

I] Prudential norms for Farm Loans –

The RBI vide letter No.DBOD.BP.BC.102/21.04.048/2003-04 dated 24-6-04 informed that the current prescription of not exceeding two half years is inadequate for income recognition, asset classification and provisioning of all direct agricultural advances. In order to align the repayment dates with harvesting of crop, it has been decided that w.e.f. 30-9-04, the following norms will be applicable to all direct agricultural advances –

- a. A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons.
- b. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.

For the purpose of these guidelines, long duration crops would be crops with crop season longer than one year and crops, which are not long duration crops, would be treated as short duration crops. The duration of the crop [period up to harvesting] has to be discussed and determined in the SLBC.

As per the Package of Practices published by University of Agricultural Science, the duration of different crops is furnished in the **Annexure-XX**.

MINUTES –

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As per the Package of Practices published by University of Agricultural Science, the duration of different crops as furnished in the **Annexure-XX** was approved. Crop loans extended to Coffee, Traditional/Non-traditional

plantation/horticulture be treated as short term loans since the interval between two peak harvests does not exceed one year.

In case of KCCs, where aggregate credit limit is sanctioned to cater to the needs of different seasonal crops, the due date may be considered as 30th June of succeeding year for the cumulative disbursements made during the particular financial year.

ANNEXURE - XX

DURATION OF IMPORTANT CROPS

Sl No	Name of the Crop	Variety	Duration [days]
1	Paddy	Jaya	145
		Mandya Vijaya	145
		Prakash	145
		IR 20	135
		Mangala	125
		Karnataka Hybrid	135
		Rashi	125
		Intan	165
		Hemavathi	170
2	Hybrid Jowar – Shaktiman	CSH 5	115
		CSH 9	120
		CSV 4	120
		Rabi Jowar	130
		Ganga	125
		Deccan	115
		Amber Pop Corn	110
3	Ragi	Indaf 8	125
		MR 1	125
		Indaf 9	105
		MR 2	130
4	Wheat	HD 2189	110
		DWR 16 [Keerthi]	110
		DWR 39	110
5	Shaktiman Sajje	WCC 75 & PHVB 910	90
6	Bajra [Navane]	RS 118 & K 221 – 1	100
7	Haraka	PSC 1 & JNK 364	110
8	Red Gram	Hyderabad 3 C	200
		TTB 7	210
		ICPL 87	120
9	Green Gram	PS 16, Pusa Baisaki & PDM 84-178	70
10	Black Gram	Karagaon	90
		T 9	80
11	Cow Pea	C 152	100
		TVX 944 & KBC 1	95

12	Bengal Gram	Annigeri1	100
13	Broad Gram	Hebbal 1	110
14	Soya Bean	Hardi	110
		KHSB 2	120
		Monetta	85
		KB 79	92
15	Horse Gram	KBH 1	100
16	Ground Nut	ICGS 11	125
		TMV 2	120
		JL 24	120
		DH 3-30	105
17	Safflower	Annigeri 1 & A 300	120
18	Sun Flower	BSH 1 [Hybrid]	95
		KBSH 1 [Hybrid]	100
19	Niger	No.71	80
20	Sesamum	TMV 3	90
		Navile 1	105
		T 7	95
21	Castrol	NPH 1	130
		Roji [dry land]	240
		JCH 4 – Hybrid	180
22	Cotton	Sharada	165
		Jayadhar	230
		Varalakshmi	200
		Jayalakshmi	200
		DHB 105	180
23	Virginia Tobacco	VFC Special	170
		Bhavya	170
24	Sugar Cane	CO 419	16 months
		CO 62175	14 months
		B 37172	16 months
		CO 7804	14 months
		COC 671	11 months
25	Potato	Kufri Badshah	100
		Kufri Chandramukhi	95
		Kufri Jyothi	100
		Kufri Sindhuri	125
26	Chillies	Byadagi, Mysore, NP 46A, G 3, Pusa Jwala	18 to 20 weeks
27	Coriander		100

Coffee may be treated as short duration crop since the production cycle is less than a year [inclusive of vegetative and reproductive phases]. This has also been recommended by Chikmagalur & Madikeri District Consultative Committees.