

(Updated till 29.02.2024)

Total Cost of Credit on Agricultural Loans to Individual Borrowers

MCLR - 8.85%

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| 1 | Agricultural & Allied Activities | |
| | | |
| A | Agricultural Loans (Various Short term and term loans) Upto Rs. 3.00 Lakhs | 9.25% |
| B | Agricultural Loans (Various Short term and term loans)above Rs. 3.00 Lakhs to Rs. 1.00 Crores | 11.15% |
| C | Agricultural Loans above Rs. 1.00 Crore to Rs. 2.00 Crore as per scoring (Various Short term and term loans) | 10.95%-12.35% |
| D | Agricultural Loans above Rs. 2 Crores to Rs. 25 Crores and all externally unrated accounts (Various short term and term loans) | 10.95% -12.55% |
| E | Agricultural loans above Rs. 25.00 Crores (Externally rated borrowers) (Various | 10.00% -13.35% |
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| 2 | SHG Loans | |
| | | |
| A | Upto Rs. 3.00 Lakhs | 7.20% |
| B | Above 3 Lakhs to 5 Lakhs | 8.85% |
| C | Above 5 Lakhs - A Grade | 8.85+1.30% |
| D | Above 5 Lakhs - b Grade | 8.85+2% |
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| | | |
| | If Term loan is Repayable > 1 year upto 5 years Applicable Liquidity Premium is | 0.40% |
| | If Term loan is Repayable > 5 years | 0.80% |
| | | |
| 3 | Estate Purchase (Term Loans Only) | 11.40% + Applicable Liquidity premium |
| | | |
| 4 | For Purchase of Smart machines | 10.55% + Applicable Liquidity premium |
| | | |
| 5 | For Purchase of small tractors (up to 30 HP) | |
| | | |
| A | Upto Rs. 3.00 Lakhs | 10.40% + Applicable Liquidity premium |

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|----|--|---|
| B | Above Rs. 3.00 Lakhs | 10.85% + Applicable Liquidity premium |
| 6 | Matsya Suraksha | 9.85% |
| 7 | Matsya Pariraksha | 9.85% |
| 8 | Matsya Samruddhi | 9.85% |
| 9 | Farmer Producer Organisation | 10.35% + Applicable Liquidity premium |
| 10 | Custom Hiring Centres for Purchase of Farm Machineries | |
| A | Immovable Security Coverage is 100% | 10.40% + Applicable Liquidity premium |
| B | Immovable Security Coverage >100% | 10.30% + Applicable Liquidity premium |
| 11 | canara Consumption Loan | 9.05% |

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