

RATE OF INTEREST FOR AGRICULTURE & ALLIED ACTIVITIES

Updated on 31.12.2025

I. AGRICULTURE & ALLIED ACTIVITIES (excluding Agro & Food Processing Industries)

A. (i) Agriculture Loans up to Rs.3.00 lakh

| Sl.No | Particulars | Spread over MCLR |
|-------|------------------------------------|------------------|
| 1. | Various Short Term and Term Loans* | 1.40 |

(ii) KCCs Loans upto Rs. 3.00 Lakh

| Sl.No | Particulars | Rate of Interest |
|-------|---|------------------|
| 1. | Kisan Credit Card Scheme | 7 |
| 2. | Kisan Credit Card Scheme Non Subvention MCLR YRLY | MCLR +1.40% |

(iii) KCCs Loans above Rs. 3.00 Lakh

| Sl.No | Particulars | Spread over MCLR |
|-------|---|------------------|
| 1. | Kisan Credit Card Scheme | 2.30 |
| 2. | Kisan Credit Card Scheme Non Subvention MCLR YRLY | MCLR +2.30% |

B. Agriculture Loans above Rs. 3.00 Lakh up to Rs. 1.00 Crore

| Sl.No | Particulars | Spread over MCLR |
|-------|------------------------------------|------------------|
| 1. | Various Short Term and Term Loans* | 2.30 |

C. Agriculture Loans above Rs 1.00 Crore up to Rs 2.00 Crore as per scoring

| Sl.No | Particulars | Spread over MCLR |
|-------|------------------------------------|------------------|
| 1. | Various Short Term and Term Loans* | Lower 2.20 |
| | | Middle 2.35 |
| | | Higher 2.80 |
| | | Highest 3.50 |

Scoring Norms applicable to Working Capital Loans & Term Loans as furnished in Enclosure I

D. Agriculture Loans above Rs. 2.00 Crore upto Rs. 50.00 Crores and all externally unrated accounts

| Particulars | Spread over MCLR |
|-----------------------------------|-----------------------------|
| | Internal rating |
| Various Short term and term loans | LR/Upto CNR V 2.20 |
| Various Short term and term loans | NR/Upto CNR VI 2.55 |
| Various Short term and term loans | MR/Upto CNR VII & VIII 2.95 |
| Various Short term and term loans | HR/Upto CNR IX & XI 3.75 |

Internal

E. Agriculture Loans above Rs.50.00 Crore (Externally rated borrowers)

| Particulars | Rating Grade | Spread over MCLR |
|-------------------------------------|-------------------|------------------|
| Various Short Term and Term Loans * | AAA or equivalent | 1.20 |
| | AA or equivalent | 1.30 |
| | A or equivalent | 1.65 |
| | BBB or equivalent | 2.60 |
| | BB or equivalent | 3.35 |
| | B or equivalent | 3.50 |
| | C&D or equivalent | 4.50 |

***An additional interest of 0.50% p.a. on FB facilities / an additional commission of 0.10% p.a. on NFB facilities to be charged in respect of externally unrated borrowers, subject to maximum spread of 7% till such time external rating is obtained by the entity or where waiver of external rating is specifically permitted by delegated Authority.

Liquidity premium shall be loaded to the card rates additionally for loans repayable more than 1 years, unless specifically exempted

For loans repayable more than 1 year, the liquidity premium to be loaded to the Card rates additionally w.e.f 01.04.2025, as given below:

| Tenor of the loan | Liquidity premium |
|-----------------------|-------------------|
| > 1 year to 2 years | 0.20% |
| > 2 years to 3 years | 0.25% |
| > 3 years to 5 years | 0.25% |
| > 5 years to 7 years | 0.30% |
| > 7 years to 10 years | 0.30% |
| > 10 years | 0.45% |

F. Gold Loans for Crop Cultivation

| Particular | Spread over MCLR | |
|--------------------------------|------------------|---------------------------------|
| Gold Loan for Crop Cultivation | Up to Rs 3 lacs | Above Rs 3 lacs up to Rs 5 lacs |
| | 0.30 | 0.50 |

G. Gold Loans for Non-Crop Purpose (land based activities and allied activities):

| Particular | Spread over MCLR |
|--------------------------|------------------|
| Up to Rs.2 Lacs | 0.45 |
| >Rs.2 Lacs to Rs.5 Lacs | 1.00 |
| >Rs.5 lacs to Rs.10 Lacs | 1.10 |

H: Overdraft facility to agriculturist against Gold Jewellery

| Amount | Spread over MCLR |
|---------------------|------------------|
| Up to Rs. 5.00 lacs | 0.30 |

I: SHG LOANS

| Sl.No | Particulars | ROI for SHG under NRLM | ROI for SHG other than NRLM |
|-------|-----------------|------------------------|-----------------------------|
| 1. | Up to 3.0 lakh | 7% | One year MCLR + 1 |
| 2. | 3 Lakh- 5 Lakhs | One year MCLR | |

| | | | |
|-----------|----------------------|--|---|
| 3. | Above 5 Lakhs | If A Grade – MCLR+ 1.25% If B Grade – MCLR + 2% | If A Grade – MCLR+ 1.50% If B Grade – MCLR + 2.25% |
|-----------|----------------------|--|---|

Liquidity premium shall be loaded to the card rates additionally for loans repayable more than 1 years, unless specifically exempted

For loans repayable more than 1 year, the liquidity premium to be loaded to the Card rates additionally w.e.f 01.04.2025, as given below:

| <i>Tenor of the loan</i> | <i>Liquidity premium</i> |
|--|---------------------------------|
| <i>> 1 year to 2 years</i> | <i>0.20%</i> |
| <i>> 2 years to 3 years</i> | <i>0.25%</i> |
| <i>> 3 years to 5 years</i> | <i>0.25%</i> |
| <i>> 5 years to 7 years</i> | <i>0.30%</i> |
| <i>> 7 years to 10 years</i> | <i>0.30%</i> |
| <i>> 10 years</i> | <i>0.45%</i> |

J. Estate Purchase Loans : (Term Loan only)

| Sl.No | Particulars | ROI |
|--------------|------------------------------|---|
| 1. | Estate Purchase Loans | MCLR +6.55+ applicable Liquidity premium |

K. Scheme for financing small tractors (up to 30 HP)

| Sl.No | Particulars | ROI |
|--------------|-----------------------|---|
| 1. | Up to 3.0 lakh | One year MCLR + 1.55% (Plus applicable Liquidity premium) |
| 2. | Above 3.0 lakh | One year MCLR+ 2.05% (Plus applicable Liquidity premium) |

L. Matsya Suraksha

| Sl.No | Particulars | ROI |
|--------------|------------------------|--|
| 1. | Matsya Suraksha | One year MCLR+1.05% (4 % if the borrower qualifies under DRI and loan quantum is restricted to Rs 15000/-.) |

M. Matsya Parirakshan

| Sl.No | Particulars | ROI |
|--------------|---------------------------|--|
| 1. | Matsya Parirakshan | One year MCLR+1.05% (4 % if the borrower qualifies under DRI and loan quantum is restricted to Rs 15000/-.) |

N. Matsya Samrudhi

| Sl.No | Particulars | ROI |
|--------------|------------------------|----------------------------|
| 1. | Matsya Samrudhi | One year MCLR+1.05% |

O. Farmers Producers Organisation (FPO)

| Sl.No | Particulars | ROI |
|-------|-----------------|----------------------------|
| 1. | Term Loan | One year MCLR + 1.55% + LP |
| 2. | Working Capital | One year MCLR + 1.55% |

P. Financing “Custom Hiring Centers” for purchase of Farm Machineries

| Sl.No | Particulars | ROI |
|-------|-------------------------------------|---------------|
| 1. | Immovable security coverage is 100% | MCLR+1.70 +LP |
| 2. | Immovable security coverage > 100% | MCLR+1.45+LP |

Q. Canara Consumption Loan

| Sl.No | Particulars | ROI |
|-------|-------------------------|----------------------|
| 1. | Canara Consumption Loan | One Year MCLR+ 0.20% |

R. Canara GST Loan

| Particulars | Other than manufacturing unit | |
|----------------|--|--|
| | Collateral Security value 100% & above | Collateral Security value 7% to < 100% |
| Low and Normal | RLLR + 0.25% | RLLR + 0.50% |
| Moderate | RLLR + 0.50% | RLLR + 0.75% |

| Particulars | Manufacturing unit | |
|----------------|--|--|
| | Collateral Security value 100% & above | Collateral Security value 7% to < 100% |
| Low and Normal | RLLR + 0.25% | RLLR + 0.50% |
| Moderate | RLLR + 0.50% | RLLR + 0.75% |

Note: 0.50% concession to women entrepreneur NOT to be extended under this scheme

II. AGRO & FOOD PROCESSING INDUSTRIES

For All Food and Agro Processing Units {Rice Sheller Scheme, Oil mill industry, Canara Dal Mill, Oil Seed and Spice Processing Units, Sago and Starch Manufacturing Units (Dharmapuri, Salem & Namakkal Districts of Chennai Circle), Tea Processing Industries (Guwahati, Nilgiri districts of Chennai Circle and Kolkata Circle)} Cashew Processing, Coffee Processing Industries, Integrated Milk Processing Industries, Inland & Marine Fish Processing (high Value loans above Rs. 25 Lakhs for fish processing) Applicable Rate of Interest is Ranging from (RLLR) to (RLLR + 0.60%)