

Name of the Scheme	KCC
Purpose	For cultivation of crop and other needs
Eligibility	All farmers including SHG & JLG
Customer Identity	Before entertaining the proposal, branches to ensure that the identity of the applicant is established through KYC
Facility	CC Limit
Quantum / Limit	As per scale of finance of crop to be sowed with 10% increase every year
Security	1. Up to 1.60 lakh - hypothecation of crop 2. Above Rs 1.60 lakh-
Margin	Nil
Release Schedule	KCC limit is in the nature of revolving cash credit limit. There is no restriction in number of debits and credits. Limit may be allowed to be drawn by any of the following delivery channels: Operation through branch, Cheque facility, ATM, POS, etc.
Repayment	The limit is valid for 5 years subject to annual review. No drawal in the account should remain outstanding for more than 12 months.
Rate of Interest	As per Bank's guidelines in force.
Charges	As per Bank's norms in force.
Documents required	1. KCC booklet
Other Terms and Conditions	1. Interest Subvention on regular KCC accounts – 2% 2. Prompt Repayment Incentive (PRI) – 3%
CIC	1. Mandatory to be obtained.

*Above are only salient features of the scheme. For details please contact your nearest branch of PUPGB.*