|  |  |  |
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| **Procedure to sanction limit under KCC for study purposes** | | |
| RBI/2018-19/10 FIDD.CO.FSD.BC.No.6/05.05.010/2018- 19 July 4, 2018 | | |
| **A.     Small farmer cultivating multiple crops in a year** | | |
| **A.    Land holding : 1 acres** | | |
| B.              Cropping Pattern | |  |
| Rabi Crop Season - 1 acre (as per Scale of finance) Cost of cultivation of 1 acre of Potato (Highest Rate in list of crops) : ₹. | | 47000.00 |
| Kharif Crop Season- Other Vegitables : ₹. | | 42000.00 |
| **Crop loan Component** | | 89000.00 |
| Add : 10% towards post-harvest / household expense / consumption | | 8900.00 |
| Add : 20% towards farm maintenance | | 17800.00 |
| **Total Crop Loan limit for 1st year** | | **115700.00** |
| Add : 10% of the limit towards cost escalation / increase in scale of finance | 11570.00 | 11600.00 |
| **Loan Limit for 2nd year** | | **127300.00** |
| Add : 10% of the limit towards cost escalation / increase in scale of finance | 12730.00 | 12700.00 |
| **Loan Limit for 3rd year** | | **140000.00** |
| Add : 10% of the limit towards cost escalation / increase in scale of finance | 14000.0 | 14000.00 |
| **Loan Limit for 4th year** | | **154000.00** |
| Add : 10% of the limit towards cost escalation / increase in scale of finance | 15400 | 15400.00 |
| **KCC Loan Limit for 5th year/per acre** | | **169400.00** |
| **Say** | | **170000.00** |

**Annexure – 35.2**

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| **S. No.** | **District** | **Village** | **Banks operating in the village** | **Over Financing** |
| 1 | AMRITSAR | HARSHA CHHINA | HDFC BANK | No |
| SBI | No |
| PGB | No |
| PNB | No |
| 2 | FARIDKOT | GOLEWALA | BoI | No |
| CANARA BANK | No |
| **HDFC BANK** | **Yes** |
| PSB | No |
| PNB | No |
| SBI | No |
| UBI | No |
|  | | | | |
| 3 | FATEHGARH SAHAB | CHUNNI KALAN | **BoM** | **Yes** |
| PSB | No |
| UCO Bank | No |
| **PNB** | **Yes** |
| SBI | No |
| FCCB | No |
| 4 | GURDASPUR | KALANAUR | PNB | No |
| **PGB** | **Yes** |
| PSB | No |
| **SBI** | **Yes** |
| UBI | No |
| CBI | No |
| COOP Bank | No |
| HDFC BANK | No |
| ICICI BANK | No |
| **Axis bank** | **Yes** |
| 5 | HOSHIARPUR | HARSHA CHAGGRAN | Co-Op Soc. | No |
| PNB | No |
|  |  |  |  |  |
| 6 | JALANDHAR | LAMBRA | **PSB** | **Yes** |
| PNB | No |
| SBI | No |
| CANARA BANK | No |
| AXIS BANK | No |
|  |  |  |  |  |
| 7 | MUKTSAR | DODA | SBI | No |
| Co-op Bank | No |