

PNB KRISHAK SAATHI SCHEME (PNB KSS)

- **PURPOSE:** Providing finance to the farmers to redeem their outstanding dues to moneylenders.
- **ELIGIBILITY:** All farmers including small & marginal farmers, tenant farmers, oral lessees, sharecroppers, agriculture laborers, etc., who are indebted to non-institutional money sources. The requirement of obtaining a certificate of moneylender discharging the borrower from total liability has been dispensed with.
- **EXTENT OF LOAN:** Need Based Credit; Maximum Rs.1,00,000/- as term loan.
- **REPAYMENT:** The loan shall be repaid by the farmers in 5-7 years including a maximum moratorium period of 12 months with half-yearly/yearly installments.