Kisan Credit Card Scheme (KCC), Eligibility, Benefits, Portal, Status

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The **Kisan Credit Card Scheme (KCC)** is one of India's most important agricultural credit programmes. It was introduced in 1998 to provide timely and affordable institutional credit to farmers. The scheme enables farmers to purchase seeds, fertilizers, pesticides and other farm inputs without depending on informal lenders. Over time, it has expanded to include allied sectors such as animal husbandry and fisheries, making agricultural finance more inclusive and accessible across the country.

What is Kisan Credit Card Scheme?

The Kisan Credit Card Scheme is a single window credit facility that provides short term and investment loans for agriculture and allied activities through Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks and Cooperative Banks. It supports crop cultivation, post harvest expenses, produce marketing, household consumption, farm maintenance and allied activities. Farmers can also apply online through simplified digital processes supported by the Kisan Rin Portal and PM KISAN data integration.

Kisan Credit Card Scheme Background and Evolution

The Kisan Credit Card Scheme has gradually expanded to meet the changing financial needs of farmers and improve access to formal agricultural credit.

- **Launch:** The scheme was launched in 1998 to provide crop loans.
- **Expansion:** It was expanded in 2004 to include investment credit for allied and non farm activities. During **Union Budget** 2018-19, fisheries and animal husbandry farmers were also brought under its coverage.
- **Modified Interest Subvention Scheme:** The Modified Interest Subvention Scheme (MISS), introduced in 2006-07, made agricultural loans more affordable by providing concessional lending and additional support during natural calamities, reducing the financial burden on eligible farmers.
- **Revised KCC reforms:** The Revised Kisan Credit Card Scheme was introduced on 18 December 2020. It strengthened single window lending through RuPay enabled cards, digital payments, simplified documentation and flexible withdrawal facilities for farmers.
- **Digital transformation:** The Kisan Rin Portal, launched in 2023, integrated farmer records, loan disbursement details, interest subvention claims and utilisation data. It improved transparency, faster loan processing and coordination between government departments and banks.

Kisan Credit Card Scheme Features

The Kisan Credit Card Scheme provides flexible institutional credit that supports both farming operations and allied agricultural activities through a simplified banking system.

- **Comprehensive credit coverage:** KCC finances crop cultivation, post harvest expenses, produce marketing, household consumption, working capital for farm assets and investment in agriculture, dairy, fisheries, poultry and other allied sectors.
- **Flexible revolving credit:** Farmers receive revolving credit for up to five years. They can withdraw funds whenever required according to their cultivation cycle without repeatedly completing fresh loan documentation.
- **RuPay enabled card facility:** Farmers receive a RuPay enabled KCC that allows ATM withdrawals, digital transactions and cashless payments. One time documentation and built in cost escalation simplify credit access throughout the card validity.
- **Higher credit limits:** For 2025-26, the crop loan ceiling has been increased from Rs 3 lakh to Rs 5 lakh. The credit limit for fisheries and allied activities has also been raised to Rs 5 lakh.
- **Affordable credit support:** Short term crop loans up to Rs 3 lakh are available at a 7% interest rate. Timely repayment under MISS provides a 3% subvention, reducing the effective borrowing cost to 4%.
- **Collateral free lending:** The collateral free loan limit has been enhanced to Rs 2 lakh per borrower from 1 January 2025. This enables more small and marginal farmers to access formal institutional credit.
- **Natural calamity relief:** Farmers affected by **natural disasters** receive significant repayment support. Interest may not be charged for up to one year and can be extended up to five years in severe disaster situations.

Kisan Credit Card Scheme Eligibility

The Kisan Credit Card Scheme covers a wide range of farmers to ensure inclusive access to institutional agricultural finance across different farming categories.

- **Owner cultivators:** Individual farmers and joint borrowers who own and cultivate agricultural land are eligible to obtain Kisan Credit Cards for cultivation and allied activities.
- **Tenant and sharecropper farmers:** Tenant farmers, oral lessees and sharecroppers can also receive institutional credit under the KCC scheme despite not owning agricultural land.
- **Farmer groups:** **Self Help Groups (SHGs)** and Joint Liability Groups (JLGs), including those formed by tenant farmers and sharecroppers, are eligible to obtain KCC loans collectively.
- **Marginal farmers:** Marginal farmers can receive Flexi KCC limits ranging from Rs 10,000 to Rs 50,000 based on landholding, cropping pattern and farming requirements for a five year period.

Kisan Credit Card Scheme Benefits

The Kisan Credit Card Scheme improves agricultural productivity by providing affordable, timely and reliable institutional credit for farming and allied activities.

- **Affordable institutional finance:** Farmers receive low cost formal credit instead of depending on moneylenders. Timely credit improves purchasing of quality seeds, fertilizers, pesticides and modern farm equipment.
- **Supports complete farming cycle:** KCC finances cultivation, harvesting, storage, marketing, household needs, working capital and long term agricultural investments through a single credit facility.
- **Financial inclusion:** The scheme covers small farmers, marginal farmers, tenant farmers, fisheries, dairy and animal husbandry sectors, expanding institutional banking access across rural India.
- **Digital and simplified access:** A simplified one page application, PM KISAN data integration, Common Service Centres and the Kisan Rin Portal reduce paperwork and improve loan processing efficiency. Farmers can also check their loan status through digital systems.

Government Initiatives Supporting Kisan Credit Card Scheme

The government has introduced several reforms to expand Kisan Credit Card Scheme coverage, improve digital delivery and strengthen access to agricultural credit.

- **Kisan Rin Portal:** Developed jointly by multiple government departments, the portal provides integrated farmer records, loan disbursement information, interest subvention claims and utilisation monitoring for efficient agricultural credit management.
- **KCC Saturation Drive:** Under the **Atmanirbhar Bharat Abhiyan**, nationwide campaigns and district level camps have been organised to extend KCC coverage to every eligible farmer, including dairy, fisheries and animal husbandry beneficiaries.
- **Simplified onboarding:** A one page KCC application linked with PM KISAN records has simplified documentation. Common Service Centres assist farmers in submitting applications digitally to banks.
- **Wide institutional network:** The scheme is implemented through Commercial Banks, Regional Rural Banks, Small Finance Banks and Cooperative Banks, ensuring extensive rural outreach across the country.

Kisan Credit Card Scheme Achievements

The Kisan Credit Card Scheme has become India's largest institutional agricultural credit programme, improving financial inclusion and supporting sustainable agricultural development.

- **Large national coverage:** More than 7.72 crore active Kisan Credit Cards are operational across India. Outstanding agricultural credit under the scheme has crossed Rs 10.2 lakh crore, reflecting its extensive reach.
- **Strong banking participation:** A total of 457 banks participate in KCC implementation, including 37 commercial banks, 46 **Regional Rural Banks** and 374 cooperative banks, ensuring broad institutional access.
- **Massive application processing:** Around 1,998.7 lakh KCC applications have been processed across participating banks. Cooperative banks alone handled 1,030.0 lakh applications, highlighting their major contribution to rural credit delivery.
- **Expansion to allied sectors:** Fisheries and animal husbandry have shown strong credit growth. **Animal husbandry** recorded 55.9 lakh applications, with 55.08 lakh accepted and 39.22 lakh sanctioned. Fisheries received 6.83 lakh applications, 6.77 lakh accepted and 4.82 lakh sanctioned.
- **Growing policy importance:** The Atmanirbhar Bharat Package announced coverage of 2.5 crore farmers with a credit boost of Rs 2 lakh crore. However, recent data also indicate that scheduled commercial banks, excluding RRBs, have recorded a 42% increase in bad loans in KCC accounts, highlighting the need for stronger credit monitoring and risk management.
