

Jharkhand Krishi Rin Mafi Yojana

Details (Jharkhand Krishi Rin Mafi Yojana)

The "Jharkhand Krishi Rin Mafi Yojana" was launched by the Department of Agriculture, Animal Husbandry & Cooperative, Government of Jharkhand on 7th January 2021, to provide relief from the debt burden to short-term agricultural loan holders in the state. Under this scheme, outstanding loan amounts of up to ₹50,000/- in standard crop loan outstanding accounts as of 31st March 2020, will be waived. Standard crop loan borrowers as of 31st March 2020, will be eligible to avail the benefits of this scheme. The main objectives of the scheme are as follows: To improve the loan eligibility of crop loan holders. Salient features of the scheme: Details of standard KCC loans covered under Aadhaar card and ration card are being uploaded by the bank on the loan waiver portal. The scheme will be implemented online through the web portal.

Objectives (Jharkhand Krishi Rin Mafi Yojana)

- The main objectives of the scheme are as follows: To improve the loan eligibility of crop loan holders.

Important Features (Jharkhand Krishi Rin Mafi Yojana)

- Salient features of the scheme: Details of standard KCC loans covered under Aadhaar card and ration card are being uploaded by the bank on the loan waiver portal.

Benefits (Jharkhand Krishi Rin Mafi Yojana)

- Under this scheme, outstanding loan amounts of up to ₹50,000/- in standard crop loan outstanding accounts as of 31st March 2020, will be waived. Note: Repayment of outstanding loan through DBT.

Eligibility (Jharkhand Krishi Rin Mafi Yojana)

- The applicant should be a permanent resident of Jharkhand. The age of the farmer should be more than 18 years. The applicant should be a farmer who self
- cultivates their land or cultivates leased land. The applicant should be a small or marginal farmer who has availed of the loan through the Kisan Credit Card. The farmer should have a valid Aadhaar number. The applicant should be a valid ration card holder. The applicant should be a Kisan Credit Card holder. The applicant should be a short
- term crop loan holder. The crop loan should be issued by a recognized bank located in Jharkhand. The family of the deceased debtor is also eligible under the scheme. The applicant should have a standard crop loan account. Only one member per family holding a crop loan will be eligible. This scheme will be voluntary for all crop loan holders. Note: The applicant has to pay ₹1/-
- only for the application. Eligibility for banks, criteria, determining outstanding loans and deadlines, eligible loan accounts, and exceptions: Qualified Banks
- Commercial Banks, Scheduled Co
- operative Banks and Rural Banks Qualifying Loan
- Short
- Term Crop Loan Eligible period for disbursement
- Upto 31.03.2020 Qualifying Loan Account
- Single & Joint Loans taken for crop diseases

Application Process (Jharkhand Krishi Rin Mafi Yojana)

- Step 1: Visit the " Jharkhand Krishi Rin Mafi Yojana " official website to apply for scheme benefits.
- Step 2: On the home page, click on ' Beneficiary Registration ' and then enter your Aadhaar Number.
- Step 3: Your basic information, such as name and loan amount, will be displayed upon entering your Aadhaar number.
- Step 4: Enter your ration card number.
- Step 5: Click on the name under which the loan is registered.
- Step 6: Review all displayed information carefully and click "Submit".

- Step 7: Authenticate your Aadhaar to verify your identity.
- Step 8: Proceed to make the application fee payment.
- Step 9: After successful payment, receive a confirmation slip for your application.

Documents Required (Jharkhand Krishi Rin Mafi Yojana)

- Aadhaar Card Passport-size photograph Proof of age Ration card Kisan Credit Card (KCC) Bank account details/bank passbook Other necessary documents if required

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