

KCC DIGITAL RENEWAL

Date: 01.12.2022

In continuation of Bank's transformation towards digitization under "Project- WAVE" **KCC Digital Renewal** is launched for our existing KCC borrowers availing cumulative **KCC limit up to Rs 1.60 lacs**. Through this facility, customers would be able to digitally renew their KCCs from the comfort of their homes through IndOASIS/ Bank's Website/ Internet Banking/ SMS.

Further, in case of journey through IndOASIS/ Bank's Website/ Internet Banking, customers would be having the option to renew their accounts at existing level or with an annual increment of 10% (subject to a maximum of Rs 1.60 lacs). However, in case of SMS journey, such option is not available and the accounts would be renewed with 10% enhancement (subject to a maximum of Rs 1.60 lacs).

Eligibility Criteria for KCC Borrowers

- a. Customer should have registered his/ her **mobile number** with Bank.
- b. Borrower/s' CIF should be **e-KYC verified**.
- c. KCC Account should be either in **STANDARD** or **SMA** category (other than NPA).
- d. Existing combined Limit of all KCC accounts in the name of the borrower should be up to **Rs 1,60,000/-**.
- e. **Account Open Date** should be up to **4 years & 6 months** prior to the present date.
- f. Present Date should be within **90 days prior to the Existing Limit Expiry Date**.