

KISAN CREDIT CARD (KCC) SCHEME FOR CROP PRODUCTION												
S.R.	Particulars	details										
1	Eligibility	<ul style="list-style-type: none"> • All Farmers – Individuals / Joint borrowers who are owner cultivators • Tenant Farmers, Oral Lessees & Share Croppers • Self Help Groups (SHGs) or Joint Liability Groups of Farmers including tenant farmers, share croppers etc 										
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 & other needs as indicated below:</p> <ul style="list-style-type: none"> • To meet the short term credit requirements for cultivation of crops • Post-harvest expenses • Produce Marketing loan • Consumption requirements of farmer household • Working capital for maintenance of farm assets and activities allied to agriculture. • Investment credit requirement for agriculture and allied activities. 										
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. 1,60,000/-</td><td>Nil</td></tr> <tr> <td>Above Rs.1,60,000/- 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. 1,60,000/-	Nil	Above Rs.1,60,000/- to Rs. 10 lakh	10%	Above Rs. 10 lakh to Rs. 25 lakh	15%	Above Rs. 25 lakh	25%
Amount of loan	Margin											
Upto Rs. 1,60,000/-	Nil											
Above Rs.1,60,000/- to Rs. 10 lakh	10%											
Above Rs. 10 lakh to Rs. 25 lakh	15%											
Above Rs. 25 lakh	25%											
5	Security	<table border="1"> <tr> <td>For sanction limit up to Rs.1,60,000/-</td><td>Hypothecation of crops/assets created out of bank loan.</td></tr> <tr> <td>For sanction limit above Rs.1,60,000/-</td><td> <ul style="list-style-type: none"> • Primary- Hypothecation of crops and/ or assets created out of bank loan. • Collateral- Charge on land as per Agricultural Credit Operations and Miscellaneous Provisions Act of the State concerned/ Mortgage of agricultural land/ SARFAESI compliant immovable property valued at 75% of loan amount for other farmers and 50% of the loan amount for small and marginal farmers. </td></tr> </table>	For sanction limit up to Rs.1,60,000/-	Hypothecation of crops/assets created out of bank loan.	For sanction limit above Rs.1,60,000/-	<ul style="list-style-type: none"> • Primary- Hypothecation of crops and/ or assets created out of bank loan. • Collateral- Charge on land as per Agricultural Credit Operations and Miscellaneous Provisions Act of the State concerned/ Mortgage of agricultural land/ SARFAESI compliant immovable property valued at 75% of loan amount for other farmers and 50% of the loan amount for small and marginal farmers. 						
For sanction limit up to Rs.1,60,000/-	Hypothecation of crops/assets created out of bank loan.											
For sanction limit above Rs.1,60,000/-	<ul style="list-style-type: none"> • Primary- Hypothecation of crops and/ or assets created out of bank loan. • Collateral- Charge on land as per Agricultural Credit Operations and Miscellaneous Provisions Act of the State concerned/ Mortgage of agricultural land/ SARFAESI compliant immovable property valued at 75% of loan amount for other farmers and 50% of the loan amount for small and marginal farmers. 											

6	Other features	<ul style="list-style-type: none"> • KCC account holders can operate the KCC account through Branch, ATM, BC Points, PoS machines with input dealers/ merchants/ mandies. • Credit balance in the account, if any, will fetch interest at Savings bank rate. • Coverage under Pradhan Mantri Suraksha Bima Yojana. (Up to 2 lakh of risk coverage only in just Rs. 20/Year) • You can calculate your eligible loan amount under KCC scheme from this link https://www.pnbindia.in/kcc-eligibility-calculator.aspx
---	----------------	---

KISAN CREDIT CARD- WORKING CAPITAL FOR ANIMAL HUSBANDRY AND FISHERY SCHEME (KCC AH&F)												
S.R.	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"> • All Farmers engaged in respective activity – Individuals / Joint Borrowers/ Groups/ Partners/ Share Croppers/ Tenant Farmers, Self Help Groups, Joint Liability Groups and women groups. 										
3	Activity covered	<ul style="list-style-type: none"> • Rearing of Fish & aquatic organism • Rearing of Poultry birds • Rearing of dairy cattle • Rearing of sheep/Goat • Rearing of Pig And other allied activities.										
4	Extent of limit	Need based loan 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.										
5	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. 1,60,000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.1,60,000/- 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. 1,60,000/-	Nil	Above Rs.1,60,000/- to Rs. 10 lakh	10%	Above Rs. 10 lakh to Rs. 25 lakh	15%	Above Rs. 25 lakh	25%
Amount of loan	Margin											
Upto Rs. 1,60,000/-	Nil											
Above Rs.1,60,000/- to Rs. 10 lakh	10%											
Above Rs. 10 lakh to Rs. 25 lakh	15%											
Above Rs. 25 lakh	25%											
6	Security	<table border="1"> <tr> <td>For sanction limit up to Rs.1, 60,000/-</td> <td>Hypothecation of crops/assets created out of bank loan.</td> </tr> <tr> <td>For sanction limit above Rs.1, 60,000/-</td> <td> <ul style="list-style-type: none"> • Primary- Hypothecation of crops and/ or assets created out of bank loan. </td> </tr> </table>	For sanction limit up to Rs.1, 60,000/-	Hypothecation of crops/assets created out of bank loan.	For sanction limit above Rs.1, 60,000/-	<ul style="list-style-type: none"> • Primary- Hypothecation of crops and/ or assets created out of bank loan. 						
For sanction limit up to Rs.1, 60,000/-	Hypothecation of crops/assets created out of bank loan.											
For sanction limit above Rs.1, 60,000/-	<ul style="list-style-type: none"> • Primary- Hypothecation of crops and/ or assets created out of bank loan. 											

			<ul style="list-style-type: none"> • Collateral- Charge on land as per Agricultural Credit Operations and Miscellaneous Provisions Act of the State concerned/ Mortgage of agricultural land/ SARFAESI compliant immovable property valued at 75% of loan amount for other farmers and 50% of the loan amount for small and marginal farmers.
7	Other features		<ul style="list-style-type: none"> • KCC account holders can operate the KCC account through Branch, ATM, BC Points, PoS machines with input dealers/ merchants/ mandies. • Credit balance in the account, if any, will fetch interest at Savings bank rate. • Coverage under Pradhan Mantri Suraksha Bima Yojana. (Up to 2 lakh of risk coverage only in just Rs. 20/Year)