

Financial Assistance by Private Banks

Name of the Bank	Farm inputs	Farm implements	Cold storage/warehouse	Infrastructure	Crop loan	Animal husbandry	Gold loan	Miscellaneous
Bank of Punjab	Farm inputs a)Small farmers- Production loan Amount: Rs. 2000,000 Mark up rate: 18 % b)Corporate farmers (>50 acres) Amount: Rs. 50.00 million Mark up rate: Demand finance-18 % per annum Lease finance-18 % per annum Running finance-18 % per annum	Farm implements Amount:Rs. 10.00 million Markup rate: 18% per	Cold storage Amount: Rs. 50.00 million Markup rate: 18% per annum	Green house Amount: Rs. 25.00 million Markup rate: 18% per annum	Nil	For construction of sheds &purchase of milking buffaloes/calves fattening Amount: Rs. 50.00 million Markup rate: 18% per annum For construction of poultry sheds & poultry farming Amount: Rs. 50.00 million Markup rate: 18% per	Nil	Nil
Federal bank	Kisan Credit Card Amount: Rs.25,000/-	Nil	Advance Against Warehouse Receipts Loan amount up to 70 % of the value of goods	Agricultural Development Loan Amount:75% of sale consideration/ value of land	i. Plantation Development Loans Amount: up to 85% of asset/project cost ii.Green Plus Loan Scheme Amount :Rs.10 Lakhs	Nil	i. Agri Gold Loan Amount: Pledge of gold ornaments owned by the borrower ii.Ashwas Gold Loan Amount - Rs.1,00,000/	Nil
ICICI Bank	Kisan Credit Card Rate of Interest: 11 % for KCC 14 % for ATL Default Interest :- 2 % per month of the overdue amount	Tractor Loan	NII	NII	NII	NII	NII	NII

Jammu & Kashmir Bank	Nil	Nil	Nil	Nil	<p>i.Fruit Advances Scheme (Apple)</p> <p>a) Growers Amount:Rs.2.73 lakhs</p> <p>b)Traders-Rs. 242/-</p> <p>c)Commission/Forwarding Agent-Rs. 126/-</p> <p>ii.Commercial Floriculture Finance</p> <p>a.Lilium-Rs. 4,60,000</p> <p>b.Carnation –Rs. 3,72,000</p> <p>c.Rose –Rs. 3,36,000</p> <p>d.Gladiolus-Rs. 4,16,000</p>	Nil	Nil	<p>i. Debt swab scheme for farmers Amount:Rs. 1,00,000/</p> <p>ii.All Purpose Agri Term Loan Amount : Rs.1,00,000/-</p>
KarurVysya Bank	Green Card No maximum or minimum limit	Green Harvester Cost of harvester minus the margin subject to maximum of Rs.15 Lakhs Green Trac Cost of tractor minus the margin subject to maximum of Rs. 5 lakhs	Nil	Nil	<p>i.KisanMithra Scheme Drawing Power - 90% of the balance outstanding by the farmers to the agent.</p> <p>ii.KVB Happy Kisan The Limit will be based on the land holding and crop cultivated and the approved scale of finance</p>	Nil	Nil	Farmers Two Wheeler Loans Amount: Rs 75000 per individual
South Indian Bank	Nil	Nil	Nil	Nil	<p>Agriflex Amount: Minimum-Rs. 1.00 lakhs Maximum-Rs.25.00</p>	Nil	Nil	Mobiloan Agricultural Amount: Rs.75.00 lakh

					lakhs			
The Nainital Bank Ltd	Nil	Nil	Nil	Nil	Scheme for horticulture projects Amount-Interest 1.Upto Rs 0.50 lakhs -Base Rate + 1.50% 2.Rs. 0.50 lakhs toRs. 2.00 lakhsBase Rate + 2.50% 3.Above Rs.2.00 lakhs-Base Rate + 3%	Nil	Nil	Nil
Tamilnadu Mercantile Bank Ltd	Nil	Tractor Loan Loan Quantum Amount: UptoRs. 6 Lakhs. Rate of Interest BR + 4.00% (14.75% p.a.). Current Base Rate for Lending (BR) is 10.75% p.a.	Nil	Rice Mill Amount:Rs. 500 Lakhs	Banana Cultivation Amount:Rs. 45,000 per acre Rate of Interest BR + 1.50% (12.25% p.a.) for loans uptoRs. 50,000. BR + 3.00% (13.75% p.a.) for loans Between Rs. 50,000 andRs. 2,00,000. BR + 3.75% (14.50% p.a.) for loans above Rs. 2,00,000. Current Base Rate for Lending (BR) is 10.75% p.a.	Nil	Nil	Nil