

| SN | Particulars | Salient Features | |
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| | | Below Rs.1.60 lakhs | Above Rs.1.60 Lakhs |
| 01 | Agri Loan Products | New Dairy Products under Tie-up | Mudra Dairy Loan Scheme |
| 02 | Nature of facility | <ul style="list-style-type: none"> Agri Term Loan | <ul style="list-style-type: none"> Dropline OD – Up to Rs.10.00 lakhs |
| 03 | Purpose | <ul style="list-style-type: none"> Purchase of milch animals by members/dairy farmers associated with Indujaa Dairy | <ul style="list-style-type: none"> Purchase of milch animals by members/dairy farmers associated with Indujaa Dairy |
| 04 | Eligibility | <ul style="list-style-type: none"> Individual farmers who are members supplying milk to the Indujaa Dairy for at least 2 years prior to the date of loan application. No land stipulation for 02 animals. | <ul style="list-style-type: none"> Individual farmers who are members supplying milk to the Indujaa Dairy for at least 2 years prior to the date of loan application. <p>(Not to be defaulter in any other bank/financial institution)</p> |
| 05 | Quantum of finance | <ul style="list-style-type: none"> Minimum finance for 1 milch animal. The cost of animals shall be based on the unit cost prescribed by Technical Committee (prepared and circulated by Lead Bank/ NABARD). Branches have the discretion to have an additional 10 % upward /down-ward revision in the cost depending on the local market rates. | <ul style="list-style-type: none"> It is a need-based finance considering project cost and its viability Maximum loan: Rs.10 lakhs. |
| 06 | Margin | <ul style="list-style-type: none"> NIL irrespective of the loan limit. | <ul style="list-style-type: none"> 10 % of the project/ cost |
| 07 | Rate of Interest | <ul style="list-style-type: none"> Linked to One-year MCLR. (Present MCLR is 7.70) i.e. 7.70 % will be applied | <ul style="list-style-type: none"> Linked to One-year MCLR At present interest rate is MCLR+2.75% i.e. 10.45% (Present MCLR is 7.70) |
| 08 | Security | <ul style="list-style-type: none"> Primary- Hypo. Of | <ul style="list-style-type: none"> Primary- Hypo. of Dairy |

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| | | <p>Dairy animals</p> <ul style="list-style-type: none"> • Collateral- Waived up to Rs.1.60 lakhs • Tripartite Agreement- Tripartite agreement among Indujaa Dairy, Borrower & Bank | <p>animals, assets created out of bank finance.</p> <ul style="list-style-type: none"> • Collateral- No Collateral to be obtained for all loans up to Rs.10.00 lakhs. • All loans to be covered under Credit Guarantee Fund for Micro Units (CGFMU) • Tripartite Agreement- Tripartite agreement among Indujaa Dairy, Borrower & Bank |
| 09 | Documentation | <ul style="list-style-type: none"> • KYC details (like PAN Card, Aadhar Card, etc.) • Health Certificate from the Veterinarian for each milch animal being purchased. • 'Tripartite letter' by the applicant, Company/society & the Bank as per specimen copy enclosed as Annexure-1 • Historical performance of the farmers – Value & volume of milk supplied in every payment cycle over 2 years prior to loan application • Bonafede certificate of association with the anchor company (through confirmation of the authorization letter). | <ul style="list-style-type: none"> • KYC Documents • Application and appraisal • Applicable to Agri MUDRA Scheme. • Health Certificate from the Veterinarian for each milch animal being purchased. • 'Tripartite letter' by the applicant, Company/society & the Bank as per specimen copy enclosed as Annexure-1 • Historical performance of the farmers – Value & volume of milk supplied in every payment cycle over 2 years prior to loan application • Bonafede certificate of association with the anchor company (through confirmation of the authorization letter). • |
| 10 | Disbursement | <ul style="list-style-type: none"> • The loan amount will be as per request of the Borrowers | <ul style="list-style-type: none"> • The loan amount will be as per request of the Borrowers • |
| 11 | TAT | <ul style="list-style-type: none"> • 7 days from the date of submission of all the required documents /papers | <ul style="list-style-type: none"> • 7 days from the date of submission of all the required documents/papers |
| 12 | Insurance | <ul style="list-style-type: none"> • Mandatory 5-year | <ul style="list-style-type: none"> • Mandatory 5-year |

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| | | insurance of the new cattle to be purchased | insurance of the new cattle to be purchased |
| 13 | Inspection | <ul style="list-style-type: none"> • Inspection Charges- NIL • Post-disbursement creation of asset. • RFID Tags (basis injection) for purchased animals to be verified as part of post sanction follow up by the corporate veterinarian | <ul style="list-style-type: none"> • Inspection Charges- As applicable to Agril segment • Post-disbursement creation of asset. • RFID Tags (basis injection) for purchased animals to be verified as part of post sanction follow up by the corporate veterinarian |
| 14 | Repayment | <ul style="list-style-type: none"> • Flexible repayment from 60 months to 96 months including moratorium period of 01 month. | <ul style="list-style-type: none"> • Loan limit up to Rs.1.00 lakh- Running OD which is renewable annually. • Above Rs.1.00 lakhs and up to Rs.10.00 lakhs (Dropline OD) – 05 years (60 months) including a moratorium period of 01 month |
| 15 | Credit Guarantee Fee | Not applicable | <ul style="list-style-type: none"> • Applicable fee to be paid by the borrower. |