

## **APNA LIVESTOCK Enterprise – TERM FINANCE**

In the low income sectors, people invest their savings largely in livestock. Livestock can be bought and sold when needed and is a good livelihood diversification strategy for low-income households. It helps supplement their income through sale of milk and milk products and their consumption as a food supplement as well as reduces their dependence on a seasonal income through the harvest yields of crop products.

### **“Live Stock development financing”**

<b>Products features</b>	<b>Description</b>
Area of Operation	Rural Areas, Villages, Towns & Cities
Purpose	For the purchase of cattle’s/sheep, goats, poultry and fisheries at small scale.
Amount	Rs:150,001/- to Rs:500,000/-
Period	Two years
Repayment	Monthly
Collateral	Mortgage through Zari Pass Book or Two personal guarantees.
Mark-Up	24%
Loan Processing Charges	Rs:1.25% of loan amount (Min Rs:500)
Insurance Charges	As Applicable to this product

#### **Requirement**

- NIC 2 Photo Copies
- Passport Size Photos 2 Photos
- Copies of Latest Utility Bills
- Two Personal Guarantee from reputed Account holder

#### **Advantages:**

- ATM Card (Optional)
- Full range of banking services.
- Imbedded Life & Assets Insurance cover.
- Minimum processing time. (Less than seven days).