

## **PNB KISAN TATKAL RIN YOJANA**

- **OBJECTIVE:** An instant credit for farming community to meet the emergency requirements for Agriculture and allied activities and Household Needs for tiding over temporary difficulties. The loan will be provided for following purposes:
  - Field preparation & pre-sowing activities for crops.
  - Immediate credit requirement for other agriculture and allied activities
  - Farmer's household needs
  
- **ELIGIBILITY:** Individual farmers /joint borrowers (not exceeding four farmers) who are existing Kisan Credit Card (KCC) holders or borrowers availing loans for agriculture/allied activities are eligible. The borrower shall have satisfactory track record of at least two years (existing accounts should be in Standard/ SMA-0 category).
  
- **NATURE & EXTENT OF LOAN:**  
Either of the following facilities may be extended:
  - Overdraft Limit with reducing Drawing Power (DP) – The limit may be a reducing Overdraft limit on yearly basis, as it is to be liquidated within 5 years. Drawing Power (DP) be calculated on annual basis and accordingly withdrawal be allowed in the account. This type of facility will provide flexibility to the farmers to use it as a running OD limit and withdraw/deposit the funds as per his requirement.
  - Term Loan – Repayable in 5 Yearly installments starting after 12 months from date of disbursement.

Need Based loan, Maximum Rs.50000/-.  
25% of the existing limit with maximum Rs.50000/-.
  
- **SECURITY:** Security/ies obtained for existing credit facilities to be continued. However, same may not be further extended for this facility. Moreover, no additional securities to be obtained even if the combined exposure (existing credit facilities plus proposed advance under Kisan Tatkal Rin Yojana) exceeds the present cut-off ceiling of Rs.1.60 lakh.