



Punjab Kisan Card Loan 2025: Exclusive Guide to Eligibility & Application

Description

The **Punjab government**, in collaboration with the **Punjab Agricultural Department** and the **Punjab Information Technology Board (PITB)**, has launched the **CM Punjab Kisan Card Loan**. This is a **digital system** that brings together various institutions such as **NADRA, PMD, PLRA, and BOP** on one platform. Through this **Kisan Card**, farmers can get **interest-free loans**, which will be used up to **one harvest**. Through the **Kisan Card**, farmers can buy **seeds, fertilizers**, and other **financial necessities** from **approved shopkeepers**, which are the necessities of life.

اعت پنجاب اور پنجاب انفارمیشن ٹیکنالوجی بورڈ (PITB) کے
کسان کارڈ لون کا آغاز کر دیا ہے۔ یہ ایک ڈیجیٹل نظام ہے جو
BOP جیسے مختلف اداروں کو ایک پلیٹ فارم پر اکٹھا کرتا
ہے۔ کسان بلا سود قرض حاصل کر سکتے ہیں، جو ایک فصل تک
کے ذریعے کسان منظور شدہ دکانداروں سے بیج، کھاد اور دیگر مالی
خرید سکتے ہیں جو زندگی کی ضروریات ہیں۔

Also Read:

[The Biggest Super Seeder Project in the History of Punjab](#)

Kisan Card Loan Scheme Key Benefits

Feature	Details
Financial Support	Each farmer will receive Rs 30,000 per acre.
Loan Duration	Farmers can avail a six-month loan with an additional one-month grace period .
Eligibility	Farmers owning 1 to 12.5 acres of land can benefit from this scheme.
Free SMS Alerts	Farmers will receive free SMS notifications for all financial transactions.
Seasonal Loan Limit	Farmers can get up to Rs 1.5 lakh per season .

Feature	Details
Government Budget	The scheme has been launched with a budget of Rs 9.5 billion .
Objective	To increase crop production and provide financial aid to farmers for better agricultural resources.

How to Apply for the Kisan Card Loan Scheme

• **Apply via SMS** → Open your **SMS app** and write your **ID card number (without spaces)**.

• **Send Message** → Send the message to **8070**.

• **Wait for Confirmation** → After sending the message, **wait for a response from the government**.

Apply Now: <https://www.punjab.gov.pk/cm-kissan-card-scheme>

Eligibility Criteria for Kissan Card Loan Scheme

• **Land Ownership** → Farmers with land **up to 12.5 acres** will be eligible for this scheme.

• **Verified Mobile SIM** → The farmer must have a **PMD-verified SIM** registered in his own name.

• **Land Record Verification** → Farmers must have their **land records available in PLRA** to qualify for the loan.

Farmer Registration & Loan Process

• **Online Registration** → Farmers will register **online** for the scheme.

• **Digital Verification** → Verification will be done through the **PITB database** and **PLRA records**.

• **Limited Slots** → Initially, **500,000 farmers** will benefit on a **first come, first served** basis.

• **Loan Amount** → Each farmer can get **up to Rs. 1,50,000 for 5 acres (Rs. 30,000 per acre)**.

• **Usage Restriction** → The loan can **only** be used for purchasing **agricultural inputs** like **fertilizers and seeds**.

Also Read:

[Interest-Free Loans for Youth 2025: BoK & TEVTA Unite to E](#)

Conclusion

The purpose of the launch of the **Kisan Business Card** is to provide **financial assistance** to the **farmer** by supporting his **business**, which will help him meet his **financial needs**. In addition, the **government** has also allocated **some acres** for him, so that whoever has **12 acres** will be **eligible** for this **scheme**. If he wants to use it for **agricultural work**, he will not be able to use it for **any other work**.

کا مقصد کسان کو اس کے کاروبار میں مدد فراہم کرتے ہوئے مالی
س کی مالی ضروریات پوری کرنے میں مدد ملے گی۔ اس کے علاوہ
لچھ ایکڑ زمین بھی مختص کی ہے، تاکہ جس کے پاس 12 ایکڑ ہو وہ
۔ اگر وہ اسے زرعی کام کے لیے استعمال کرنا چاہے تو اسے کسی
کام کے لیے استعمال نہیں کر سکے گا۔

FAQS

What is the Kisan Card Loan, and how does it benefit farmers?

The **Kisan Card Loan** is an initiative under the **Punjab Kisan Scheme**, providing **Interest-Free Agriculture Loan** to farmers. It helps them buy fertilizers, seeds, and other agricultural necessities.

Who is eligible for the Punjab Kisan Scheme?

Farmers owning up to 12.5 acres of land are eligible for the **Punjab Kisan Scheme**. They must have their land records in PLRA and a verified mobile SIM for loan approval.

How does the Farming Loan Assistance program work?

Under the **Farming Loan Assistance** program, farmers can get up to Rs. 1.5 lakh per season. The loan is strictly for purchasing agricultural inputs like fertilizers and seeds.

What is the Agriculture Finance Program, and how can farmers apply?

The **Agriculture Finance Program** provides financial aid to farmers through the **Kisan Card Loan**. To apply, farmers must send their CNIC number via SMS to 8070 and wait for verification.

Category

1. Agri Punjab

Tags

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