

## CROP LOAN PRODUCT SHEET

<b>Product Name</b>	Crop loan
<b>Product Description</b>	For purchase of agricultural inputs like seeds, fertilizers, pesticides etc for raising crops The loan is used to meet the input cost including labour charges incurred for cultivation of crops during the year
<b>Target Client Segment</b>	Poor and ultra poor clients
<b>Amount</b>	Without Collateral: Rs 10,000 to Rs 150,00 With collateral: Maximum Rs 500,000
<b>Interest Rate</b>	Without Collateral: 20% With collateral: 18%
<b>Repayment Schedule</b>	Quarterly/half yearly/annually based on the crops financed.
<b>Term</b>	Maximum 12 months (Upto 24 months for the crops that can't harvest within a year like Sugarcane, Tea, Banana, Kiwi etc
<b>Disbursement Schedule</b>	Upto NRs.50,000 - One Instalment NRs. 50,000 & above: In two instalments Ist instalment after the loan documentation IInd instalment after 15 days or one month
<b>Collateral Security</b>	If collateral based then land and home is kept as collateral security