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राष्ट्रीय कृषि और ग्रामीण विकास बैंक
NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT

उत्पादन ऋण विभाग
Production Credit Department

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Circular No.NB. 179 /PCD. 18 /2006

31 October 2006

The Chairman
All State Cooperative Agriculture and Rural Development Banks

Dear Sir,

KCC Scheme for the borrowers of long term cooperative credit structure

The Kisan Credit Card (KCC) Scheme, formulated by NABARD in August 1998, to provide adequate and timely credit support from the banking system in a flexible, hassle free and cost effective manner, now covers about six crore farmers throughout the country. As such, the KCC Scheme is well set to replace the traditional crop loan system, with major share of crop loans being routed through KCC. At present, the scheme is being implemented by Cooperative Banks, Regional Rural Banks and Commercial Banks. At the time of introduction of the KCC Scheme, it was envisaged that in due course, allied and non-farm activities may also be covered under the Scheme. Accordingly, with a view to addressing the comprehensive credit requirements of farmers under single window, the scope of KCC was broad-based by NABARD to cover term loans for agriculture and allied activities as also small quantum of consumption loan. Further, the coverage of KCC was extended to landless labourers, oral lessees, tenant farmers including defaulters.

2. Of late, we have been receiving requests from some of the ARDBs for allowing them to finance their borrowers through KCC scheme as the time taken for sanctioning loans based on the extant norms of project financing reportedly entails procedural delay. On a careful

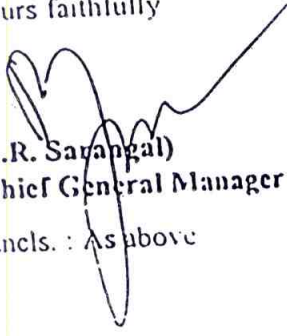
examination of the requests so received, it has been decided to extend the concept of KCC scheme to the borrowers of the long term co-operative credit structure too. This would also pave the way for acceptance of KCC as a single window for comprehensive rural credit delivery.

3. As per the present scope of KCC, the coverage of credit thereunder is restricted to short term loans and medium term loans. However, taking into consideration the nature of requirement of the clientele of SCARDBs, it has been felt appropriate to address all the loan requirements of borrowers of SCARDBs under KCC Viz; short term/ medium term/ long term loans and a reasonable component of consumption credit within the overall limit sanctioned to the borrowers. Wherever the SCARDBs sanction short term loans as per the demand of their clientele, the same may also be covered under KCC.

4. We forward herewith the present model scheme of KCC scheme which may be suitably adopted by your bank for introduction of KCC scheme to your clients.

5. The progress in implementation of the Scheme may be reported to the concerned Regional Office of NABARD, on a monthly basis, in the format enclosed.

Yours faithfully


(J.R. Sarangal)
Chief General Manager

Encls. : As above

Annexure

Kisan Credit Card Scheme

1. The Scheme

The Scheme shall be referred to as the 'Scheme to cover Short term/ Medium term/Long Term loans to SCARDB borrowers for agriculture & allied activities as also non farm activities under Kisan Credit Card Scheme'.

2. Objectives

The Scheme aims at providing adequate and timely credit for the comprehensive credit requirements of farmers under single window, with flexible and simplified procedure, adopting whole farm approach, including the short-term credit, medium term and long term credit needs of the borrowers of SCARDBs and a reasonable component for consumption needs, through Kisan Credit Card.

3. Participating banks

The Scheme will be implemented by State Cooperative Agriculture and Rural Development Banks (SCARDBs).

4. Nature of financial accommodation

The credit facility extended under the Scheme will be in the nature of term loan & revolving cash credit for agriculture and allied activities.

5. Quantum of limit

5.1 The scheme will cover term credit as also working capital for agriculture and allied activities and non farm activities and also short term credit limit for crop cultivation purposes depending on the client's requirement. The short term credit limit would be fixed on the basis of operational holdings, cropping pattern and scale of finance. The banks may fix the quantum of credit for term and working capital limit for agricultural and allied activities etc., based on the unit cost of the asset/s proposed to be acquired by the farmer, the allied activities already being undertaken on the farm, the bank's judgment on his repayment capacity vis-a-vis total loan burden devolving on the farmer, including his existing loan obligations.

5.2 The initial investment in fixed assets and/ or working capital requirement/ recurring expenditure of the borrower may be taken as the basis for fixing the limit. The working capital/ recurring expenditure limit may be in the form of a revolving cash credit. Banks may, at their discretion, build in a component of consumption credit, keeping in view the family labour, while fixing the overall ceiling amount that could be drawn under the Kisan Credit Card. The total limit would have a relationship with the projected net earning and the repayment capacity of the borrower.

6. **Facilities thru' same card :**

It is intended that both term as well as short term/working capital credit facilities could be provided thru' single Kisan Credit Card. The eligible farmers may be provided with a kisan card and a passbook or a card-cum-pass book. The passbook provided to KCC holders may be divided into three separate portions for maintaining the records of :-

- i. term credit for farm activities/ allied to agricultural activities,
- ii. working capital credit / term credit for non farm activities,
- iii. short term credit/crop loans.

Banks, however, may ensure that transaction records of different loan facilities are kept distinct. Further, withdrawals through slips/ cheques may be accompanied by card and pass book.

7. **Flexibility in use of credit :**

The borrowers would be eligible to avail of any or all credit facilities given under KCC, as per their requirement. Term credit limit provided under the card may be allowed to be utilised by the card holder for acquiring one or more assets at his convenience as also need. Similarly, card holder may also be given flexibility to utilise the term credit limit in one or more instalments as per asset acquisition plan/phasing of the scheme. Banks may monitor proper end use of credit.

8. **Security/Margin/Rate of Interest/Prudential Norms :**

Security, Margin, Rate of Interest and Prudential Norms will be applicable as per RBI/NABARD stipulations. Further, banks may ensure :-

- i. impairment of any loan facility is automatically detected;
- ii. automatic stoppage of withdrawal under different loan facilities even if any one of the loan facility is impaired; and
- iii. proper system is in place to avoid misuse/mix-up of any one/different facilities to take advantage in terms of security, margin, rate of interest and applicable prudential norms.

9. **Repayment Period :**

Short term credit/crop loans as well as working capital for agriculture and allied activities would be provided as revolving cash credit limit, repayable in 12 months. The medium term loan component will be repayable normally within a maximum period of 5 years, depending on the type of activity/investment, as per existing guidelines. The repayment period for the long term loan will be fixed based on the purpose of the loan and repaying capacity of the borrower.

10. **Renewal of limit :**

In respect of working capital credit limit for agriculture and allied activities, banks, on satisfactory operations on the limit, may enhance the limit, where necessary, at the time of renewal, keeping in view the increase in costs and additional activities, if any, undertaken by the

orrower. Similarly, banks may also sanction additional term credit limit to the borrower, at the time of annual review/renewal of credit limits under the card, depending on the need.

11. Validity Period of KCC :

Coinciding with the introduction of term loan facility under KCC, the validity of the card will be commensurate with the purpose of the loan.

12. NABARD Refinance :

NABARD refinance for the credit extended under KCC would be made available to SCARDBs as per the terms and conditions applicable to investment credit window under Automatic Refinance (ARF) Scheme. NABARD refinance would, however, not be available for consumption credit component.



KCC Scheme - Progress Report for the month of _____

Agency : SCARDBs

(A) Crop Loans:

Name of the Bank	No. of cards issued during the month	Aggregate credit limit sanctioned (Rs.lakh)	Cumulative cards issued since inception	Aggregate credit limit sanctioned since inception (Rs. lakh)
	2	3	4	5
1				
Total				

(B) Term Loans :

Name of the Bank	No. of borrowers issued term loans under KCC during the month	Amount sanctioned (Rs.lakh)	Cumulative No. of borrowers issued term loans under KCC	Aggregate amount sanctioned (Rs.lakh)
	2	3	4	5
1				
Total				

Note : Report to be furnished on a monthly basis by the reporting bank to the concerned Regional Office of NABARD by 5th of the succeeding month.



ਦੀ ਪੰਜਾਬ ਰਾਜ ਸਹਿਕਾਰੀ ਖੇਤੀਬਾੜੀ ਵਿਕਾਸ ਬੈਂਕ ਲਿਮਟਿਡ, ਚੰਡੀਗੜ੍ਹ।

ਨੰ: ਐਸ ਏ ਡੀ ਬੀ/ਵਿਕਾਸ ਸ਼ਾਖਾ/ 7349

ਵੱਲ:

, ਜੰਮੂ

ਮਿਤੀ: 29/8/14

ਸਮੂਹ ਮੈਨੇਜਰ,
ਪੰਜਾਬ ਰਾਜ ਵਿੱਚ।

ਵਿਸ਼ਾ:-

ਕਿਸਾਨਾਂ ਨੂੰ "ਕਿਸਾਨ ਕਰੈਡਿਟ ਕਾਰਡ ਸਕੀਮ" ਤਹਿਤ ਦਿੱਤੇ ਜਾਂਦੇ ਕਰਜ਼ੇ ਦੇ ਕਰਜ਼ਾ ਵਾਪਸੀ ਦੇ ਸਮੇਂ ਅਤੇ ਰਕਮ ਵਿੱਚ ਵਾਧਾ ਕਰਨ ਬਾਰੇ।

ਯਾਦ ਪੱਤਰ,


ਬੈਂਕ ਦੇ ਬੋਰਡ ਆਫ ਡਾਇਰੈਕਟਰਜ਼ ਨੇ ਆਪਣੀ ਬੈਠਕ ਮਿਤੀ 17.1.2014 ਅਤੇ 12.6.2014 ਵਿੱਚ ਲਏ ਗਏ ਫੈਸਲੇ ਅਨੁਸਾਰ ਅਤੇ ਮਾਨਯੋਗ ਰਜਿਸਟਰਾਰ, ਸਹਿਕਾਰੀ ਸਭਾਵਾਂ, ਪੰਜਾਬ ਜੀ ਵੱਲੋਂ ਦਿੱਤੀ ਗਈ ਪ੍ਰਵਾਨਗੀ ਉਪਰੰਤ ਕਿਸਾਨ ਕਰੈਡਿਟ ਸਕੀਮ ਵਿੱਚ ਹੇਠ ਲਿਖੀਆਂ ਸੋਧਾਂ ਕੀਤੀਆਂ ਗਈਆਂ ਹਨ। ਜਿਨ੍ਹਾਂ ਦੀ ਇੰਨ-ਬਿੰਨ ਪਾਲਣਾ ਕੀਤੀ ਜਾਵੇ:-

	ਖੇਤੀਬਾੜੀ ਦੇ ਕਰਜ਼ੇ ਦੀ ਰਕਮ	ਕਰਜ਼ਾ ਮੋੜਨ ਦਾ ਸਮਾਂ
1	3.00 ਲੱਖ ਰੁ: ਤੱਕ	5 ਸਾਲ
2	3.00 ਲੱਖ ਰੁ: ਤੋਂ ਉੱਪਰ 10.00 ਲੱਖ ਰੁ: ਤੱਕ	7 ਸਾਲ
3	10.00 ਲੱਖ ਰੁ: ਤੋਂ ਉੱਪਰ 18.00 ਲੱਖ ਰੁ: ਤੱਕ	10 ਸਾਲ

	ਸਹਾਇਕ ਅਤੇ ਗੈਰ ਜ਼ਰਾਇਤੀ ਧੰਦਿਆਂ ਲਈ	ਕਰਜ਼ਾ ਮੋੜਨ ਦਾ ਸਮਾਂ
1	3.00 ਲੱਖ ਰੁ: ਤੱਕ	5 ਸਾਲ
2	3.00 ਲੱਖ ਰੁ: ਤੋਂ ਉੱਪਰ 10.00 ਲੱਖ ਰੁ: ਤੱਕ	7 ਸਾਲ
3	10.00 ਲੱਖ ਰੁ: ਤੋਂ ਉੱਪਰ 18.00 ਲੱਖ ਰੁ: ਤੱਕ	10 ਸਾਲ

ਉਪਰੋਕਤ ਸਕੀਮ ਤਹਿਤ ਕਰਜ਼ਾ ਜਾਰੀ ਕਰਨ ਲੱਗਿਆਂ ਹੇਠ ਲਿਖੇ ਨੁਕਤਿਆਂ ਨੂੰ ਧਿਆਨ ਵਿੱਚ ਰੱਖਿਆ ਜਾਵੇ:-


1. ਕਰਜ਼ਦਾਰ ਦੀ ਲੈਂਡ ਹੋਲਡਿੰਗ ਧਿਆਨ ਵਿੱਚ ਰੱਖਦੇ ਹੋਏ ਕਰਜ਼ਾ 1.00 ਲੱਖ ਰੁਪਏ (ਇੱਕ ਲੱਖ ਰੁਪਏ) ਪ੍ਰਤੀ ਏਕੜ ਤੋਂ ਵੱਧ ਨਾ ਦਿੱਤਾ ਜਾਵੇ ਅਤੇ ਕਰਜ਼ਦਾਰ ਦੀ ਲੈਂਡ ਹੋਲਡਿੰਗ ਦਾ ਸਬੂਤ ਕਰਜ਼ਾ ਕੇਸ ਨਾਲ ਨੱਥੀ ਹੋਵੇ। ਜਿਸ ਵਿੱਚ ਉਹ ਖੁਦ ਮਾਲਕ ਹੋਵੇ ਤਾਂ ਜੋ ਕਰਜ਼ਦਾਰ ਬੈਂਕ ਨੂੰ ਆਸਾਨੀ ਨਾਲ ਕਰਜ਼ਾ ਵਾਪਿਸ ਕਰ ਸਕੇ।
2. ਜੇ ਪੀ. ਏ. ਡੀ. ਬੀ. ਨੱਥੀ ਪ੍ਰੋਫਾਰਮੇ ਅਨੁਸਾਰ C ਕੈਟਾਗਰੀ ਵਿੱਚ ਆਉਂਦੀਆਂ ਹਨ, ਉਹ ਪੀ. ਏ. ਡੀ. ਬੀ. ਇਸ ਸਕੀਮ ਤਹਿਤ ਵੱਧ ਤੋਂ ਵੱਧ 10.00 ਲੱਖ ਰੁਪਏ ਤੱਕ ਹੀ ਕਰਜ਼ਾ ਦੇ ਸਕਦੀਆਂ ਹਨ ਅਤੇ ਜੇ ਪੀ. ਏ. ਡੀ. ਬੀ. ਨੱਥੀ ਪ੍ਰੋਫਾਰਮੇ ਅਨੁਸਾਰ D ਕੈਟਾਗਰੀ ਵਿੱਚ ਆਉਂਦੀਆਂ ਹਨ, ਉਹ ਪੀ. ਏ. ਡੀ. ਬੀ. ਇਸ ਸਕੀਮ ਤਹਿਤ ਵੱਧ ਤੋਂ ਵੱਧ 5.00 ਲੱਖ ਰੁਪਏ ਤੱਕ ਹੀ ਕਰਜ਼ਾ ਦੇ ਸਕਦੀਆਂ ਹਨ ਕਿਉਂਕਿ ਇਨ੍ਹਾਂ ਪੀ. ਏ. ਡੀ. ਬੀ. ਨੂੰ ਸਾਲ ਦੌਰਾਨ ਕੁੱਲ ਕਰਜ਼ਾ ਵੰਡਣ ਦਾ ਟੀਚਾ ਯੋਗਤਾ (Eligibility) ਅਨੁਸਾਰ ਘੱਟ ਹੀ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ।
3. ਕਰਜ਼ਾ ਜਾਰੀ ਕਰਦੇ ਸਮੇਂ ਕਰਜ਼ਦਾਰ ਦੀ ਕਰਜ਼ਾ ਮੋੜਨ ਦੀ ਸਮਰਥਾ ਅਤੇ ਸਕਿਊਰਟੀ ਨੂੰ ਚੰਗੀ ਤਰ੍ਹਾਂ ਘੋਖ ਲਿਆ ਜਾਵੇ।
4. ਕਰਜ਼ਾ ਜਾਰੀ ਕਰਨ ਲਈ ਸਮੇਂ ਸਿਰ ਜਾਰੀ ਕੀਤੀਆਂ ਹਦਾਇਤਾਂ ਦੀ ਪਾਲਣਾ ਨੂੰ ਵੀ ਯਕੀਨੀ ਬਣਾਇਆ ਜਾਵੇ।


ਪ੍ਰਬੰਧ ਨਿਰਦੇਸ਼ਕ

ਪਿੱਠ ਅੰਕਣ ਨੰ: ਐਸ ਏ ਡੀ ਬੀ/ ਵਿਕਾਸ ਸ਼ਾਖਾ / 7350

ਮਿਤੀ: 29/8/14

ਉਪਰੋਕਤ ਦਾ ਉਤਾਰਾ:- ਸਮੂਹ ਗੀਜਨਲ ਅਫਸਰਜ਼ ਅਤੇ ਸਹਾਇਕ ਜਨਰਲ ਮੈਨੇਜਰਜ਼ ਨੂੰ, ਪੰਜਾਬ ਰਾਜ ਵਿੱਚ ਭੇਜ ਕੇ ਹਦਾਇਤ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਉਪਰੋਕਤ ਹਦਾਇਤਾਂ ਦੀ ਇੰਨ-ਬਿੰਨ ਪਾਲਣਾ ਨੂੰ ਯਕੀਨੀ ਬਣਾਇਆ ਜਾਵੇ।


ਪ੍ਰਬੰਧ ਨਿਰਦੇਸ਼ਕ