

AGRICULTURE BUSINESS - INTEREST RATES ON LOANS & ADVANCES AS ON 15.08.2025

EBR		8.15		
MCLR		Tenor	MCLR (In %)	
		Overnight	7.9	
		One Month	7.9	
		Three Month	8.3	
		Six Month	8.65	
		One Year	8.75	
		Two Year	8.8	
		Three Year	8.85	
Sr No	Product Code Description	Benchmark along with tenor	Spread %	Remarks
1	MC-ATL PM KUSUM Component B&C	1 Year MCLR	3.5	NA
2	EB-TL-AGR-PM FME SCHEME	EBR*	2.00	MSME - Loans Up to Rs.2.00 Crores: EBR + 200 bps Loans above Rs.2.00 Crores: -CRA Based Pricing Other Entities - EBLR + 360 bps 50 lakhs and above - CRA based Pricing.
3	EB-TL-AGR- AHIDF SCHEME	EBR*	2.00	MSME - EBR + 200 bps Other Entities - EBLR + 360 bps 50 lakhs and above - CRA based Pricing.
4	MC-ATL Agri Infra Fund loan	6M MCLR	1.00	Up to 2 Cr. - 6M MCLR + 100 - Capped at 9.00% >Rs. 2 Cr - CRA based Pricing.
5	MC-New Tractor Loan Scheme	1 Year MCLR	4.35	Rate of interest is linked to the value of the collateral provided as under: ● Collateral Value Nil - 4.35% above 1-year MCLR. ● Collateral Value Above 50% to 100% of Loan
6	MC-ATL-POWER TILLER	1 Year MCLR	2.75	
7	MC-ATL-Combine Harvester	1 Year MCLR	3.50	
10	CC-WCL(AGRI)-T BILL LINKED	Fix Rate	0	7.25
11	MC-ATL PM KUSUM Component A	1 Year MCLR	1.75	Min amount is Rs 50.00 lakhs. CRA based Pricing applicable

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12	MC-ATL Comp Minor Irrigation	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing
15	MPGL - Agri	1 Year MCLR	0	
16	MPGL-Allied Activity	1 Year MCLR	0	
17	MC-ATL ACABC	1 Year MCLR	2	Up to 50 lakhs - 1 Y MCLR + 200 bps 50 lakhs and above - CRA based pricing
18	MC-ATL Horti -Arunachal ABY	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing
19	MC-ATL Horticulture - Nur	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing
20	MC-ATL Sheep -Goat - Pig	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing
21	MC-ATL POULTRY-PROCESSING	1 Year MCLR	2	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing
22	MC-ATL Fishing Processing	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing
23	MC-ATL Other AGL Finance	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps 50 lakhs and above - CRA based pricing

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24	MC-ATL DAIRY-PROCESSING	1 Year MCLR	3.6	Up to 50 lakhs - 1 Y MCLR + 360 bps
				50 lakhs and above - CRA based pricing
25	MCATLDAIRY-PROC-CORP TIE	1 Year MCLR	0.4	Up to 50 lakhs - 1 Y MCLR + 40 bps
				50 lakhs and above - CRA based pricing
26	MC-ATL Const. of Cold Storage	1 Year MCLR	2	Up to 50 lakhs - 1 Y MCLR + 200 bps
				50 lakhs and above - CRA based pricing
31	MC-ACC PINEAPPLE CULTIVATION	1 Year MCLR	1	
32	AGRI MUDRA FOR ALLIED ACTIVITIES	1 Year MCLR	2.75	
33	MC-ATL-POLY HOUSE	1 Year MCLR	2	For loan limits below Rs. 50.00 lakhs: - 200 bps above One Year MCLR.
				For loan limits above Rs. 50.00 lakhs: - CRA based Pricing
34	ACC Allied Processing Activity	1 Year MCLR	2.75	For loan limits up to Rs. 10.00 lakhs: 1-year MCLR + 275 bps
				For loan limits above Rs. 10.00 lakhs up to Rs. 50 lakhs: 1-year MCLR + 200 bps
				For loan limits above Rs. 50.00 lakhs: - CRA based Pricing
35	EB-ACC-Agri & Food Enterprises Loan	EBR	2	Up to 50 lakhs - EBR + 200 bps
				50 lakhs and above - CRA based pricing
36	EB-TL-Agri & Food Enterprises Loan	EBR	2	Up to 50 lakhs - EBR + 200 bps
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37	MC-CC-FIN HARVEST & TRANSPORT	1 Year MCLR	3	ROI is as per CRA of Sugar Mills SB8 & Better: MCLR+150 bps SB9 and Worse: MCLR+300bps.
38	MC ACC-FF-FARMER RECEIVABLE	1 Year MCLR	0.7	
39	MC-ACC-PACS- CROP LOANS	1 Year MCLR	1	Below ₹50 lakhs - 1 Y MCLR + 100 bps 50 lakhs and above - CRA based pricing
40	MC-ATL-PACSMI-AGRI	1 Year MCLR	2	Below ₹50 lakhs - 1 Y MCLR + 200 bps 50 lakhs and above - CRA based pricing
42	MC-ATL-PACSFM-AGRI	1 Year MCLR	2	Below ₹50 lakhs - 1 Y MCLR + 200 bps 50 lakhs and above - CRA based pricing
43	MC-ATL-PACSHORTI-AGRI	1 Year MCLR	2	Below ₹50 lakhs - 1 Y MCLR + 200 bps 50 lakhs and above - CRA based pricing
44	MC-ATL-PACS-SHG-JLG-ALIED	1 Year MCLR	2	Below ₹50 lakhs - 1 Y MCLR + 200 bps 50 lakhs and above - CRA based pricing
45	MC-ATL-PACS ALLIED AGRI	1 Year MCLR	2	Below ₹50 lakhs - 1 Y MCLR + 200 bps 50 lakhs and above - CRA based pricing
46	KCC Gold Loan	1 Year MCLR	3.25	Up to Rs.3.00 lakhs - 7% applicable under interest subvention
47				Below ₹50 lakhs - EBLR + 65 bps

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	MC-DL-PML OTHER WHRs 12M	1 Year MCLR	0.65	50 lakhs and above - CRA based pricing
48	MC-DL-PMLenWRs-6M	6M MCLR	0	Up to Rs.3.00 lakhs - 7% applicable under interest subvention Below ₹50 lakhs - 6M MCLR 50 lakhs and above - CRA based pricing
49	MC-DL-PMLenWRs-12M	1 Year MCLR	0.15	Below ₹50 lakhs - 1 Y MCLR + 15 bps 50 lakhs and above - CRA based pricing
50	MC-DL-PML-CMWHRs-6M	6M MCLR	0.15	Below ₹50 lakhs - 1 Y MCLR + 15 bps 50 lakhs and above - CRA based pricing
51	MC-DL-PML-CMWHRs-12M	1 Year MCLR	0.3	Below ₹50 lakhs - 1 Y MCLR + 30 bps 50 lakhs and above - CRA based pricing
52	MC-Revised KCC	1 Year MCLR	3.25	Up to Rs.3.00 lakhs - 7% applicable under interest subvention Below ₹50 lakhs - 1 Y MCLR + 325 bps 50 lakhs and above - CRA based pricing
53	MC-KCC-Animal Husbandry & Fish	1 Year MCLR	3.25	Up to Rs.2.00 lakhs - 7% applicable under interest subvention Below ₹50 lakhs - 1 Y MCLR + 325 bps 50 lakhs and above - CRA based pricing
54	KCC-Arunachal Pradesh AKY	1 Year MCLR	3.25	Up to Rs.3.00 lakhs- 7% applicable under interest subvention
55	CNVSN KCC TO ATL SEV CALA	1 Year MCLR	3.25	Below ₹50 lakhs- 1 Y MCLR + 325 bps 50 lakhs and above - CRA based pricing
56	MC-ATL-KCC-CNVRSN LOAN	1 Year MCLR	3.25	Below ₹50 lakhs - 1 Y MCLR + 325 bps 50 lakhs and above - CRA based pricing

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57	Kisan Samriddhi Rin (KSR)	1 Year MCLR	1.8	Below ₹50 lakhs - 1 Y MCLR + 180 bps 50 lakhs and above - CRA based pricing
58	MC- ACC- NRLM- SHG -TIERED	1 Year MCLR	Tiered	>Outs upto Rs 3 Lakh - 7% >Outs between Rs 3 Lakh & 5 Lakh - 1 Yr MCLR >Outs between Rs 5 Lakh & Rs 10 Lakh - 1YR MCLR + 1.40% >Outs above Rs 10 Lakh - 1Yr MCLR +1.20%
59	MC -ATL - NRLM -SHG -TIERED	1 Year MCLR	Tiered	>Outs upto Rs 3 Lakh - 7% >Outs between Rs 3 Lakh & 5 Lakh - 1 Yr MCLR >Outs between Rs 5 Lakh & Rs 10 Lakh - 1YR MCLR + 1.40% >Outs above Rs 10 Lakh - 1Yr MCLR +1.20%
60	MC- ACC- GEN -SHG	1 Year MCLR	5	
61	MC-ATL- GEN- SHG	1 Year MCLR	5	
62	EB-AGR-TL/CC-SS ENTERPRNEUR	1 Year MCLR	3	