

CREDIT ADMINISTRATIVE DEPARTMENTRef. No: JKGB/ CAD/ 2020-21/ **738**Dated: June 11th, 2020

All Branches/ Offices,

Circular No. 70**Issue of Kisan Credit Cards to farmers for Agriculture and Allied Activities**

As you are aware, Govt. of India has launched a special drive in the month of February 2020 for covering all PM KISAN beneficiaries under the KCC scheme. The drive which started in February continued till the end of April 2020 has created a positive impact.

Now time calls for the Bank to take up sanction and issue of KCC to all remaining eligible PM KISAN beneficiaries who had applied for KCC during the special drive on a priority basis. In order to address the credit needs of farmers engaged in activities related to Animal Husbandry and Fisheries, the Bank has circulated guidelines to extend KCC facility to these farmers for their working capital requirements, vide H.O Circular No. 257 dated 13.03.2019.

At a time when the country is striving to cope with the COVID-19 pandemic, timely access to credit by farmers engaged in the Fisheries, Dairy and allied activities for their working capital requirement through KCC will go a long way in facilitating a meaningful recovery of the rural economy. Providing short term credit to dairy farmers particularly for meeting their working capital requirements will boost their productivity tremendously.

With this objective, the NABARD vide Circular No. 146/DOR-43/2020 dated 01.06.2020 has communicated that the Department of Animal Husbandry and Dairying (DAHD) Govt. has also decided to simultaneously launch a special drive from 1st June 2020 till 31st July 2020 to provide KCC to dairy farmers belonging to Milk Unions and Milk Producing Companies.

The detailed advisory guidelines along-with a revised application form for issue of KCC to Dairy farmers including those affiliated to Milk Unions has been issued vide DAHD letter dated 28th May 2020, both of which are enclosed as "**Annexure I & II**" for ready reference.



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During the campaign, all operative levels are advised to make all out efforts to ensure the following:

- i. All pending KCC applications should be disposed-off with sanction to eligible applicants in mission mode.
- ii. Saturation of all the PM KISAN beneficiaries under KCC: To ensure that to the extent possible, all eligible beneficiaries of PM KISAN are covered under the KCC scheme by issue of fresh KCC OR enhancement of the existing KCC limit OR activation of inoperative KCC account.
- iii. Issue of KCC to dairy farmers: Applications received by Branches in the revised format for issue of KCC to the eligible dairy farmers should be processed expeditiously as per the extant guidelines.
- iv. To ensure prompt processing and sanction of loan applications received, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the farmers. Eligible beneficiaries should be issued KCC within the shortest possible time after exercising due diligence as per norms.
- v. To ensure compliance with respect to waiver of service charges for crop loans i.e. no services charges like processing, documentation, inspection, ledger folio charges & any other bank charges for KCC/ Crop Loans up to Rs.3.00 lakh should be levied by the operating levels.
- vi. To encourage eligible farmers to enroll under the PMSBY (Pradhan Mantri Suraksha Bima Yojana) and PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana) which would provide the much needed social security cover to the farmers, besides the facility of KCC.

All operative levels are advised to make all out efforts for grand success of the campaign.

Davinder Kumar Bali
(General Manager)

Encls: Annexure I: Advisory Guidelines
Annexure II: KCC Application Form Modified



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[Signature]
11/6/2020

General Manager Sir

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12/6/2020

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12.06.20