

## INTEREST RATE FOR AGRI. PRODUCTS

(last updated on 08.05.2025)

Product Name	Interest Rate/Range
<b>Kisan Credit Card</b>	
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	
<b>Working Capital and Term Loan</b>	
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
<b>IB Kisan Mitra Producers Loan (Farmer Producer Company)</b>	
Below Rs. 1.00 Crore	MCLR 1 Yr + 1%
Above Rs. 1.00 Crore	Based on Internal rating
<b>Self Help Group (SHGs)</b>	
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
<b>Joint Liability Groups (JLGs)</b>	
Term Loan & Working Capital	1 year MCLR + applicable spread
<b>Agri Jewel Loan</b> -Limits up to Rs. 35.00 Lakh	1 year MCLR + applicable spread
<b>KCC Gold Plus, KCC Marine Gold Plus</b> -Limits up to Rs. 25.00 Lakh	1 year MCLR + applicable spread
<b>Food and Agro Processing</b>	
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	
<b>IB Star Agro Mills (Rice Mills, Dal Mills, Oil Mills and Flour Mills)</b>	
limits less than Rs. 1.00 Crore	MCLR 1 Yr + 1.60%
Limits of Rs. 1.00 Crore and above	Based on Internal rating
<b>Ind Kisan Saur Shakti (PM-KUSUM)</b>	
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

<b>IND Krishi Infra Fund (Agriculture Infrastructure Fund Scheme)</b>	MCLR 1 Yr + 1.00% Subject to Maximum of 9.00%
<b>IND- Pashudhan Mitra (AHIDF)</b>	
Accounts falling within MSME ceilings (Irrespective of ratings)	Repo + 4.70%
Accounts not falling within MSME defined ceilings	Based on Internal rating
<b>IND Micro Food Processing Enterprises – PMFME</b>	
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	
<b>IND Krishi Vaahan</b>	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 (December 2025)**

Sl. No.	SEGMENT	Rate of Interest (%)		
		Minimum	Maximum	Mean
1.	JEWEL LOAN	8.80	8.85	8.83
2.	KCC	7	11.85	11.36
3.	SHG	7	13.85	9.65
4.	INVESTMENT CREDIT	7.5	13.35	9.32