

On 17.02.2023, In the SLBC Sub- Committee Meeting on Agriculture and Allied Activities Special Meeting on “Crop Season Determination and IRAC Norms for Agriculture Advance in the State (M.P.)” following decisions was adopted by the house:-

a) For Short duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons from the date of sanction/disbursement (Crop period 12 months plus two crop seasons each of 12 months).

b) For Long duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop seasons from the date of sanction/disbursement (Crop period 18 months plus one crop season of 18 months).

Adopted by the committee for cropping pattern in the state as mentioned below for implementation from this Financial Year (Since F.Y. 2022-23 and onward).

Major Crop being cultivated in the State	Crop season (Sowing)	Crop Season (Harvesting)	Crop Duration	Repayment Due date
Kharif crops: Paddy, Cotton, Maize, Bajra, Jwar, Guar, Til, Groundnut, Castor Bean, Pulses (Urad, Moth, Arhar, Moong, Chawla), Tomato, Chilli, Soyabean etc.	May- June	October- November	Short Duration	Short Duration- 12 months (Post harvesting and marketing)
Rabi Crops: Wheat, Barley, Mustard, Gram, Methi, Coriander, Als, Sauf, Tomato, Onion, Potato, Cucurbit (Creepers), Isabgol, Brinjal, water melon, Garlic, peas, etc.	October- November	April - May	Short Duration	Short Duration- 12 months (Post harvesting and marketing)
Sugarcane etc.	February- March	February- March (Next Year)	Long Duration	Long Duration- 18 months (Post harvesting and marketing)

Important Crop in the State of Madhya Pradesh:

Particulars	Short Duration Crop	Long Duration Crop
Crop	Paddy, Cotton, Maize, Bajra, Jwar, Guar, Til, Groundnut, Castor Bean, Pulses (Urad, Moth, Arhar, Moong, Chawla), Tomato, Chilli, Soyabean, Wheat, Barley, Mustard, Gram, Methi, Coriander, Alsi, Sauf, Tomato, Onion, Potato, Brinjal, water melon, Garlic, peas, etc.	Sugar Cane
Cropping Period	6 Months	12 Months
Marketing Period	6 Months	6 Months
Total Cropping Season	12 Months	18 Months
IRAC Norms for NPA Classification as per RBI Master Circular.	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,	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

IRAC Norms applicable for Agriculture Short Terms Loans as under:

Particulars	Short Duration Crops		Horticulture Crops	Long Duration Crops
	Kharif Season	Rabi Season		Perennial Crop (Sugarcane)
Year of Finance	2020	2020	2020	2020
Date of Finance	01.06.2020	01.10.2020	01.07.2020	01.07.2020
Season Starts	June, 2020	October, 2020	July, 2020	July, 2020
Harvesting Time	Oct- Nov 2020	March, 2021	April - May 2021	Dec, 2021
Repayment Due Date	31.05.2021	30.09.2021	30.06.2021	31.12.2021
First Crop season after Due Date				
Season Starts	June, 2021	October, 2021	July, 2021	January, 2022
Harvesting Time	Oct- Nov 2021	March, 2022	May- June 2022	June, 2023
Second Crop season after Due Date				
Season Starts	June, 2022	October, 2022	July, 2022	NA
Harvesting Time	Oct- Nov 2022	March, 2023	May- June 2023	NA
NPA Date	31.05.2023	30.09.2023	30.06.2023	30.06.2023
No. of months from the date of finance	36	36	36	36
No. of months from the date of first repayment due date	24	24	24	18