



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2016-17/84

FIDD.FSD.BC.No.18/05.05.010/2016-17

October 13, 2016

The Chairman and Managing Director/ CEOs  
All Scheduled Commercial Banks  
(Excluding RRBs)

Madam/Dear Sir,

**Revised Kisan Credit Card (KCC) Scheme**

Please refer to our [circular RPCD.FSD.BC.No.23/05.05.09/2012-13 dated August 7, 2012](#) on the above subject.

2. It has been decided to make certain changes in Para 13 of the revised KCC Scheme as indicated in the Annex. All banks are advised to take note of the modified instructions and implement the same with immediate effect.

Yours faithfully,

**(Uma Shankar)**  
Chief General Manager

Encl: As above

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : रिज़र्व बैंक द्वारा मेल डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

<b><u>Particulars</u></b>	<b><u>Instructions as per Circular</u></b> <a href="#">RPCD.FSD.BC.No.23/05.05.09/2012-13 dated August 7, 2012</a>	<b><u>Modified Instructions</u></b>
<b><u>Para 13</u></b> <b><u>Other</u></b> <b><u>Features</u></b>	13.ii Besides the mandatory crop insurance, the KCC holder should have the option to take benefit of Assets Insurance, Personal Accident Insurance Scheme (PAIS), and Health Insurance (wherever product is available) and have premium paid through his KCC account. Necessary premium will have to be paid on the basis of agreed ratio between bank and farmer to the insurance companies from KCC accounts. Farmer beneficiaries should be made aware of the insurance cover available and their consent (except in case of crop insurance, it being mandatory) is to be obtained, at the application stage itself	13.ii Besides the mandatory crop insurance, the KCC holder should have the option to take benefit of any type of Assets Insurance, Accident Insurance (including PAIS), and Health Insurance (wherever product is available) and have premium paid through his KCC account. Premium has to be borne by farmers/bank according to the terms of the Scheme. Farmer beneficiaries should be made aware of the insurance cover available and their consent (except in case of crop insurance, it being mandatory) is to be obtained, at the application stage itself.