

<b>Animal Husbandry</b>	
<b>Type of Facility</b>	Term Loan (ATL) &/or Cash Credit (CC)
<b>Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase of Milch Animals like Cows/Bufferaloes etc</li> <li>• Purchase of Draft Animals like Bullock /Camel etc</li> <li>• Poultry: Broiler / Layers Farm, Hatchery, Feed Mill</li> <li>• Sheep/Goat: Rearing</li> <li>• Construction of Byre, Purchase of equipment / machinery</li> <li>• Working Capital Requirements.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• All farmers- Individual / Joint landholders</li> <li>• Tenant Farmers, Share Croppers, Oral Lessees</li> <li>• SHG's/JLG's of farmers</li> </ul> <p>(Who have necessary expertise)</p>
<b>Amount</b>	<ul style="list-style-type: none"> <li>• Animal: As per NABARD unit costs</li> <li>• Others:As project Cost / Estimates/ Price quotations.</li> </ul>
<b>Margin</b>	<ul style="list-style-type: none"> <li>• Limit up to Rs 1.00 Lakh- NIL</li> <li>• Limit above Rs 1.00 Lakh-15% to 25%</li> </ul> <p>(Depending upon purpose &amp; quantum of finance)</p>
<b>Rate of Interest</b>	ROI shall be as applicable to Agricultural advances
<b>Security</b>	<ul style="list-style-type: none"> <li>• Hypothecation of Animals/Plant Machinery to be purchased</li> <li>• Third Party Guarantee ( Two) / Mortgage of land.</li> </ul>
<b>Repayment</b>	Within 3 to 7 years with suitable monthly/ quarterly/ half yearly installments.
<b>Other Terms &amp; Conditions</b>	Insurance of all animals/birds & equipments/machineries purchased is essential.
<b>Paper requirement</b>	<p>1. Loan application ie Form No -138,&amp;Enclosure – B2</p> <ul style="list-style-type: none"> <li>• All 7/12, 8 A, 6 D extracts, Chatu Sima of the applicant</li> <li>• No dues certificates of the applicant from surrounding financial institutions including PACS</li> <li>• Legal search from advocate on Bank's panel for loans above Rs.1.00 lakh where land is to be mortgaged</li> <li>• Price quotations/ Plan estimates / Permissions etc. depending up on the purpose of loan</li> </ul> <p>2. Guarantee form F-138</p> <ul style="list-style-type: none"> <li>• All 7/12, 8 A &amp; PACS dues certificate of the guarantors</li> </ul>

