

Kisan Credit Card (KCC) Application Pack

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Prepares a Kisan Credit Card (KCC) application for crop cultivation, fisheries or animal husbandry — computing the eligible limit from the scale of finance and the cropping pattern, and assembling the land, identity and eligibility documents in the bank-ready format, including the interest-subvention benefit.

Purpose of this tool & output

Prepare a Kisan Credit Card application — crop, fisheries or animal husbandry — with the scale-of-finance limit and land/eligibility set

How the output is used

Use the eligible-limit computation and the document set to file the KCC application with the bank in the bank-ready format, secure the crop-loan limit and the interest subvention, and set up the prompt-repayment incentive.

Who receives it

The financing bank (a commercial, cooperative or regional rural bank) that issues the Kisan Credit Card.

How to submit / file it

Apply to the bank with the land records, identity and (for a tenant) tenancy proof, and the cropping or activity details for the scale-of-finance limit; the bank sanctions the KCC limit.

Fees & charges

Minimal processing or documentation charges (often waived below a threshold); the interest is subsidised by the subvention, with a further rebate for prompt repayment.

Who should vet it

No professional is generally needed; the bank confirms the scale-of-finance limit, and a tenant or oral lessee may need the tenancy documentation verified.

Important cautions

The limit follows the district scale of finance for the crops and area, and a tenant or oral lessee needs the eligibility documentation, or the limit is reduced or refused; the interest subvention and prompt-repayment rebate depend on timely repayment. Verify with the bank.

Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and

processes vary by state and change over time — confirm with your state authority.