

1. **Sada Bahar Zarai Loan Scheme.**

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|------|---------------------|---|
| i.   | Nature of Facility. | Revolving Finance Facility  |
| ii.  | Maximum Limit.      | Rs. 05.00 Millions.   |
| iii. | Tenor.              | 3 years.  |
| iv.  | Rate of Return.     | 14%.  |
| v.   | Repayment.          | <ul style="list-style-type: none"><li>• Mark up recoverable on 6 monthly basis.</li><li>• Principal annual adjustment with automatic renewal for next year.</li></ul> |
| vi.  | Purpose.            | Working Capital requirements of production nature such as seeds, fertilizers, feeds service charges and rentals etc.  |

2. **Chief Minister Zarai Oarza Scheme.**

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|------|---------------------|---|
| i.   | Nature of Facility. | Demand Finance Facility   |
| ii.  | Maximum Limit.      | Rs. 100000/-  |
| iii. | Rate of Return.     | 6.5%.   |
| iv.  | Tenor.              | Maximum Two Years.  |
| v.   | Repayment.          | Recoverable in lump sum or two annual instalments along with mark up/ Profit. |
| vi.  | Purpose.            | Production and developmental requirements of farmers of NWFP.                 |

3. **Livestock Loan Scheme.**

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|------|---------------------|--|
| i.   | Nature of Facility. | Demand Finance/ Revolving/Composite Facility.  |
| ii.  | Maximum Limit.      | Rs. 2.500 Millions.  |
| iii. | Rate of Return.     | 14%.   |
| iv.  | Tenor.              | 5 Years including 3 months grace period.   |
| v.   | Repayment.          | <b><u>For Milk Production</u></b><br>Recoverable with in maximum period of 5 years in monthly instalments.<br><br><b><u>For Meat Production.</u></b><br>Recoverable in quarterly/ half yearly installment with grace period of 3 months. |

- vi. Purpose.
  - A. Purchase and plantation of animal fodder and feeds, feed grinders, tokas, feed mixing machines and feed or milk containers, Vaccinations, Overhead expenses, utensils for animal feeding, concentrates, Fencing and Enclosures.
  - B. Purchase of mature milk yielding buffaloes or cows, replacement of existing buffaloes or cows, Purchase of young buffaloes, cows, sheep and goats for rearing, purchase of young animal or female heifers, construction of slaughter house, construction or procurement of permanent sheds, water tanks, water pumps, tube wells and generators and for processing of livestock by- products, such as animal casing/ gelatin units, bone processing units, rendering plants etc
  - C. Purchase of milch animals, purchase of calf for fattening purposes, purchase of sheep, goat for fattening purposes, working Capital requirements of 1-3 months.

4. **Dairy Marketing Scheme.**

- i. Nature of Facility. Demand Finance Facility
- ii. Maximum Limit. Rs. 2.500 Millions.
- iii. Rate of Return. 14%.
- iv. Tenor. 5 Years.
- v. Repayment. Recoverable with in maximum period of 5 years in monthly, quarterly, half yearly installments.
- vi. Down Payment/ Security Deposit. At least 10% of the price of the vehicle/ Machine.
- viii. Purpose. For purchase of Machinery and vehicles required for marketing of dairy products/bye products such as Distribution vehicles, motorcycles, pickups, refrigerated vans etc.

5. **Dairy Storage Scheme.**

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|------|------------------------------------|---|
| i.   | Nature of Facility.                | Demand Finance Facility   |
| ii.  | Maximum Limit.                     | Rs. 2.500 Millions.   |
| iii. | Rate of Return.                    | 14%.  |
| iv.  | Tenor.                             | 5 Years.  |
| v.   | Repayment.                         | Recoverable with in maximum period of 5 years in monthly, quarterly, half yearly installments.  |
| vi.  | Down Payment/<br>Security Deposit. | At least 10% of the price of the vehicle/ Machine.  |
| vii. | Purpose.                           | For construction/ acquisition of facilities required for storage of dairy products and bye product like Milk storage chilling tanks, refrigeration plants and milk carrying containers, refrigerated meat storages and refrigerated containers. |

6. **Tractor Loan Scheme.**

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|------|------------------------------------|---|
| i.   | Nature of Facility.                | Demand Finance Facility   |
| ii.  | Maximum Limit.                     | As per actual price of the tractor.                                     |
| iii. | Rate of Return.                    | 14%.  |
| iv.  | Tenor.                             | 5 Years.  |
| v.   | Repayment.                         | Recoverable with in maximum period of 5 years in quarterly instalments. |
| vi.  | Down Payment/<br>Security Deposit. | At least 10% of the price of the Tractor.                               |
| vii. | Purpose.                           | For purchase of Tractors of all makes.                                  |

7. **Farm Machinery Scheme.**

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|------|------------------------------------|--|
| i.   | Nature of Facility.                | Demand Finance Facility.   |
| ii.  | Maximum Limit.                     | As per actual price of the machinery.  |
| iii. | Rate of Return.                    | 14%.   |
| iv.  | Tenor.                             | 5 years.   |
| v.   | Repayment.                         | Recoverable with in maximum period of 5 years in monthly, quarterly instalments. |
| vi.  | Down Payment/<br>Security Deposit. | At least 10% of the price of the Machine.  |

- vii. Purpose. For purchase of farm machinery items including tractor implements and attachments e.g. threshers, shellers, harvesters, trolleys, cane crushers, gur making equipment etc.

8. **Tube well Loan Scheme.**

- i. Nature of Facility. Demand Finance Facility  
ii. Maximum Limit. As per actual cost of the Tube well/Turbine.  
iii. Rate of Return. 14%.  
iv. Tenor. 5 Years.  
v. Repayment. Recoverable with in maximum period of 5 years in quarterly, half yearly instalments.  
vi. Down Payment/ Security Deposit. At least 10% of the price of the vehicle/ Machine.  
vii. Purpose. For installation of Tube wells/Turbine for agriculture purpose with minimum land holding of 5 acres.

9. **Fisheries Loan Scheme.**

- i. Nature of Facility. Demand Finance/ working capital facility for inland and marine fisheries.  
ii. Maximum Limit. Rs. 3 Millions.  
iii. Rate of Return. 14%.  
iv. Tenor. 5 years.  
v. Repayment. Recoverable with in maximum period of 5 years in monthly, quarterly, half yearly or yearly installments.

10. **Irrigation Loan Scheme.**

- i. Nature of Facility. Demand Finance Facility for development of water reservoirs and improvement of on farm irrigation facilities.  
ii. Maximum Limit. Rs. 3 Millions.  
iii. Rate of Return. 14 %.  
iv. Tenor. 5 Years.  
v. Repayment. Recoverable with in maximum period of 5 years in half yearly or yearly installments.

**11. Poultry Loan Scheme.**

- i. Nature of Facility. Demand Finance/ Working Capital facility for poultry business.
- ii. Maximum Limit. Rs. 500000/- or 90% of the quoted price which ever less.
- iii. Rate of Return. 14%.
- v. Tenor. Up to 5 years.
- v. Repayment. Recoverable with in maximum period of 5 years in monthly, quarterly, half yearly or yearly installments.

**12. Honey and Silk Production and processing Loan Scheme.**

- i. Nature of Facility. Demand Finance Working Capital facility for honey and silk production and processing.
- ii. Maximum Limit. Rs. 100000/-
- iii. Rate of Return. 14%.
- iv. Tenor. 5 Years.
- v. Repayment. Recoverable with in maximum period of 5 years in monthly, quarterly, half yearly or yearly installments.