

SCHEME FOR REIMBURSEMENT OF DEVELOPMENT EXPENDITURE (SRDE)	
Purpose	Reimbursement of up to 85% of the investment made by the applicant, during the past one year for specified approved purposes.
Eligibility	a) Farmers dealing with other banks, who are totally shifting their dealings to our bank can avail the loan, provided the loan accounts are regular. b) Only farmers having cleared the earlier loans in the normal course without extending of concessions by the branches will be eligible. c) Tenant farmers and share croppers are not eligible.
Loan amount	Maximum loan amount Rs.3.00 lakh in plain areas where agricultural crops are grown; Rs.5.00 lakh in Malnad belt where horticultural and plantation crops are grown.
Security	Equitable Mortgage of the benefiting land covering 2 times of the quantum of the loan. Third party guarantee at the discretion of the BM.
Repayment	3-5 years with initial repayment holiday of 06 months.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes fro time to time.	