

Hi-tech Projects	
Facility	Term Loan (TL)
Purpose	Hi-tech Agricultural projects (Green House/ Polyhouse /Shed net /Pre Cooling / Cold Storage etc)
Eligibility	All farmers- Individual / Joint landholders
Amount	As per the project cost/ estimates
Margin	<ul style="list-style-type: none"> • Limit up to Rs 1.00 Lakh- NIL • Limit above Rs 1.00 Lakh-15% to 25% <p>(Depending upon purpose & quantum of finance)</p>
Rate of Interest	ROI shall be as applicable to Agricultural advances
Security	<ul style="list-style-type: none"> • Hypothecation of Crops/ other assets & • Third Party Guarantee/ Mortgage of Land
Repayment	Within 5 to 9 years depending upon the cash flows of the activity
Other Terms & conditions	<ul style="list-style-type: none"> • All statutory licenses, permissions from respective authorities/ departments for setting up unit/ project are mandatory. • Subsidy is available from NHB/NHM subject to complying documentation as per their requirement.
Paper requirement	<p>1. Loan application ie Form No -138,&Enclosure – B2</p> <ul style="list-style-type: none"> • All 7/12, 8 A, 6 D extracts, Chatu Sima of the applicant • No dues certificates of the applicant from surrounding financial institutions including PACS • Legal search from advocate on Bank’s panel for loans above Rs.1.00 lakh where land is to be mortgaged • Price quotations/ Plan estimates / Permissions etc. depending up on the purpose of loan <p>2. Guarantee form F-138</p> <ul style="list-style-type: none"> • All 7/12, 8 A & PACS dues certificate of the guarantors