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
## Particulars

<table>
<thead>
<tr>
<th>Para 13 Other Features</th>
<th>Instructions as per Circular</th>
<th>Modified Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RPCD.FSD.BC.No.23/05.05.09/2012-13 dated August 7, 2012</td>
<td>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.</td>
</tr>
</tbody>
</table>

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.