

KCC (Kishan Credit Card) for farmers related to Animal Husbandry & Veterinary Department

- The KCC facility delivers Short Term credit requirements to farmers related to Animal Husbandry sectors.
- Eligibility :
 - **For poultry, small ruminants (sheep and goat) and dairy farmers.**
 - The farmers can apply individually or can jointly.
 - joint liability groups / Self- Help groups including tenant farmers having own/rented/leased sheds.

Scale of finance –

- The maximum period of assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.
- The working capital component in Animal Husbandry, may include recurring cost towards feeding, insurance of the milch animals, veterinary aid, labor, water and electricity supply.

Drawing power- Drawing power will be based on the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

Repayment- The loan will be in the nature of a revolving cash credit limit. It will be fixed as per cash flow/ income generation pattern of activity undertaken by borrower.

Rate of Interest – It will be as stipulated by RBI guidelines issued time to time

As of 2025, an interest subvention of 2% per annum on a maximum limit of Rs. 2 lakh short term loan shall be granted to farmers involved only in Animal husbandry and fisheries activities.

The interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan + working capital loan for animal husbandry and fisheries) will be available to farmers on an overall limit to 13 lakhs.

Collateral - 1. No collateral required up to Rs. 1.6 Lakh

2. In case of farmers whose milk is procured by milk union without any intermediaries by crediting the payment directly to their bank account, credit limit without collateral can be up to Rs. 3 lakhs. In this case, undertaking from milk union is required.

Documents required (in general)-

1. Proof of Identity: Self attested copy of Voter ID Card/ Driving License/ PAN card/ Aadhar card/ Passport.
2. Proof of Residence: Recent telephone bill/ electricity bill/ property tax receipt (not older than 2 months)
3. Applicant's recent photograph (2 Nos.) not older than 6 months.
4. Land record – only if applicable

Application mode – Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.