



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
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RBI/2024-25/96

FIDD.CO.FSD.BC.No.10/05.05.010/2024-25

December 6, 2024

The Chairman / Managing Director / Chief Executive Officer  
All Scheduled Commercial Banks (including Regional Rural Banks and Small Finance Banks)  
All State Co-operative Banks and District Central Co-operative Banks

Madam/Sir,

### **Credit Flow to Agriculture – Collateral free agricultural loans**

Please refer to our [circular FIDD.CO.FSD.BC.No.13/05.05.010/2018-19 dated February 7, 2019](#) on the above subject.

2. Keeping in view the overall inflation and rise in agriculture input cost over the years, it has been decided to raise the limit for collateral free agricultural loans including loans for allied activities from the existing level of ₹1.6 lakh to ₹2 lakh per borrower. Accordingly, banks are advised to waive collateral security and margin requirements for agricultural loans including loans for allied activities upto ₹2 lakh per borrower.

3. The banks are advised to give effect to the revised instructions expeditiously and in any case not later than January 1, 2025. The banks are also advised to give adequate publicity to the above changes.

(R. Giridharan)  
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइये

"चेतावनी : रिज़र्व बैंक द्वारा मेल एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

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