



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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February 12, 2026

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

Reserve Bank had announced, as part of the [Statement on Developmental and Regulatory Policies dated February 06, 2026](#) that revised guidelines on KCC are proposed to be issued consolidating those on agriculture and allied activities, with a view to expand coverage, streamline operational aspects and address emerging requirements. Accordingly, the following draft Directions are being issued for public comments.

- i. [Commercial Banks – Kisan Credit Card \(KCC\) Scheme](#)
- ii. [Small Finance Banks - Kisan Credit Card \(KCC\) Scheme](#)
- iii. [Regional Rural Banks - Kisan Credit Card \(KCC\) Scheme](#)
- iv. [Rural Co-operative Banks - Kisan Credit Card \(KCC\) Scheme](#)

2. The following major changes in the KCC Scheme are reflected in the draft guidelines:

- i. To bring in uniformity in loan sanction and repayment schedules, crop seasons have been standardized in terms of months i.e. short duration crops (12 months) and long duration crops (18 months)
- ii. To ensure proper dovetailing of loan tenure with crop seasons especially for the longer duration crops, the tenure of KCC has been extended to 6 years.
- iii. To ensure that farmers receive adequate credit based on actual cost of cultivation, drawing limits under KCC has been aligned with the scale of finance for each crop season.
- iv. To enable farmers to access finance for technological interventions such as soil testing, real time weather forecasts and organic/good agricultural practices certification etc such expenses has been added as eligible components within 20% additional component towards repairs and maintenance of farm assets.

3. The comments / feedback on the draft Master Directions may be submitted by the regulated entities and members of public / other stakeholders on or before **March 6, 2026** through the following channels:

- i. the '[Connect 2 Regulate](#)' section on the website by following the corresponding hyperlink provided against each document in the page where they are hosted; or
- ii. by [email](#) with the subject line 'Feedback on (full name of the draft Amendment Directions (including the type of Regulated Entity))'.