

**(Updated till 15.02.2025)**

**Total Cost of Credit on Agricultural Loans to Individual Borrowers**

**MCLR – 9.10%**

1	Agricultural & Allied Activities	
A	Agricultural Loans (Various Short term and term loans ) Upto Rs. 3.00 Lakhs	9.65%
B	Agricultural Loans (Various Short term and term loans )above Rs. 3.00 Lakhs to Rs. 1.00 Crores	11.55%
C	Agricultural Loans above Rs. 1.00 Crore to Rs. 2.00 Crore as per scoring (Various Short term and term loans)	11.35%– 12.75%
D	Agricultural Loans above Rs. 2 Crores to Rs. 25 Crores and all externally unrated accounts (Various short term and term loans)	11.35% – 12.95%
E	Agricultural loans above Rs. 25.00 Crores (Externally rated borrowers) (Various	10.40% – 13.75%
2	SHG Loans	
A	Upto Rs. 3.00 Lakhs	7.00%
B	Above 3 Lakhs to 5 Lakhs	9.25%
C	Above 5 Lakhs – A Grade	9.10+1.20%
D	Above 5 Lakhs – b Grade	9.10+2%
	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)	11.85% + Applicable Liquidity premium
4	For Purchase of Smart machines	10.95% + Applicable Liquidity premium
5	For Purchase of small tractors (up to 30 HP)	

A	Upto Rs. 3.00 Lakhs	10.80% + Applicable Liquidity premium
B	Above Rs. 3.00 Lakhs	11.25% + Applicable Liquidity premium
6	Matsya Suraksha	10.25%
7	Matsya Pariraksha	10.25%
8	Matsya Samruddhi	10.25%
9	Farmer Producer Organisation	10.75 % + Applicable Liquidity premium
10	Custom Hiring Centres for Purchase of Farm Machineries	
A	Immovable Security Coverage is 100%	10.80% + Applicable Liquidity premium
B	Immovable Security Coverage >100%	10.70% + Applicable Liquidity premium
11	canara Consumption Loan	9.45%