

KISAN CREDIT CARD (KCC) SCHEME FOR CROP PRODUCTION												
S.No.	Particulars	Details										
1	Eligibility	<ul style="list-style-type: none"> <li>All Farmers – Individuals / Joint borrowers who are owner cultivators</li> <li>Tenant Farmers, Oral Lessees &amp; Share Croppers</li> <li>Self Help Groups (SHGs) or Joint Liability Groups of Farmers including tenant farmers, share croppers etc</li> </ul>										
2	Purpose	<p>Kisan Credit Card Scheme aims at providing adequate and timely credit support from the banking system under a single window to the farmers for their cultivation &amp; other needs as indicated below:</p> <ul style="list-style-type: none"> <li>To meet the short term credit requirements for cultivation of crops</li> <li>Post-harvest expenses</li> <li>Produce Marketing loan</li> <li>Consumption requirements of farmer household</li> <li>Working capital for maintenance of farm assets and activities allied to agriculture.</li> <li>Investment credit requirement for agriculture and allied activities.</li> </ul>										
3	Extent of limit	Need based as per scale of finance subject to maximum ₹10 Crores.										
4	Margin	<p>Production credit = NIL Term Loan/investment credit :-</p> <table border="1"> <thead> <tr> <th>Amount of loan</th> <th>Margin</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 2,00,000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.2,00,000/- to Rs. 10 lakh</td> <td>10%</td> </tr> <tr> <td>Above Rs. 10 lakh to Rs. 25 lakh</td> <td>15%</td> </tr> <tr> <td>Above Rs. 25 lakh</td> <td>25%</td> </tr> </tbody> </table>	Amount of loan	Margin	Upto Rs. 2,00,000/-	Nil	Above Rs.2,00,000/- to Rs. 10 lakh	10%	Above Rs. 10 lakh to Rs. 25 lakh	15%	Above Rs. 25 lakh	25%
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6	Other features	<ul style="list-style-type: none"> <li>• KCC account holders can operate the KCC account through Branch, ATM, BC Points, PoS machines with input dealers/ merchants/ mandies.</li> <li>• Credit balance in the account, if any, will fetch interest at Savings bank rate.</li> <li>• Coverage under Pradhan Mantri Suraksha Bima Yojana. (Up to 2 lakh of risk coverage only in just Rs. 20/Year)</li> <li>• You can calculate your eligible loan amount under KCC scheme from this link <a href="https://www.pnbindia.in/kcc-eligibility-calculator.aspx">https://www.pnbindia.in/kcc-eligibility-calculator.aspx</a></li> </ul>
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KISAN CREDIT CARD- WORKING CAPITAL FOR ANIMAL HUSBANDRY AND FISHERY SCHEME (KCC AH&F)												
S.No.	Particulars	Details										
1	Purpose	The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish etc.										
2	Eligibility	<ul style="list-style-type: none"> <li>• All Farmers engaged in respective activity – Individuals / Joint Borrowers/ Groups/ Partners/ Share Croppers/ Tenant Farmers, Self Help Groups, Joint Liability Groups and women groups.</li> </ul>										
3	Activity covered	<ul style="list-style-type: none"> <li>• Rearing of Fish &amp; aquatic organism</li> <li>• Rearing of Poultry birds</li> <li>• Rearing of dairy cattle</li> <li>• Rearing of sheep/Goat</li> <li>• Rearing of Pig</li> </ul> And other allied activities.										
4	Extent of limit	<b>Need based loan</b> on the basis of Scale of Finance as fixed by DLTC (District Level Technical Committee)/ SLTC (State Level Technical Committee) subject to maximum of ₹10 Crores.										
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