

SCHEMES/ PROJECTS OFFERED IN AGRICULTURE

Our Bank is offering various schemes/ projects in Agriculture starting from land development, production, processing storing and marketing.

- a) Production Credit
- b) Investment Credit

Production Credit deals with mainly the short term loans for production of various crops and other production activities. It is mainly the working capital component of the loan.

Investment Credit deals with all terms loans for increasing production like Dairy, Poultry, Fisheries, Sericulture etc. and also various post harvest schemes like Cold Storage, Rural Godown etc.

Our Bank is the pioneer in SHG finance and we offer various schemes for direct financing to SHG members (Micro flex) for construction of house, study loan to wards of the members and purchase of house hold goods.

The various schemes offered by our Bank under Agriculture are as follows –

- 1. SHORT TERM PRODUCTION LOAN - IIBKC - Indian Bank Kissan Card** for meeting the crop loan requirement of farmers for various crops like paddy, Sugarcane, vegetable, Tea cash credit etc.
- 2. LONG TERM PRODUCTION LOAN –**
 - a) Minor Irrigation** - Financing of Dug well, pump sets etc. and on farm water management programme.
 - b) Land Development** - Purchase and development of land
 - c) Farm Mechanization** – Financing of tractor, Power Tiller, Farm implements including two wheelers and four wheelers for transportation of agriculture produce.
 - d) Post Harvest Schemes** - Schemes like financing of cold storages, Market yards and rural godowns etc.
- 3. ALLIED ACTIVITIES** - All activities related to Dairy, Poultry, Fisheries, Sericulture etc.

- 4. Cultivation of Medicinal Plants** - All activities relating to Medicinal plants which are economically viable and approved by NABARD.

- 5. Financing of SHG** - Schemes for directly financing to SHG, financing through NGOs, Housing finance to SHG members and education loan etc.