RATE OF INTEREST FOR AGRICULTURE & ALLIED ACTIVITIES

Updated on 18.08.2026

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

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 0.50% p.a. on FB facilities for exposure above Rs 50 Cr up to Rs 100 Cr and 1% for exposure above Rs 100 Cr and an additional commission of 0.10% p.a. on NFB facilities to be charged in respect of externally unrated borrowers, 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 Loan for agriculture and allied activities

Gold Loan	Loan amount	Spread over MCLR
	For loans up to Rs 35.00 Lakhs	**0.10%**

G: Overdraft facility to agriculturist against Gold Jewellery

Amount	Spread over MCLR
Up to Rs. 5.00 lacs	**0.30**

H: 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:

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%*

I. Estate Purchase Loans : (Term Loan only)

Sl.No	Particulars	ROI
1	Estate Purchase Loan	MCLR+ 2.80% + applicable Liquidity premium (If Collateral security in form of residential & commercial Land & Building >50%)
		MCLR +6.55+ applicable Liquidity premium (other than above)

J. 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)

K. 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/-.)

L. 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/-.)

M. Matsya Samrudhi

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

N. 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%

O. 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

P. Canara Consumption Loan

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

Q. AGRI-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%).