



KALPAKASHREE CO BRANDED DEBIT CARDS

STATE BANK OF TRAVANCORE
WITH
COCONUT DEVELOPMENT BOARD



KALPAKASHREE DEBIT CARD FEATURES

- ▶ **Daily ATM withdrawal Limit** : Rs. 40,000/-
- ▶ **Daily PoS Transaction Limit** : Rs. 50,000/-
- ▶ **Issuance Fee** : NIL
- ▶ **Annual Fees** : Rs. 112/- (From 2nd year)
- ▶ **Card Type** : Signature Based / PIN based
- ▶ **Insurance to cardholders** : Rupees 1 lac offered by NPCI
- ▶ **Validity** : 20 years from date of issue
- ▶ **Card Type** : Domestic
- ▶ **Loyalty Points** : 2.5 points/100 spend at PoS
- ▶ **Platform / Technology** : RuPay Platform/Magstripe
- ▶ **Card Access** : Pin with Signature Feedback
- ▶ **SMS Alert** : For all ATM / PoS transactions

SCHEME FOR COCONUT NEW PLANTING/ REPLANTING

TERM LOAN

1. Unit Cost/ha

1. Rainfed : Rs. 1,26,700/-
2. Irrigated : Rs. 1,50,700/-

2. Margin

1. Small/Marginal Farmer: 10%
2. Other farmers : 15%

3. Loan Disbursal : In 6 stages (6 years)

TERM LOAN

4. Interest

- 1. Upto Rs. 50,000/- : 11.40%**
- 2. Above Rs.50,000/- to Rs. 3 lacs : 12.15%**
- 3. Above Rs. 3 lacs to Rs. 5 lacs : 13.15%**
- 4. Above Rs. 5 lac to Rs. 25 lacs : 13.40%**

5. Security

- 1. No collateral upto Rs.1 lac**
- 2. Greater than Rs. 1 lac: Eq Mortgage**

6. Repayment: Interest accrued during

- 1. 7th to 9th year : 20%, 30%, 50%**
- 2. 10th to 13th year : Principal 25%+Int accrued**
- 3. To be over by 13th year**

CROP LOAN

□ Purpose:

- Annual Maintenance**
- Intercropping**

□ Facility

- KCC**
- Revolving Account for 5 years**
- 10% increase in limit every year**

□ Eligibility:

- Member of Producers Societies**
- Producers Federation**
- Producers Company promoted by CDB**

□ SBT Kalpakashree RuPay Card

- To all KCC borrowers**
- Linked to KCC Account**

5. Interest

- 1. Upto Rs. 50,000/- : 11.15%**
- 2. Above Rs.50,000/- to Rs. 3 lacs : 11.90%**
- 3. Above Rs. 3 lacs to Rs. 5 lacs : 12.90%**
- 4. Above Rs. 5 lac to Rs. 25 lacs : 13.15%**

Interest Subvention for limits upto Rs. 3 lacs – subject to GOI, RBI stipulations

6. Repayment:

- ❖ To be liquidated within 12 months**
- ❖ To be renewed yearly**