



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
CONVENOR: CANARA BANK**

**IRAC NORMS with reference to Farm Credit.**

Vide RBI/2021-2022/104 DOR.No.STR.REC.55/21.04.048/2021-22 dated October 1, 2021. Reserve Bank of India has issued Master Circular – Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances wherein IRAC norms for Farm Credit extended to agricultural activities is stipulated as under,

**As per IRAC norms prescribed by RBI,**

- a) Long duration crops would be crops with crop season longer than one year and crops that are not long duration crops would be treated as short duration crops.
- b) A loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons.
- c) A loan granted for long duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop season.

**IMPORTANT CROPS IN THE STATE OF KARNATAKA**

Sl.No.	Crop	Sowing Time	Harvesting Time	Crop Duration
<b>I.</b>	<b>Kharif (Short Duration)</b>			
1	Rice / Paddy	June	Sept. - Oct.	120-145 days (4-5 Months)
2	Jowar / Sorghum	June - July	Sep. to Oct.	120 days to 150 days (4-5 months)
3	Pearl Millet / Bajra	June - July	Sept. to Oct.	90 - 120 days(3-4 months)
4	Maize	June - July	Sept. to Oct.	80 to 120 Days(3-4 months)
5	Redgram / Tur	June - July	Oct. to Dec.	120 days to 180 days(4-6 months)
6	Greengram	June - July	Aug - Sept.	80 to 90 days (2.5 to 3 months)
7	Groundnut	June - July	Sept. - Oct.	120 -145 days (4 - 5 Months)
8	Soyabean	June - July	Sept. - Oct.	120 - 145 days (4 - 5 Months)
9	Sunflower	July	Sept. - Oct.	80 to 110 days(3-4 months)
10	Sesamum	June - July	Aug - Sept.	80 to 120 days(3 – 4 months)
11	Cotton	June - July	Dec. - Jan.	150 to 180 days(6 months)
12	Chilli	June - July	Nov - Dec	180 - 190 days(6 to 6.5 months)
13	Tomato	June - July	Oct. - Nov.	136 - 150 days(4 to 5 months)
14	Onion	June - July	Sept. - Oct.	120 to 150 days( 3 –4 months)
15	Brinjal	July -Aug	Sept. - Oct.	111 to 120 days (3 – 4 months)
16	Potato	June - July	Sept - Oct	120 days to 130 days (4-4.5 months)

Proceedings of the 167<sup>th</sup> SLBC Meeting held on 26.11.2024



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17	Turmeric	May to June	Feb.	7 to 9 months
18	Ginger	May to June	March - April	8 to 10 months.
19.	Ragi	June - July	Sep - Oct	120 – 135 days(4 –5 Months)
20.	Horse Gram	June – July	Sep - Oct	110 – 125 Days (3.5 TO 4 Months)
21.	Cow Pea	May – June	July – Aug	95 – 110 Days(3 - 3.5 Months)
<b>II.</b>	<b>RABI</b>			
22	Jowar / Sorgham	Sep to Oct	Dec to Jan	110 days to 130 days (3 to 4 months)
23	Wheat	Oct - Nov	Feb - Mar	130 days to 150 days (4.5 to 5 months)
24	Bengal Gram	Oct - Nov	Dec - Jan	85 days to 130 days (3 to 4 months)
25	Sunflower	Oct (1st Week)	Dec. to Jan	80 to 110 days (3 to 4 months)
26	Safflower	Sep. To Oct.	Jan - Feb	110 to 120 days (3 months)
27	Onion	Nov. To Dec	Jan - Feb	110 to 130 days (3.5 to 4 months)
28	Maize	Oct to Nov	Jan - Feb	80 to 120 days (3 to 4 months)
29	Sesamum	Oct.	Dec - Jan	80 to 90 days (3 months)
30	Potato	Oct. - Nov	Feb	90 days to 100 days (3 to 3.50 Months)
31	Cabbage	Sept-Oct	Dec - Jan	90 to 120 days (3 -4 month)
32	Safflower	Oct - Nov	Jan - Feb	120 – 150 days (4 – 5 Months)
33.	Black Gram	Nov – Dec	Feb – Mar	85 – 90 Days (2.5 to 3 Months)
34.	Horse Gram	Sep – Oct	Dec - Jan	115 to 120 days (3.5 to 4 months)
35.	Green Gram	Nov – Dec	Feb - mar	90 – 100 days
36.	Paddy	Oct – Nov	Jan - Feb	120 – 135 days
37.	Ragi	Oct – Nov	Jan - Feb	125 to 130 days
38.	Tomato	Oct - Nov	Jan – Feb	100 – 110 days
	<b>SUMMER</b>			
39	Maize	15th Jan to 15th Feb	15th April to 15th May	80 to 120 Days (3 to 4 months)
40	Groundnut	16th Jan to 15th Feb	April - May	100 to 120 Days (3 -4 months)
41	Sugar Beat	Oct.	Dec.	3 months
42	Sun Flower	Feb - March	April - May	120 – 130 days (3 – 4 Months)
43	Watermilon	Feb - March	April - May	80 – 90 days (3 – 4 Months)
44	Cucumber	Feb - March	April - May	70 – 90 days



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				(2.5 – 3 Months)
45	Tomato	Feb - March	May - June	140 – 145 days
<b>Perennial Crops</b>				
46	Sugarcane (Adsali)	15th July to 15th August	Oct to Dec (next year)	15 to 18 months
47	Sugarcane (Pre-seasonal)	15th Oct to 30th Nov	Oct to Jan (next year)	15 to 18 months
48	Sugarcane (Adsali)	July – Aug	Oct – Dec (next year)	14 to 18 months
49	Sugarcane (Ratoon)	Oct. to Feb.	Dec to April (next year)	13 to 15 months
<b>Horticulture Crops</b>				
50	Banana (Biennial)	June -July	March (next to next year)	21 months

**Note: Repayment due date: Short Duration Crops 12 Months and Long duration Crops 18 months which include Post harvesting and marketing.**

**IRAC Norms applicable for Agri.Short Term Crop Loans and Term Loans are enumerated as under:-**

Particulars	Short Duration Crops		Horticulture Crops	Long Duration Crops	
	Kharif Season	Rabi Season		Perennial Crop (Sugarcane) Adsali	Biennial Crop (Banana)
<b>Year of Finance</b>	2020	2020	2020	2020	2020
<b>Date of Finance</b>	<b>01.06.2020</b>	<b>01.10.2020</b>	<b>01.07.2020</b>	<b>01.07.2020</b>	<b>01.06.2020</b>
Season Starts	June,2020	October,2020	July,2020	July,2020	June,2020
Harvesting Time	Oct-Nov 2020	March-2021	April-May 2021	Dec-2021	March-2022
<b>Repayment Due Date</b>	31.05.2021	30.09.2021	30.06.2021	31.12.2021	28.02.2022
<b>First Crop Season after Due date</b>					
Season Starts	June,2021	October,2021	July,2021	Jan,2022	March,2022
Harvesting Time	Oct-Nov 2021	March-2022	May-June 2022	Jun-2023	Nov -2023
<b>Second Crop Season after Due date</b>					
Season Starts	June,2022	October,2022	July,2022	NA	NA
Harvesting Time	Oct - Nov 2022	March 2023	May-June 2023	NA	NA
<b>NPA Date</b>	31.05.2023	30.09.2023	30.06.2023	30.06.2023	30.11.2023
No. of months from the date of finance	36	36	36	36	42
No. of Months from the date of First Repayment Due date	24	24	24	18	21



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**As per IRAC Norms,**

- a) Short duration crops will be treated as NPA, if installment of Principal or interest thereon remains overdue for the period of two crop seasons i.e. 24 months from repayment date or 36 months from the date of loan.
- b) Long duration crops will be treated as NPA, if the installment of Principal or interest thereon remains overdue for the period of one crop season i.e. 18 months from repayment date or 36 months from the date of loan.

Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed by him.