

PNB RuPay Kisan Cards for KCC Borrowers

The salient features of the PNB RuPay Kisan Card are as under:

1. It is RuPay enabled debit card and can be used only in India.
2. The charge account is running crop loan account of the farmers and withdrawals from the account will be as per the drawing limits available in the charge account.
3. The card is to be used with PIN at both ATM and PoS terminals. It can be used for Cash Withdrawals at ATMs, PoS and e-commerce transactions.
4. The limit for PoS transaction per day is Rs 60,000/-
5. These cards have a daily cash withdrawal limit of Rs. 25000/- with a per transaction limit of Rs.15000/-.
6. This card is EMV chip based card.
7. This card can be issued as a Non Personalized Card or Personalized Card.
8. These cards will be valid for 5 years subject to availability of sanctioned limit/ availability of DP, date of review and date of expiry of existing PNB KCC Card.
9. Presently in Joint KCC accounts branches are required to obtain a mandate from other Co-obligants to issue a PNB Kisan Card in the name of one of the Co-obligants and to authorize him to operate the account on their behalf. On the same lines, in case of Joint KCC accounts, PNB Kisan ATM Card will be issued in the name of the authorized person.
10. Safeguards: PNB RuPay Kisan Card will be issued in all KCC accounts except NPA accounts.