

Mahabank Kisan Tatkal Scheme

Facility	Term Loan (TL)
Purpose	For instant credit for farming community to meet emergency requirements
Eligibility	Individual Farmers / Joint borrowers (not exceeding 4 farmers) who are existing KCC holders having satisfactory track record of at least 2 years
Amount	Minimum- Rs 5000/- Maximum- Rs 50000/- (Subject to ceiling at 50% of KCC limit / 25% of annual income)
Margin	NIL
Rate of Interest	ROI shall be as applicable to Agricultural Advances
Security	Existing Security obtained for KCC to be continued.
Repayment	3 years in half yearly / yearly installments coinciding with harvest of the crop
Other terms & conditions	The loan is to be cleared in full if a fresh/ enhanced limit is sought in the subsequent year based on revised KCC limit.
Paper requirement	<ol style="list-style-type: none">1. Loan application ie Form No -138,&Enclosure – B2<ul style="list-style-type: none">• All 7/12, 8 A, 6 D extracts, Chatu Sima of the applicant• No dues certificates of the applicant from surrounding financial institutions including PACS• Legal search from advocate on Bank's panel for loans above Rs.1.00 lakh where land is to be mortgaged2. Guarantee form F-138<ul style="list-style-type: none">• All 7/12, 8 A & PACS dues certificate of the guarantors