

IRRIGATION LOAN PRODUCT SHEET

Product Name	Irrigation Loan
Product Description	For purchase of Treadle pumps, handle pump, pump sets, , boring and motor, construction of surface well, deepening/renovation of existing wells, purchase of oil engine/electric motor and pumpset, construction of shallow and deep tubewells, layout of field channels (open as well as underground), lift irrigation from river basins, tanks, and other catchments, installation expenses of oil engines/electric motor/pumpsets, construction of pump house, sprinkler irrigation, drip irrigation etc
Target Client Segment	Poor and ultra poor clients
Amount	Without Collateral: Rs 10,000 to Rs150,00 With collateral: Maximum Rs 500,000
Interest Rate	Without Collateral: 20% With collateral: 18%
Repayment Schedule	Quarterly
Term	Maximum 24 month
Disbursement Schedule	Once at a time, after completion of documents
Collateral Security	If collateral based then land and home is kept as collateral security