



KISAN CREDIT CARD	
Purpose/ Objective	To provide adequate and timely credit support to farmers for agriculture.
Eligibility	<ul style="list-style-type: none">• Farmers who are cultivators• Tenant farmers, oral lessees and share croppers• SHG and JLG of farmers are also eligible• Should not be defaulter of any bank or Financial Institution
Validity/Renewal	1 Year to Maximum 5 Years
Interest Rate	@ 7 % upto 3 lacs and 12 % above 3 lacs
Security	<ul style="list-style-type: none">• Primary Security : Hypothecation of crop• Collateral security : Applicable for loan above 1 lac
Margin	Not Applicable
Insurance	Crop Insurance and Personal Accidental Insurance is mandatory
Repayment	Within 12 Months
KCC Card	KCC RuPay card is available which can be used in any ATM in the country.
Interest Subvention	On prompt repayment Interest subvention of 3% is available from Central Government.

Note: 1 Lac Accidental Insurance on RuPay Card is available without Premium, if transaction took place using card within last 45 days of accident.