AGRICULTURE LOANS



Invest in quality farm, livestock, plant or warehouse with Bandhan Bank's Agriculture Loans that help you optimise your productivity. You can now access the working capital required to foster your agriculture and allied activities.

Choose from the wide range of Agriculture Loans, custom-made to suit your needs.

Kisan credit card

Meet your cultivation & other contingency expenses with Bandhan Bank's kisan loan that facilitates term loan & working capital loans. As a farmer, you can focus on running your farming and allied activities efficiently by accessing sufficient funds timely, conveniently and comfortably.

Purpose

To meet fund requirements for short term cultivation requirements, post-harvest expenses, consumption needs, maintenance needs & investment plans for farming and allied purposes

Loan range

₹25,001 to ₹1,00,00,000

Interest rate

- Bandhan Bank offers Agricultural Loans at attractive and competitive interest rates*
- *Govt. sponsored schemes are as per prescribed norms
- #Interest rates are linked to prevailing MCLR

Tenure

12 months to 60 months

Margin

Project/requirement specific for term loans

Insurance

All assets financed to be insured with the bank clause

Eligibility

Age minimum 18 years and a maximum of 75 years at the time of loan maturity

Pre-sanction documents

- KYC documents
- Recent passport size photographs of the borrowers
- Duly filled application form
- Documentation and details about land holdings, if any
- Latest bank statements

Documentation

Minimal documentation and flexible to your need and availability of documents

Subsidy and subvention

Applicable as specified by Reserve Bank of India (RBI) and Govt. of India/State Govt

View rates & charges - https://bandhanbank.com/business-banking/kisan-credit-card#rctabtwo Please note, other charges may apply as per Bank's schedule of charges for loan products.