BHARAT SCHOOL OF BANKING

General Credit Card - GCC

While <u>Kisan Credit Card (KCC)</u> is aimed to provide <u>credit facility</u> for <u>agricultural</u> / <u>farm</u> activities, <u>General Credit Card (GCC)</u> is aimed to cater to the <u>non-farm entrepreneurial</u> <u>credit</u> needs of individuals.

Note that **GCC** is **not** intended for the **consumption** needs of individuals (normal <u>Credit Cards</u>), but this scheme is made for the **entrepreneurial credit** needs of individuals under the **priority sector**.

People who are qualified for **Priority Sector Lending (PSL)** can avail this facility. This GCC scheme is brought under RBI's **Financial Inclusion Plan (FIP)**.