

# Central Kisan Credit Card

## Scheme

- Need based
- Timely
- Hassle free
- Flexible
- Minimum paper work
- Simplified documentation

## Type of Facility

- Short term revolving cash credit

## Eligibility

- Farmers (non-defaulter of any financial institutions)

## Withdrawals

- No limit on number of withdrawals

## Margin

- No margin Upto Rs. 50,000/-.
- Over Rs. 50,000 – 15% to 25% depending upon purpose and quantum of loan.

## Security

- Upto Rs. 1,00,000/- hypothecation of crop or movable assets.

- Above Rs. 1,00,000 /- hypothecation of crops/movable assets and mortgage of land or collateral security of adequate worth.

## Repayments

- As applicable
- On due dates.
- Coinciding with harvesting/marketing of crops.

## Insurance

- Crop insurance shall be provided for the notified crop in the notified area. Personal accident insurance is available to the card holder and the sum assured is as under :

Coverage - Death/payment disability Rs. 50,000/-  
Partial disability Rs. 25,000/-

## Review

- Annual, depending on satisfactory operations

For more information please contact the nearest branch or the Field Business Correspondent in your village or the nearest village.