

INTEREST RATE FOR AGRI. PRODUCTS

(last updated on 08.05.2025)

Product Name	Interest Rate/Range
Kisan Credit Card	
KCC up to Rs.3.00 Lakhs & KCC-Animal Husbandry / Fisheries up to Rs.2.00 Lakhs(within the overall limit of Rs.3.00 Lakhs)	7%
Up to Rs. 3.00 lakhs *	MCLR 1Yr +2.50%
Above Rs. 3.00 lakhs & up to Rs. 10.00 lakhs	MCLR 1Yr +2.75%
Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	MCLR 1Yr + 3.00%
* For loans above Rs.2.00 lakh, for KCC Animal Husbandry and Fisheries, Card rate linked to MCLR rate is to be applied	
Working Capital and Term Loan	
Up to Rs.3.00 lakhs	MCLR 1 Yr + 2.50%
Above Rs. 3.00 lakhs & up to Rs.10.00 lakhs	MCLR 1 Yr + 2.75%
Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	MCLR 1 Yr + 3.00%
Rs. 100.00 lakhs & Above	Based on Internal rating
IB Kisan Mitra Producers Loan (Farmer Producer Company)	
Below Rs. 1.00 Crore	MCLR 1 Yr + 1%
Above Rs. 1.00 Crore	Based on Internal rating
Self Help Group (SHGs)	
Term Loan & Cash Credit Loans – Balance up to Rs.3.00 lakh for NRLM-SHG	7%
Term Loan & Cash Credit Loans – Balance above Rs.3.00 lakh to Rs. 5.00 lakh for NRLM-SHG	1 year MCLR
Term Loan & Cash Credit Loans – Above Rs.5.00 lakh	1 year MCLR + applicable spread
Joint Liability Groups (JLGs)	
Term Loan & Working Capital	1 year MCLR + applicable spread
Agri Jewel Loan -Limits up to Rs. 35.00 Lakh	1 year MCLR + applicable spread
KCC Gold Plus, KCC Marine Gold Plus -Limits up to Rs. 25.00 Lakh	1 year MCLR + applicable spread
Food and Agro Processing	
Limits up to Rs. 2.00 lakh	MCLR 1 Yr + 1.35%
Limits above Rs.2.00 lakhs and up to Rs.10.00 lakhs	MCLR 1 Yr + 2.00%
Limits above Rs.10.00 lakhs and up to Rs.100.00 lakhs	MCLR 1 Yr + 2.40%
Limits above Rs.100.00 lakhs	Based on Internal rating
Accounts with CGTMSE coverage up to Rs. 2.00 Crore	
IB Star Agro Mills (Rice Mills, Dal Mills, Oil Mills and Flour Mills)	
limits less than Rs. 1.00 Crore	MCLR 1 Yr + 1.60%
Limits of Rs. 1.00 Crore and above	Based on Internal rating
Ind Kisan Saur Shakti (PM-KUSUM)	
Limits up to Rs. 25.00 Lakhs	MCLR 1 Yr + 1.65%
Limits above Rs. 25.00 Lakhs up to Rs. 1.00 Crore.	MCLR 1 Yr + 1.90%
Limits above Rs. 1.00 Crore	Based on Internal rating

IND Krishi Infra Fund (Agriculture Infrastructure Fund Scheme)	MCLR 1 Yr + 1.00% Subject to Maximum of 9.00%
IND- Pashudhan Mitra (AHIDF)	
Accounts falling within MSME ceilings (Irrespective of ratings)	Repo + 4.70%
Accounts not falling within MSME defined ceilings	Based on Internal rating
IND Micro Food Processing Enterprises – PMFME	
Limits up to Rs.2 Lakhs.	MCLR 1 Yr + 1.90%
Limits above Rs.2 Lakhs & up to Rs.10.00 Lakhs.	MCLR 1 Yr + 1.90%
Limits above Rs.10 Lakhs & less than Rs.1.00 Crore.	MCLR 1 Yr + 1.90%
Limits of above Rs.1.00 Crore	Based on Internal rating
Accounts with CGTMSE coverage up to Rs. 2.00 Crore	
IND Krishi Vaahan	12.00% -Fixed

**The above rates are the general card rates. For details of state/scheme/product/rating based specific interest rates, customer may visit the nearby Indian Bank branch.

INTEREST RATE RANGE

Interest Rate Range of the Agricultural Loans Contracted/Sanctioned during Previous Quarter (September 2025)

Sl. No.	SEGMENT	Rate of Interest (%)		
		Minimum	Maximum	Mean
1.	JEWEL LOAN	8.85	9.05	8.95
2.	KCC	7	12	10.12
3.	SHG	7	14	9.85
4.	INVESTMENT CREDIT	7.45	13.5	9.39