022 to provide KCC to left over farmers under Kisan Bhagidari Prathamikta Hamari within the ongoing saturation drive.

4. Department of Panchayati Raj is going to organize a special Gram Sabha in all the Gram Panchayat's on 24.04.2022 which will also be addressed by Hon'ble Prime Minister. Therefore, it has been decided that this campaign will also be kick-started from 24.04.2022 in this special Gram Sabha.

5. Detailed instructions along with SOP of the drive has already been issued to all the State/UTs (copy enclosed).

6. As the banking sector falls under the administrative control of Department of Financial Services, hence, DFS is requested to reiterate the SOP and issue suitable instructions to all the banks to run the above said campaign and make it successful.

Encl. As above.

  
(Ritesh Chauhan)  
Joint Secretary to Government of India  
Telephone: 23074701,  
Email: ritesh.chauhan@gov.in

To,  
The Secretary,  
Department of Financial Services,  
Jeevan Deep Building,  
Parliament Street, New Delhi.

**Copy for similar necessary action:**

Chairman, NABARD, Mumbai.  
CGM, FIDD, Reserve Bank of India, Mumbai.

No. 1-4/2022-Credit-I  
Government of India  
Ministry of Agriculture and Farmers Welfare  
Department of Agriculture and Farmers Welfare  
(Credit Division)

\*\*\*

Krishi Bhawan, New Delhi  
Dated: 10<sup>th</sup> April 2022

To

1. Chief Secretaries, All States/UTs Govts.
2. Principal Secretaries of Agriculture of all the State Govts and UTs

**Subject: "किसान भागीदारी प्राथमिकता हमारी(Kisan Bhagidari Prathmikta Humaari) Campaign" – 'A sprint campaign' of Kisan Credit Card (KCC) saturation drive during the period from 24.04.2022 to 01.05.2022 - reg.**

Sir/Madam,

As you aware that Government of India had launched a saturation drive of Kisan Credit Card to cover all the PM KISAN beneficiaries from 06.02.2020. Further, this drive has been made a part of Atmanirbhar Bharat to cover more farmers under KCC.

2. Recently, Government of India has decided to launch a campaign namely "Kisan Bhagidari Prathmikta Hamari" with a view to facilitate farmers in getting benefits of the ongoing scheme which includes KCC also.

3. It has been decided that a sprint campaign may be conducted from 24.04.2022 to 01.05.2022 to provide KCC to left over farmers under Kisan Bhagidari Prathmikta Hamari within the ongoing saturation drive.

4. Department of Panchayati Raj is going to organize a special Gram Sabha in all the Gram Panchayats on 24.04.2022 which will also be addressed by Hon'ble Prime Minister. Therefore, it has been decided that this sprint campaign will also be kick-started from 24.04.2022 in this special Gram Sabha along-with other agenda of the meeting.

5. Detailed instructions along with SOP of the drive are enclosed. It is therefore, requested that suitable instructions may be issued to all the concerned departments and functionaries to mobilize farmers for KCC Saturation drive during nation-wide special Gram Sabha to be organized on 24.04.2022 and during campaign period.

Encl. As above.

Yours faithfully

(Ritesh Chauhan)

Joint Secretary to Government of India  
Telephone; 23074702, 23074701  
Email: ritesh.chauhan@gov.in

Copy for information:

1. Principal Secretary to the Prime Minister, PMO, South Block New Delhi.
2. Private Secretary to Hon. Minister for Agriculture and Family Welfare
3. Principal Secretaries to the Chief Ministers of States.
4. Addl. Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi
5. Sr. PPS to Cabinet Secretary.



सत्यमेव जयते

# **Standard Operating Procedure (SOP)**

**Kisan Credit Card Saturation Drive**

**under**

**Kisan Bhagidari Prathmikata Hamari Campaign**

**From 24<sup>th</sup> April to 1<sup>st</sup> May 2022**

**Department of Agriculture and Farmers Welfare  
Ministry of Agriculture & Farmers Welfare  
Government of India  
Krishi Bhavan, New Delhi-110001**

# Kisan Bhagidari Prathmikta Hamari Campaign

Standard Operating Procedure (From 24<sup>th</sup> April to 1<sup>st</sup> May 2022)

## 1. About the Campaign:

- a. **Name of the Campaign:** A sprint campaign of KCC saturation drive under Kisan Bhagidari Prathmikta Hamari campaign
- b. **Period of the Campaign:** From 24<sup>th</sup> April to 1<sup>st</sup> May 2022
- c. **Aims of the Campaign:**
  - I. To facilitate all farmers in getting benefits of the ongoing schemes especially Kisan Credit Card scheme.
  - II. A sprint campaign to be conducted from 24<sup>th</sup> April to 1<sup>st</sup> May 2022 by the banks in coordination with the District Administration, line departments, NABARD, and local self-government functionaries to mobilise potential KCC beneficiaries and sanctioning of KCC by banks/financial institutions through its network of BCs, Bank Sakhis, agents etc.
  - III. To mobilise the potential farmers through special Gram Sabha on 24th April, 2022 specially to saturate PM KISAN beneficiaries with KCC.
  - IV. To enrol maximum number of farmers/PM KISAN beneficiaries under all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries).
  - V. To cover all eligible farmers under the various social security schemes (PMSBY/PMJJBY/APY) of the PMJDY programme.

## d. Participating Entities

- i. **Banks:** All Rural/Semi-Urban branches of Commercial Banks, RRBs and Co-operative Banks including Primary Agriculture Credit Societies (PACS) and NABARD.
- ii. **Govt departments:** District Administration, Line departments (Agriculture, Animal Husbandry, Dairy & Fisheries), Revenue Dept. including Patwaris/Village Accountants, Local Self Govt. Dept including Panchayat Secretaries etc.
- iii. **Other Entities:** Gram Sabha, Financial Literacy Centres (FLCs), Bank Sakhis/Business Correspondents, Common Service Centres (CSC) etc.

## e. Coordinators:

- i. **National Level:** Head Office of NABARD under the general guidance of DA&FW, GoI. Head Offices of Banks shall coordinate all activities of respective Banks under the campaign at the national level.
- ii. **State/UT Level:** SLBC/UTLBC Convener along with State Office of NABARD and State Agri Dept.
- iii. **District Level:** District Administration, Lead District Manager and District Development Manager (DDM) of NABARD.
- iv. **Block Level:** BLBC Convener along with Block level officers of State/ UT Govt.



## 2. Activities and Timelines of the Campaign

Sr. No.	Activities	Responsibility	Timelines (To be done by)
1	DA&FW to issue instructions to all Banks/State/UT Governments regarding the campaign with a copy to RBI and NABARD.	DA&FW	10 <sup>th</sup> April, 2022
2	NABARD to reiterate the instructions regarding the campaign to all Banks, RRBs and Co-operative Banks along with a reporting mechanism for monitoring the progress.	NABARD	11 <sup>th</sup> April 2022
3	Head Offices of all Banks to issue a circular to their branches regarding the campaign detailing, its objectives, modalities and general bank specific guidelines.  All banks may direct their Field Functionaries / Business correspondents / Bank Sakhi etc. to liaise with panchayat officials to get maximum enrolment during the campaign period and attend the Special Gram Sabha on 24th April and help in maximum enrolment of left out PM-KISAN Beneficiaries with KCC.  All the banks may put out a standee/display at branch level displaying the general info & process of getting Kisan Credit Card.	Banks	12 <sup>th</sup> April 2022
4	HO of all Banks and NABARD to hold VCs with their Regional Offices to sensitise them regarding the campaign.	Banks and NABARD	12 <sup>th</sup> April 2022
5	All Banks shall ensure that the one-page simplified form for PM KISAN beneficiaries (copy enclosed) is available with all their branches and on their website.	Banks	11 <sup>th</sup> April 2022
6	State/UT Rural Development Department to issue instructions to the functionaries at the Panchayat level to inform the farmers about the saturation drive. SLBC/UTLBC Convener to liaise with the concerned officials to ensure this.	State/UT	11 <sup>th</sup> April 2022
7	DA&FW will share potential farmer list with LDMS through NABARD.	DA&FW	12 <sup>th</sup> April 2022
8	SMS in local languages pertaining to the campaign will be sent to the mobile number seeded to the PM KISAN beneficiary accounts requesting the farmers to attend Gram Sabha for getting benefit of KCC for accessing concessional institutional credit.	DA&FW	15 <sup>th</sup> , 20 <sup>th</sup> , 23 <sup>rd</sup> , 26 <sup>th</sup> & 28 <sup>th</sup> April 2022
9	DC/DM to issue instructions to all Patwaris/Village Accountants and Revenue Officers to attend as many as KCC camps as possible with land records and give relevant record to applicant farmers on the spot.	DC/DMs (State/UT)	13 <sup>th</sup> April 2022
10	LDM to electronically transfer the list to concerned rural	DCC (LDM)	14 <sup>th</sup> April 2022

*[Handwritten signature]*

	bank branches. Branch Managers of rural banks to take print out of the list and distribute to BCs, Bank Sakhis, Agents etc in physical form for mobilising farmers during the campaign period.		
11	District Nodal Officers (PM Kisan) to extract list of potential beneficiaries of KCC from PM Kisan Portal and electronically share it with BDO at block level  BDO to download the list, take print out and handover Panchayat -wise list to Panchayat Secretaries	DC/BDO	15 <sup>th</sup> April 2022
12	State Government to write letters to MLAs and MPs for participation in the Gram Sabha on 24 <sup>th</sup> April and KCC camps during the campaign period	State Government	15 <sup>th</sup> April 2022
13	SLBC/UTLBC Convener and the State Heads of NABARD to meet/liaise with the Agri. Production Commissioner/Agri Secretary of the State/UT for issuing necessary instructions to the line departments for participating in the sprint campaign and to appoint State Nodal Officer & District Level Nodal Officers for the campaign.	SLBC/UTLBC and NABARD	15 <sup>th</sup> April 2022
14	LDM along with DDM, NABARD to meet/liaise with the District Magistrate/Collector for ensuring participation of the Govt officials at the district level and Panchayati Raj institutions at the local level. Further, the date for the special DCC meeting to be finalised in consultation with the District Magistrate/Collector. In the DCC meeting presence of district level Nodal Officers of the Agriculture, Animal Husbandry, Fisheries and Dairy departments shall be ensured by the district administration.	LDM and DDM NABARD	16 <sup>th</sup> April 2022
15	State In-charge of NABARD to coordinate VC by APC/Principal Secretary of concerned State dept. with Deputy Commissioners, co-ordination departments and all other concerned departments to sensitise the Bank/Govt officials regarding the campaign and to kickstart the sprint campaign in all districts.	State Govt/ NABARD	20 <sup>th</sup> April 2022
16	The Farmers who do not have KCC will be mobilized to fill the form by Sarpanch/Pradhan. Sarpanch/Pradhan will ensure for maximum filling of forms and farmer participation in Gram Sabha on 24 <sup>th</sup> April 2022 and remaining forms will be filled from 25 <sup>th</sup> April to 1 <sup>st</sup> May 2022.	Sarpanch/State/UT	on an ongoing basis till end of the campaign period.
17	DC/DM to hold a Press Conference at the district head quarter duly coordinated by the LDM and DDM, NABARD.	DC/DM	22 <sup>nd</sup> April 2022
18	DCC to carry out overall co-ordination and supervision	DCC	on an ongoing

*[Handwritten signature]*



	of the campaign at the district level.		basis till end of the campaign period.
19	Adequate publicity on an ongoing basis for the campaign shall be jointly done/ensured by District Collector/LDM/DDM NABARD. Necessary publicity materials to be prepared in local language for the purpose.	DC/DM, LDM, DDM and NABARD	till end of the campaign period
20	DDMs of NABARD along with LDMs to create awareness through farmers clubs, FPOs, PACS, discussions in DCC/BLBC and all available for a.	DDM, NABARD	on an ongoing basis till end of the campaign period.
21	The District Nodal Officers of Animal Husbandry Department/ Fisheries Department already identified for the KCC (Animal Husbandry & Fisheries) campaign to regularly coordinate with LDM during the campaign period to enlist more beneficiaries under the respective KCC schemes through their own KCC structures.	District Officers of Animal Husbandry and Fisheries department	on an ongoing basis.
22	Rural Bank branches and Financial Literacy Centres (FLCs) to organise special financial literacy camps to familiarise farmers regarding the campaign and the various credit schemes, especially the KCC Schemes, and also the Social Security Schemes (PMSBY, PMJJBY & APY). Financial assistance for this (@ maximum of Rs. 6000 per camp in Special Focus Districts (SFDs) & Rs 5000 in other districts) can be availed from NABARD as per the FIF guidelines.	Bank	on an ongoing basis.
23	For new enrolments under PMSBY & PMJJBY, incentives can be claimed from NABARD in SFDs as per FIF guidelines.	Bank	on an ongoing basis.
24	LDM jointly with DDM to ensure active involvement of Panchayat Secretaries, Patwaris/Village Accountant and Agriculture Dept. Officials in contacting potential farmers and motivating them to come to the bank with copies of land record and for filling up the one page for sanction of KCC limit.	LDM/DDM, NABARD	on an ongoing basis till end of the campaign period.
25	State Govt Officials (APC/Agri Secretary) along with SLBC Convener and State Head of NABARD to hold regular VCs with District Collectors, Line Department Officials, LDMs & DDMs to review the progress of saturation drive.	Agriculture Department of State/UT & Bank/SLBC & State office of NABARD	on an ongoing basis till end of the campaign period.



### Stakeholder's responsibility (Please refer points)

S. No.	Stakeholder	Point No.
1.	NABARD	2, 4, 5, ,13, 15, 19, 23, 24, 25
2.	Banks	3, 4, 5, 6, 22, 23, 24, 25
3.	State/UT Government	6, 7, 12, 15, 16, 18, 24, 25
4.	DA&FW	1, 4, 7, 8, 9
5.	DC/DM	9, 17, 25
6.	DCC	10,18,19,25
7.	SLBC/UTLBC	13, 25
8.	Sarpanch	16
9.	District Officers of Animal Husbandry and Fisheries department	21

### 3. General Guidelines

- a) List of potential PM KISAN beneficiaries who do not have KCC from the same bank branch will be shared with LDMs through NABARD to rural bank branches and also through DC and BDO to Panchayat Secretaries. The village Sarpanch, Bank Sakhi attached with the bank under NRLM, Business Correspondent mapped to the bank/branch and any other Field Functionaries of the Bank will go in the field to motivate such farmers for coming to the nationwide Gram Sabha being held on 24.04.2022 to kick start the sprint campaign. Subsequently they can be guided to visit the bank branch for getting KCC sanctioned by the bank branch. The workflow for handling beneficiary list delivery to different agencies has been detailed-out in attached Process flowcharts.
- b) All PM KISAN beneficiaries shall have to fill a one-page simplified form giving their details of land record, crop details and a declaration that they have not availed benefit of KCC from any other branch. This one-page simplified form is only for PM KISAN beneficiaries and is available on website of all Scheduled Commercial Banks SCBs), website of this Department ([www.agricoop.gov.in](http://www.agricoop.gov.in)) as well as on the PM KISAN portal [www.pmkisan.gov.in](http://www.pmkisan.gov.in)) (copy attached).
- c) A scrutiny of the applications will be conducted by the bank branches as per the standard checklist of the bank and applications found complete in all respects will be accepted by bank branches with a proper acknowledgement to the applicant and in-principal sanction of KCC will be issued.
- d) Those PM Kisan beneficiaries whose credit limit is within Rs.1.6 lakh shall be straight away issued a KCC with approved sanction limit on providing the desired information in the form. Those beneficiaries whose limit as per land area and crop grown is more than Rs. 1.6 lakh shall be given in principle sanction of KCC limit, but credit limit will be disbursed only on completion of legal formalities for mortgage. Basically, all PM KISAN beneficiaries would

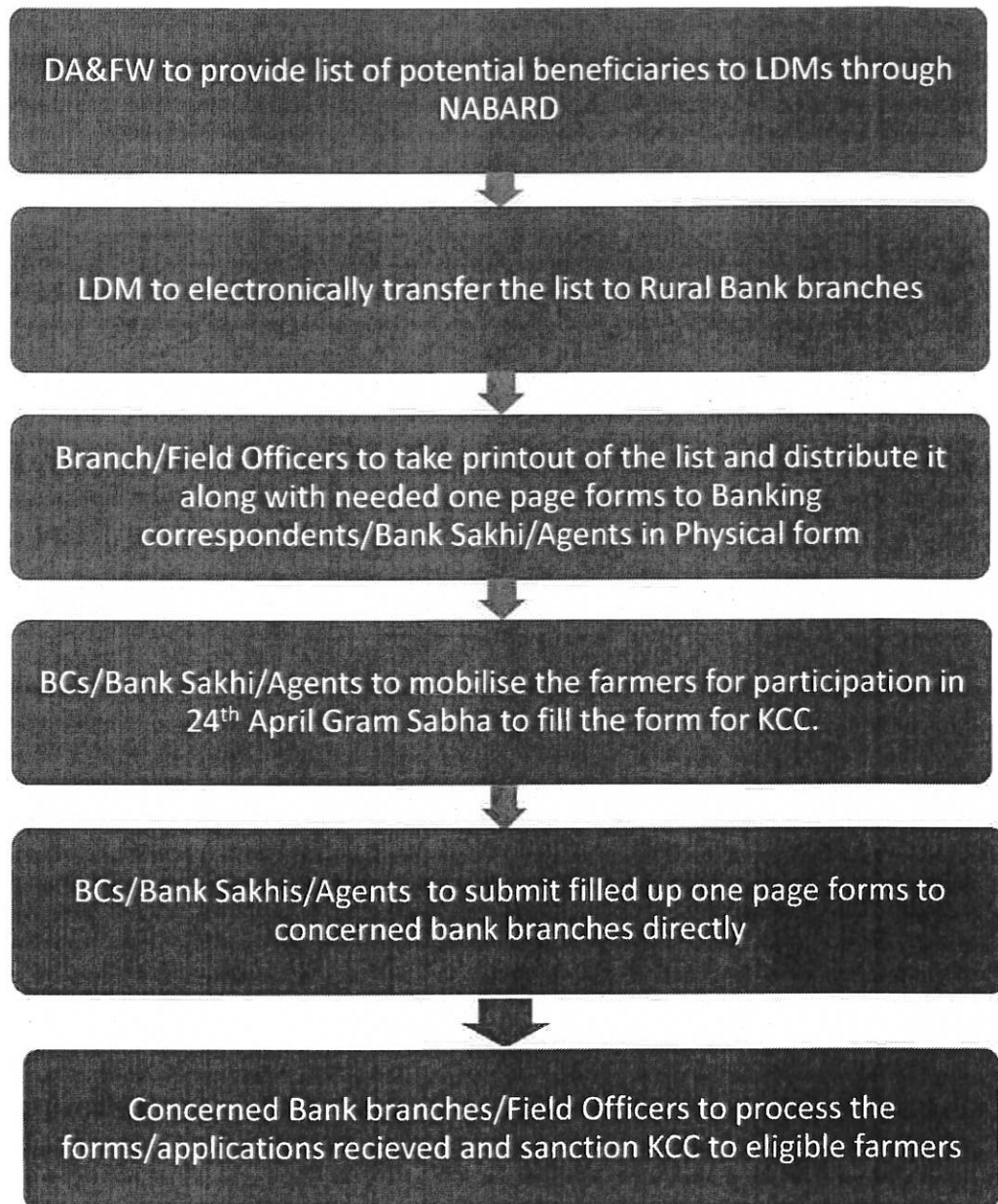


be in-principle auto approved for issuance of KCC and eligible credit limit shall be sanctioned subject to completion of simple formalities as detailed above.

- e) An acknowledgement with running number for accepted applications shall be issued to all applicants and a record of the same will be maintained.
- f) Daily Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the DM/DC, SLBC, State office of NABARD for monitoring purpose and concerned Nodal Officers for communicating the status to the applicants. Separate monitoring format will be provided for daily updates.
- g) The process of filling up a form for PM KISAN beneficiaries (one-page simplified form) and other left-over farmers through Common Service Centres (CSC) has also been activated, willing farmers can visit these centres for easy enrolment under KCC and sanction of credit limit.
- h) Further, adequate publicity may be given for all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries) and also to the social security Schemes (PMSBY, PMJJBY and APY) for enrolling maximum number of farmers under these schemes.
- i) The applications shall be received directly at the bank branches and also through the Nodal officers from eligible farmers for Agriculture, Animal Husbandry and Fisheries activities, through District Agriculture/Horticulture offices, District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions, PACS and CSC etc. These applications will be further processed by the concerned bank branches who will sanction KCC to eligible farmers.
- j) The Sprint Campaign is required to be conducted by all bank branches in a business-like manner and will be totally result oriented, focusing on KCC sanctions and credit linkage of farmers.
- k) Every bank to publicize the campaign in their social media accounts by tagging DA&FW (@AgriGoI), PIB (@PIB\_India), DFS (@DFS\_India) and NABARD (@NABARDOnline) for retweeting.
- l) State Governments to form WhatsApp groups of State & Distt. Nodal Officers to get regular updates on status of issue of KCCs to the beneficiaries.

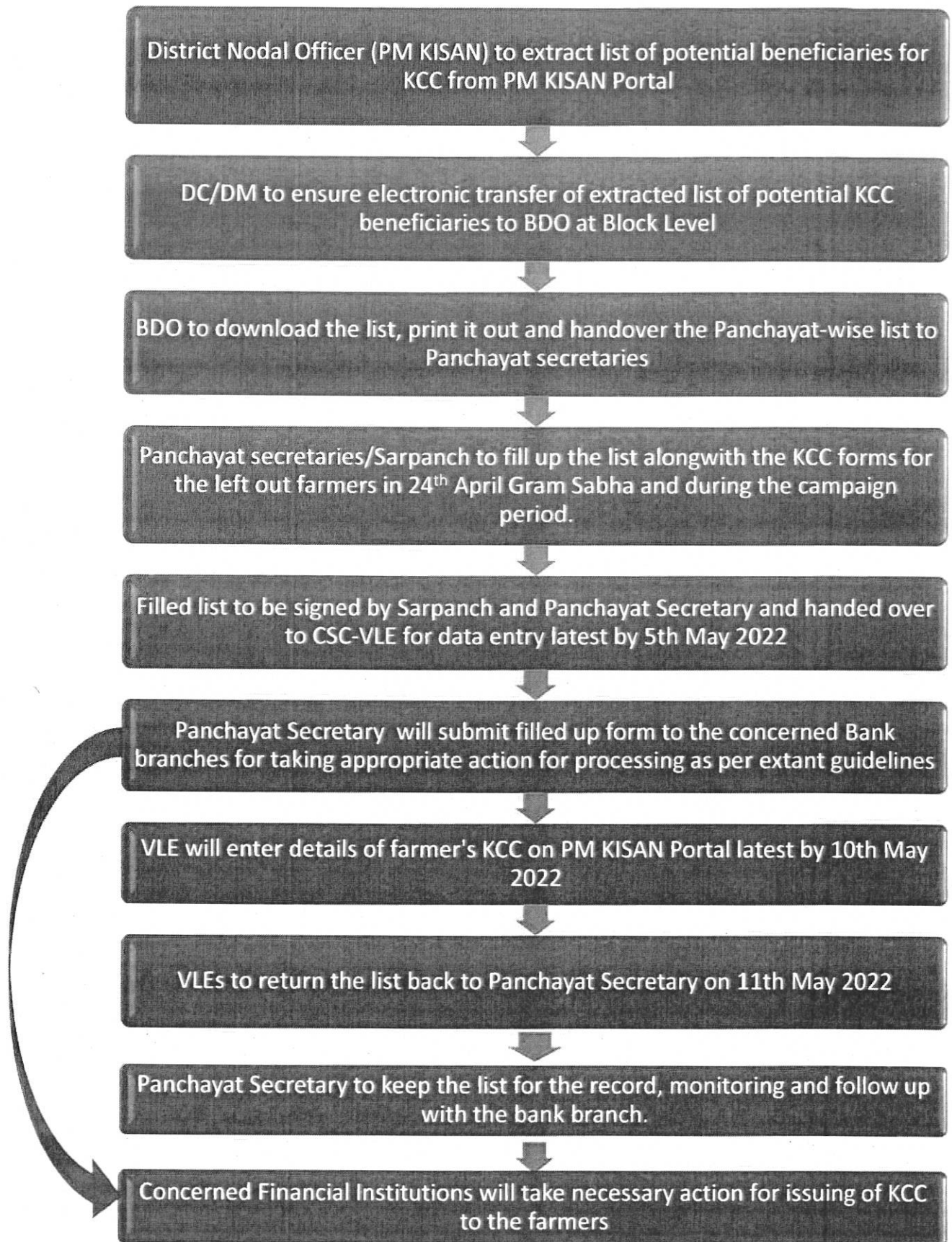


## Process Flowchart for KCC Campaign Through Banks/FIs



*[Handwritten signature]*

## Process Flowchart for KCC Campaign through PRI



*[Handwritten signature]*

Name of Bank.....  
Branch.....

To:  
The Branch Manager  
.....

**LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT FOR PM-KISAN BENEFICIARIES**

**A. For office use:**

Application Sl.No.	Category	SF	MF	Others

**B. Type of KCC/ Amount of loan required: (Please tick (✓) the appropriate box)**

<input type="checkbox"/> Issue of fresh KCC	<input type="checkbox"/> Enhancement of existing limit	<input type="checkbox"/> Activation of inoperative KCC account
Amount of Loan required		

**C. Particulars of the applicant(s):**

Name of the Applicant					
Account No (PM Kisan Beneficiary*)					
If not covered under Pradhan Mantra Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), consent for Auto Debit for coverage under these two schemes.	Name of scheme	Annual Premium	Sum Assured	Consent (Please tick (✓) the appropriate box)	
	PMSBY	Rs.12/-	Rs.2 lakh	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	PMJJBY	Rs.330/-	Rs. 2 Lakh	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Amount to be debited from PM-KISAN account :- Rs.12/- per annum for PMSBY and Rs.330/- per annum for PMJJBY					

\*The KYC and other details of the applicant will be accessed from this account

**D. Details of existing loans, if any:**

Bank/ Co-operative Banks/ Other Sources	Branch Name	Facility (KCC/ATL)	Outstanding (Rs.)	Overdues, if any (Rs.)

**E. Particulars of total land holdings of the applicant and crops:**

Name of the Village	Survey/ Khasra No.	Title			Area in acres	Name of crop to be Grown		
		Owned	Leased	Share Cropper		Kharif Crops	Rabi Crops	Other Crops

**F. KCC to Fisheries and Animal Husbandry Farmers:**

Name of Village	Total productive Dairy Animals	Total Sheep & Goat	Total Pigs	Total Poultry	Others
Inland Fisheries & Aquaculture			Marine Fisheries & Mariculture		

**G. Security Proposed to be offered:**

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

**H. Declaration:**

I/ We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. I/ We hereby declare that I/We have not availed KCC from any other bank branch.

Signature/ Thumb impression of Borrowers

**Acknowledgement**

Received the loan application from Shri/Smt.....  
residence of .....  
on ..... for the purpose of opening of KCC account.

Date:

Signature of Officer