

Farmer Loan Terms & Conditions

1. Crop Loan (Kisan Credit Card - KCC)

- Loan issued as revolving credit.
- Amount based on crop patterns and landholding.
- Insurance coverage under PMFBY (Pradhan Mantri Fasal Bima Yojana).

2. Agriculture Term Loan

- Loan amount based on farm income.
- Subsidies available under NABARD schemes.
- Early repayment may lead to interest concessions.

3. Dairy & Animal Husbandry Loan

- Covers livestock cost, sheds, and feed.
- NABARD subsidies may apply for eligible farmers.
- Insurance for livestock is mandatory.

4. Horticulture Loan

- Loan given based on projected yield.
- Special low-interest loans for organic farming.
- Government schemes offer interest subvention.

5. Farm Mechanization Loan

- Loan depends on machinery cost.
- Farmers can avail subsidies under PM Kisan Tractor Yojana.
- Proper maintenance records required for further loans.

6. Warehouse & Cold Storage Loan

- Loan depends on storage capacity.
- Government subsidies available under NABARD.
- Storage units must meet food safety standards.

7. Solar Pump & Renewable Energy Loan

- Loan covers equipment and installation.
- 30%-60% subsidy available under PM Kusum Yojana.
- Power generated can be sold back to the grid.

8. Agricultural Gold Loan

- Farmers get loans at lower interest rates.
- No need for credit history checks.
- Full repayment required to reclaim gold.