

FREQUENTLY ASKED QUESTIONS (FAQs) AND LOAN DOCUMENT REQUIREMENTS–

Kisan Credit Card.

Documents required	For loan up-to 1.60 lakhs <ul style="list-style-type: none">• Stipulated Loan Application with 2 passport size photos of applicant.• Customer identification proof (Pan Card/Voter ID/Driving License/Aadhar Card etc.).• Address Proof (Voter ID / Aadhar Card, Driving license, etc.).• Land records and latest tax paid receipt.
Purpose	The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers for their cultivation and other needs as indicated below: <ul style="list-style-type: none">a) To meet the short term credit requirements for cultivation of crops;b) Post-harvest expenses;c) Produce marketing loan;d) Consumption requirements of farmer household;e) Working capital for maintenance of farm assets and activities allied to agriculture; Investment credit requirement for agriculture and allied activities (Long term component)
Eligibility	<ul style="list-style-type: none">• All Farmers – Individuals / Joint borrowers who are owner cultivators• Tenant Farmers, Oral Lessees & Share Croppers• SHGs or Joint Liability Groups of Farmers including tenant farmers, share croppers etc.
Margin	As per Scale of finance
Security	<ul style="list-style-type: none">• Hypothecation of Crop – up to Rs 1.60 lakhs• Hypothecation of crop and mortgage of land or collateral security of Gold jewelry with security value of 100% of the loan amount – above 1.60 lakhs.
Repayment Period	WC: The operative short term WC limit will be valid for 5 years' subject to annual review Term Loan: Repayable in Yearly/Half yearly installments. Max. term of 5 years.