

# Kisan Credit Card – Modified Interest Subvention Scheme (MISS)

*Affordable Credit for Farmers*  
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# Introduction & Eligibility

## Introduction

The Modified Interest Subvention Scheme (MISS) is linked with the Kisan Credit Card (KCC) for providing affordable loans to farmers.

It ensures access to credit at **7% interest per annum** with additional benefits.

## **Eligibility**

- . Owner cultivators (individuals/joint borrowers)
- . Tenant farmers, oral lessees & sharecroppers
- . Self Help Groups (SHGs) / Joint Liability Groups (JLGs)

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# Aadhaar Linkage & Loan Quantum

## Aadhaar Linkage

Aadhaar linking is **mandatory** for all KCC accounts to avail MISS benefits.

This applies to short-term credit for agriculture & allied activities such as:

- . Animal husbandry
- . Dairy
- . Fisheries
- . Sericulture
- . Beekeeping

# Loan Quantum Table

Eligible Sub-limit	Maximum Limit
For crops & post-harvest expenses	₹3,00,000
For allied activities (dairy, fisheries, sericulture, beekeeping, etc.) ₹2,00,000	

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# Interest Subvention & Relief

- . **Interest Subvention (IS):** Available up to ₹3 lakh @ 7% per annum.
- . **Prompt Repayment Incentive (PRI):** If loans are repaid on time, farmers get an additional incentive (effective rate can reduce to 4%).
- . **Post-harvest Support:** Small & marginal farmers get IS benefit for 6 months post-harvest against Negotiable Warehouse Receipts (NWR).
- . **Natural Calamity Relief:** Restructured crop loans are eligible for IS for the first year.

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# Eligible Institutions

The following institutions are eligible under MISS:

- Public Sector Banks (PSBs)
- Private Scheduled Commercial Banks
- Small Finance Banks (SFBs)
- PACS (Computerized, ceded with SCBs)
- Regional Rural Banks (RRBs)
- Rural Cooperative Banks (RCBs, DCCBs, State Co-op Banks)

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# Conclusion

The Modified Interest Subvention Scheme (MISS) ensures:

- . Affordable and timely credit to farmers
- . Promotion of sustainable agriculture & allied activities
- . Reduced dependence on moneylenders
- . Relief during natural calamities

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