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## LAUNCHING OF REVAMPED DIGITAL KCC RENEWAL JOURNEY

We are pleased to inform our valued Kisan Credit Card (KCC) customers that the KCC Digital Renewal facility has been launched and further enhanced to provide greater convenience and efficiency.

For renewals through IndOASIS / Website / Internet Banking, customers may choose to renew at the existing limit or opt for an annual enhancement of 10%, 20% or 30%, subject to a maximum of ₹2.00 lakh.

The additional features are as follows:

**a) Enhancement of Limit – 10%/20%/30% based on the year of renewal**

In the revamped digital renewal process, branches have been provided with an option to enhance the sanctioned limit by **10%, 20%, or 30%**, subject to eligibility as per the year of renewal from the original sanction date. This structured provision ensures that the enhancement is applied appropriately in line with the renewal cycle. In addition, the journey also validates the **applicable Scale of Finance** and accordingly arrives at the eligible limit, ensuring that enhancements remain within prescribed norms, overall limit and regulatory guidelines.

**b) Land Record Service (LRS) Validation facility**

The Land Record Service (LRS) validation feature, facilitated through RBIH, has been integrated into the digital renewal journey to enable validation of land records directly with the respective revenue records. At present, this facility is available only in states where digital land records are operational, namely **Tamil Nadu, Uttar Pradesh, Andhra Pradesh, Maharashtra, Madhya Pradesh, Chhattisgarh, and Odisha** and is applicable to KCC accounts already opened under the *Digi KCC Fresh* journey. In the other States Branches have to ascertain & confirm the land ownership at the time of renewal.

**c) Maker & Checker facility**

**Maker and Checker facility** has been incorporated to strengthen process control and ensure accuracy. Under this facility, the *Maker* responds to the renewal request of customer and enters the required details, while the *Checker* independently verifies and authorizes/rejects the application.

**Eligibility Criteria for KCC Digital Renewal:**

1. Standard KCCs including SMA under the product codes 1995-0155 & 1995-0164 which are under KCC Module.
2. e-KYC verified & CAPC compliant accounts with valid Mobile number.
3. KCC accounts are eligible for renewal 9 months from the date of Limit set and within 4 years 6 months from the date of account opening.
4. Combined limit of all KCCs for a particular customer (CIF) shall be up to Rs. 2.00 lakhs.
5. Any one of the below conditions be satisfied for renewing the account digitally.
  - If the existing KCC account is in credit balance
  - If there is a sufficient balance to cover the “outstanding balance + Accrued interest” in the linked savings account.
6. Branch shall obtain the Renewal form I and II along with D11 from borrower.