

CORP KISAN CREDIT CARD SCHEME (CCK)	
Purpose	To meet the financial requirements of the farmer for: a. Working capital requirement for agriculture and allied activities. b. Post-harvest expenses c. Consumption requirement of the farmer d. Investment credit requirement for agri. And allied activities.
Loan amount	Short term credit arrived for the first year as per Scale of finance for the crop + 15% of the production credit towards post- harvest + 15% of the production towards repairs and maintenance expenses of farm assets & activities allied to agriculture + 30% production credit to meet domestic/household expenses subjected to maximum limit of Rs. 15.00 Lakhs.
Security	a. Hypothecation of crops for card limit up to Rs.1.00 lakh as per extant guidelines of RBI. b. with tie up for recovery, loans may be sanctioned on hypothecation of crops for card limit up to Rs.3.00 lakh. c. For the limits above Rs. 1. Lakh Hyp of Crops/movable assets AND Mortgage/charge creation of land or Third party guarantee.
Repayment	a. The card is valid for 05 years. b. Short term component of KCC limit is in the nature of revolving Cash Credit limit facility subject to annual review/renewal. The repayment period may be fixed as per the anticipated harvesting and marketing period for the crops for which the loan has been granted. b. Term loan component will be normally repayable in 05 years depending on the activity.
<p>Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time.</p> <p>** ROI up to credit limit of Rs.3.00 lakh is @7% p.a. and further interest subvention of 3% p.a. is available from GOI for prompt repayment.</p>	