Kisan Credit Card (KCC) Scheme

Affordable Short-Term Credit for Farmers

A Government of India scheme (since 1998) providing farmers timely, affordable, and flexible short-term credit and working capital for agricultural and allied activities.

1 Eligibility Criteria

Owner-Cultivators: Individual/joint farmers owning cultivable agricultural land.

Tenants & Sharecroppers: Tenant farmers, oral lessees, sharecroppers.

Groups: Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers.

Allied Activities: Farmers in animal husbandry, dairy, poultry, and fisheries.

Age: 18–75 years (co-borrower/legal heir mandatory if applicant is over 60).

2 Key Benefits

Collateral-Free Credit

Loans up to ₹2 lakh available without collateral.

Subsidized Interest

Standard short-term credit at 7% p.a.

Prompt Repayment Incentive

3% p.a. subvention on timely repayment — effective rate just 4%.

Revolving Credit & Term Loans

Covers crop, post-harvest, household & investment needs.

Insurance Coverage: Personal Accident Insurance included; optional PMFBY crop risk coverage.

3 Documents Required

Application: Completed KCC Application Form

Photographs: Two passport-size photos

ID Proof: Aadhaar, PAN, Voter ID, or Passport

Address Proof: Aadhaar, utility bills, or Ration Card

Land Proof: Landholding certificate or lease agreement

Cropping Pattern: Details of crops grown and acreage

4 Validity & Renewal

5 Years

CARD VALIDITY

Subject to **annual review** by the bank based on repayment history and cropping pattern — can lead to **continuation, limit enhancement, or cancellation**.