

FAQ No	FAQ	Answer
FAQ1	What are overall steps in crop loan waiver	<p>Kindly read GO for details and any doubt. Briefly, six steps</p> <ol style="list-style-type: none"> (1) CBS gives data on crop loan (2) crop loan data put in branch login in CLWS s/w (3) Manager verifies and confirms the data (4) Farmer approaches and gives AADHAAR, RATION CARD and Land Sy. No information in Self Declaration (5) Software deduplicates using AADHAAR, RATION CARD, RTC and checks eligibility and (6) ELIGIBLE FARMERS get waiver upto Rs 2 lakh per family remitted into their loan account via NPCI
FAQ2	Can Manager or Branch edit or modify entries in Form 95?	<p>Except for CRITICAL FIELDS which CBS alone can give or edit; other fields in Form 95 can be entered by Branch. This functionality will be enabled from 1.12.2018</p>
FAQ3	Loan Account missing in CLWS Software	<p>Software puts in each branch login crop loans as received from CBS of Bank. If any loan account is missing then CBS has not sent that crop loan. In such a case CBS will have to send the updated data of crop loan.</p>
FAQ4	Branch Name Missing in CLWS S/W	<p>CLWS S/W creates login based on IFSC sent by CBS. If there are no crop loan of a branch in data sent by CBS then such a Branch will not have login. Else if CBS has sent wrong IFSC of a branch then also the login may not be there. The issue has to be solved by CBS sending correct data of missing branch.</p>
FAQ5	What is the deciding date for crop loan waiver	<p>The crop loan outstanding as on 31.12.2017 and its category as on the said date (31.12.2017) shall decide the eligibility and the amount of crop loan waiver that outstanding loan will receive (subject to upper limit of Rs 2 lakh per family)</p>

FAQ6	Is loan sanctioned before 1.4.2009 eligible for crop loan waiver	NO
FAQ7	Which Crop Loan is eligible for waiver?	Only short term crop loan to individual farmer sanctioned on or after 1.4.2009 and outstanding as on 31.12.2017 is eligible
FAQ8	Why VERIFICATION of Form 95 to be done by Manager?	This is necessary to ensure that all crop loan data has correctly reached the branch before the farmers are called to the branch to submit their Self Declaration
FAQ9	What if I forget password after changing it?	Don't forget your passwords. Presently, if you forget password then contact Bhoomi Consultant and he will get it reset from CLWS State Team. This will take one day at least. So try to note down your password.
FAQ10	How is Form 95 Verified? What is role of Operator & Manager	Operator does basic data entry and submits to Manager after SAVE & LOCK. Only the Form 95 completed by Operator can be, thereupon, VERIFIED and SAVED by Manager (with or without changes). Once Manager verifies, the Form 95 is VERIFIED.
FAQ11	What if there are mistakes in Form 95? Who will correct them	Except for CRITICAL FIELDS which CBS alone can give or edit; other fields in Form 95 can be entered by Branch. This functionality will be enabled from 1.12.2018
FAQ12	By which date Form 95 VERIFICATION should be over	Form 95 VERIFICATION of all crop loans in a branch should be over by 7.12.2018. Report 1 & 2 sought by State Govt should be submitted by 30.11.2018 and Report 3 by 7.12.2018.
FAQ13	A loanee farmer is dead and has no legal heir.	No crop loan waiver is available for such a case.
FAQ14	If there are changes in category or amount outstanding in a crop loan after 31.12.2017 then will they be taken into account?	NO. The crop loan outstanding as on 31.12.2017 and its category as on the said date (31.12.2017) shall decide the eligibility and the amount of crop loan waiver that outstanding loan will receive (subject to upper limit of Rs 2 lakh per family).

FAQ15	Bank treats individual customer as single entity and treat all his loans in single category. Would this be applicable to crop loan waiver scheme to categorise the crop loan	The category to which a particular crop loan belongs, viz - (1) NPA or (2) Restructured or (3) Overdue or (4) Regular category, shall be decided as per RBI norms in this regard
FAQ16	Branch has large number of crop loans	If Branch has more than 800 crop loans then additional operator and computer systems must be put to expedite Form 95 VERIFICATION and later handling of Farmers when they turn up to give Self Declaration
FAQ17	When will farmers start coming to branches to give their SELF DECLARATION	It will start taluk wise the moment all branches in a taluk complete VERIFICATION of their crop loans. Ideally all 226 Taluks should start by 7.12.2018.
FAQ18	When will Crop Loan Waiver amount start coming to Banks	Once the farmers start giving their Self Declarations to a branch the crop loan waiver could start <u>anytime</u> after that SUBJECT to completion of deduplication, authentication of the farmers and completion of checking of other eligibility criteria.
FAQ19	Farmer is dead. Can legal heirs apply & get loan waiver?	Yes. Legal heir will apply by giving Farmer Self Declaration using his aadhaar ration card but as name of loanee farmer will mismatch with legal heir name the software will refer to Taluk Committee under Tehsildar. Once TLC clears the loan waiver can be given.
FAQ20	Who should apply in case of joint loans	Main Borrower should alone apply. In case main borrower is dead then second borrower should apply through Farmer Self Declaration
FAQ21	Can Branch receive Farmer Self Declaration without VERIFYING and LOCKING Form 95	Yes. But it is best to verify all crop loans in advance so that no farmer is missing and faces harassment once he approaches the branch.