



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\*

The rate ranges from 10.00% p.a. to 17.00% p.a.#

\*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

Please refer to the schedule of charges for more details on free transaction limits, service charges and fees.

Please note, other charges may apply as per bank's schedule of charges for loan products.