

Chief Minister's Krishi Rinn Yojana

Details (Chief Minister's Krishi Rinn Yojana)

The Chief Minister's Krishi Rinn Yojana (CMKRY) is a scheme initiated by the Government of Arunachal Pradesh to support farmers by providing them with zero-interest crop loans. Under this scheme, the government offers an interest subvention of 4% on crop loans or Kisan Credit Card limits up to Rs. NABARD acts as the channel partner for reimbursement to banks regarding the interest subvention amount of this scheme. Objective of this scheme: To provide a facility of crop loans at zero interest rates for farmers in the state.

Objectives (Chief Minister's Krishi Rinn Yojana)

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Important Features (Chief Minister's Krishi Rinn Yojana)

- The Chief Minister's Krishi Rinn Yojana (CMKRY) is a scheme initiated by the Government of Arunachal Pradesh to support farmers by providing them with zero
- interest crop loans. Salient Features: The farmer will get interest subvention of 4% on crop loan / KCC limit up to Rs.

Benefits (Chief Minister's Krishi Rinn Yojana)

- Benefits Kisan Credit Card and card limit up to ₹3.00 lakh as loan, sanctioned by all banks to all farmers of the state during the current financial year. Interest subvention of 4% on crop loan, over and above the subvention given by the Government of India. In effect, farmers making timely repayments can avail ₹3.00 lakh of the loan with access to an interest credit facility. Zero
- interest crop loans provide financial relief to farmers and reduce their burden of interest payments. Easy access to formal credit through banking channels promotes financial inclusion for farmers. The scheme sets a target to cover 7500 farmers under crop loans, contributing to the state's agricultural development.

Eligibility (Chief Minister's Krishi Rinn Yojana)

- Eligible Beneficiary/Group Farmers cultivating short
- term crops in Arunachal Pradesh. Farmers who hold Kisan Credit Cards or avail themselves of crop production loans from commercial banks, APRB, and APSCAB Ltd are eligible for the scheme. The farmers should have a good repayment track record and promptly repay their short
- term production credit (crop loan) within one year. The scheme is available for crop loans or Kisan Credit Card limits up to Rs. 3.00 lakhs. The farmers must fulfill the eligibility criteria and documentation requirements set by the banks. The scheme is open to both small and marginal farmers as well as large farmers in the state.

Application Process (Chief Minister's Krishi Rinn Yojana)

- According to the scheme, prospective farmers will obtain a Land Holding certificate from the concerned CO/EAC/BDO/SDO/ ADC/DC office.
- The loan application will be forwarded through Circle Officer who will certify that the applicants own Land.
- Benefits under the scheme will be extended to farmers availing KCC.
- The applicant may apply for the scheme in any Bank.
- Fill out the application form with accurate and complete details.
- Attach the necessary documents as specified by the bank, including identification proof, land ownership documents, income certificates, etc.
- Submit the completed application form and supporting documents to the bank.
- The bank will review the application, assess the eligibility, and process the loan request.
- Upon approval, The loan amount will be disbursed to the farmer's account.

Documents Required (Chief Minister's Krishi Rinn Yojana)

- Documents Required Land holding certificate issued by the local Gaon Buras (GBs) Notification from the state govt. wherein a certificate of area and crop being cultivated issued by Circle Officer to be accepted as valid documents by bank. Aadhar seeded bank account details. Aadhar Card. Other requirements by the bank against loan formalities

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