

Scheme Name	1. Oriental Green Card 2. Financing Allied Agriculture Activities i.e. Dairy / Poultry / Piggery / Fisheries / Bee Keeping / Animal Drawn Cart 3. Financing farmers to Purchase Agriculture Farm Machinery 4. Scheme for Construction of Farm Structure and Farm House cum Dwelling units		5.Scheme for Financing to Green House / Poly house	6.Oriental Kisan Gold Card 7.Cultivation of Jatropha / Small Tea Grower / Aonla / Medicinal & Aromatic Plant / Citrus / Coconut	8.OD to farmers	9.Loan against Warehouse Receipts																						
Rate of Interest	MCLR		Upto ₹25.00 lacs: MCLR +1.00% Above ₹25.00 lacs to ₹2.00 crore: MCLR +2.00%	Working Capital (Crop Loan) : MCLR Term Loan: <table border="1" data-bbox="898 359 1265 526"> <thead> <tr> <th>Limit</th> <th>ROI</th> </tr> </thead> <tbody> <tr> <td>Upto ₹ 2.00 lakh</td> <td>MCLR+2.25</td> </tr> <tr> <td>Abo₹ 2.00 lakh to ₹5.00 lakh</td> <td>MCLR + 3.00%</td> </tr> <tr> <td>Abo₹ 5.00 lakh</td> <td>MCLR + 3.50%</td> </tr> </tbody> </table>	Limit	ROI	Upto ₹ 2.00 lakh	MCLR+2.25	Abo₹ 2.00 lakh to ₹5.00 lakh	MCLR + 3.00%	Abo₹ 5.00 lakh	MCLR + 3.50%	Working Capital (Crop Loan) : MCLR Working Capital (Investment): <table border="1" data-bbox="1292 331 1637 526"> <thead> <tr> <th>Limit</th> <th>ROI</th> </tr> </thead> <tbody> <tr> <td>Up₹3.00 lakh</td> <td>MCLR+1.50</td> </tr> <tr> <td>Above ₹ 3.00 lakh to ₹10.00 lakh</td> <td>MCLR + 2.00%</td> </tr> <tr> <td>Above ₹10.00 lakh</td> <td>MCLR + 2.50%</td> </tr> </tbody> </table>	Limit	ROI	Up₹3.00 lakh	MCLR+1.50	Above ₹ 3.00 lakh to ₹10.00 lakh	MCLR + 2.00%	Above ₹10.00 lakh	MCLR + 2.50%	<table border="1" data-bbox="1659 311 2190 430"> <thead> <tr> <th>Particulars</th> <th>ROI</th> </tr> </thead> <tbody> <tr> <td>Non- Negotiable Warehouse Receipts</td> <td>MCLR+1.00%</td> </tr> <tr> <td>Negotiable warehouse Receipts</td> <td>MCLR</td> </tr> </tbody> </table> Subject to net earnings should not below MCLR	Particulars	ROI	Non- Negotiable Warehouse Receipts	MCLR+1.00%	Negotiable warehouse Receipts	MCLR
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Upfront Fee	Applicable only in case of Term Loan Upto ₹ 3.00 lakh – Nil Above ₹ 3.00 lakh – 0.50% of Term Loan subject to a maximum ceiling of ₹ 25.00 lakh																											
Documentation Charges	<table border="1" data-bbox="120 1153 2190 1361"> <thead> <tr> <th>Limit</th> <th>Amount</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Upto ₹10.00 lakh</td> <td></td> <td>Nil</td> </tr> <tr> <td>Over ₹10.00 lakh to ₹ 25.00 lakh</td> <td></td> <td>₹ 5000.00</td> </tr> <tr> <td>Over ₹ 25.00 lakh to ₹50.00 lakh</td> <td></td> <td>₹10000.00</td> </tr> <tr> <td>Over ₹50.00 lakh to ₹100.00 lakh</td> <td></td> <td>₹15000.00</td> </tr> <tr> <td>Over ₹100.00 lakh</td> <td></td> <td>₹20000.00</td> </tr> </tbody> </table>		Limit	Amount	Amount	Upto ₹10.00 lakh		Nil	Over ₹10.00 lakh to ₹ 25.00 lakh		₹ 5000.00	Over ₹ 25.00 lakh to ₹50.00 lakh		₹10000.00	Over ₹50.00 lakh to ₹100.00 lakh		₹15000.00	Over ₹100.00 lakh		₹20000.00								
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Note: 1. Present One Year MCLR is 9.60% subject to change at sole discretion of Bank
2. Service Tax shall be applicable wherever required

Other applicable charges on Agriculture loans

Particulars	Charges		
CIBIL report Extraction	Consumer CIR along with combo score – ₹62 + Service Tax (as applicable) In case of non availability of any data / report (no match found) – ₹ 33.00 + Service Tax (as applicable)		
Insurance (wherever applicable)	Premium for Personal Accident Insurance Scheme of sum assured ₹50000.00 – ₹5.00 per year per person (under KCC) Crop Insurance – Actual, as per notified area / crop Insurance of Asset(s) – actual		
Penal Interest	2% over the normal rate of interest on overdue amount and for the overdue period		
Cheque bounce / ECS / SI dishonour	Penalty of ₹250.00 + Service tax (as applicable) for every bounce cheque / ECS / SI related to payment of EMI		
Legal Opinion Charges (wherever applicable)	Professional fee:		
	Amount involved	Rural	Other branches
	Upto ₹ 1.00 crore	₹ 500.00 per property	₹ 1000.00 per property
Above ₹1.00 crore	₹ 1000.00 per property	₹ 2000.00 per property	
Stamp duty	Actual State wise		