

**SCHEME FOR FINANCING WOMEN JOINT LIABILITY GROUPS (JLGS) –
COLLATERAL FREE UPTO Rs. 10 LAKH**

ELIGIBILITY: Women JLGs who operate as a single borrowing unit.

PURPOSE:

- (a) Dairy/ Poultry/ Goat & Sheep rearing/ Fishery/ Piggery
- (b) Custom Hiring Units
- (c) Crop Production
- (d) Food and Agro Processing

NATURE OF FACILITY: Term Loan and/ or Working capital

MARGIN:

Loan Amount	Margin
Upto Rs. 1 lakh	NIL
Above Rs. 1 lakh to Rs. 2 lakh	5%
Above Rs. 2 lakh	10%

SECURITY:

	Loan Amt.	Security
i)	Upto Rs.10 lakh	- Hypothecation of crop/ assets created out of Bank loan. and - Group Guarantee
ii)	Above Rs.10 lakh	- Hypothecation of crop/ assets created out of Bank loan. - Group Guarantee and - Additional collateral as per Agriculture guidelines