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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 |