

Horticulture / Plantation Activities	
Type of Facility	Term Loan (TL)
Purpose	Cultivation of fruit crops-Mango, Pomegranate, Grapes, Guava etc.
Eligibility	All persons engaged in raising fruit gardens, plantations and nursery crops as owners of land or permanent tenants or as lease holders (for reasonably long period).
Amount	As per NABARD/NHB Unit costs/ Project costs
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, equipments, machineries & other assets • Third Party Guarantee/ Mortgage of Land
Repayment	Within 7-15 years including gestation period. Coinciding with harvesting of crops/marketing of produce.
Subsidy	Subsidy for the eligible projects is available from NHB/NHM
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