

Product	Description	Main features, terms and conditions	Rates, fees and charges	Legal provisions applicable	Procedure to be followed to obtain the product/service	Complaint handling procedure
Tea Loan	Loan provided for small tea holders who continuously provide tea leaves for tea factories	-Loan provided for extension of cultivation area, agronomy practices such as soil conservation, rehabilitation and purchasing agricultural inputs. Loan Amount goes upto Rs.500,000 Period goes upto 60 months Approval delegation given to central credit	- Documentation charge is 1% from loan amount. - Stamp duty will be paid 0.1% from loan amount - Attractive interest rates	-Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Cinnamon Loan	Target group is cinnamon growers with minimum 2 acre of cultivation area and cinnamon oil extractors/manufacturers	- Loan given to cinnamon growers for extension of cultivation area or to purchase machinery or equipment to improve productivity through cultural practice. For oil manufacturers/extractors loans given to buy machinery. Maximum period is 60 months Approval delegation given to central credit	- Documentation charge is 1% from loan amount. - Stamp duty will be paid 0.1% from loan amount - Attractive interest rates	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Dairy Loan	Focus segment is who are doing animal husbandry specially cattle farming and buffalo farming.	- Loan given for purchase cattle, farm house improvements which enhance yield, purchase of farming and milking equipment, develop grass land and fodder cultivation. Maximum period is 48 months unless otherwise security is provided Approval delegation given to central credit	- Documentation charge is 1% from loan amount. - Stamp duty will be paid 0.1% from loan amount - Attractive interest rates	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Climate smart Irrigation Loan	Target segment is farmers who are into crop cultivation	Purpose of the loan is to invest sprinkler and mini sprinklers especially in dry zone. To invest of rain water harvesting and water management in agro wells. Maximum period is 48 months. applicant should owned a farm	- Documentation charge is 1% from loan amount. - Stamp duty will be paid 0.1% from loan amount - Attractive interest rates	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Poly tunnel farming	Farmers engaged in poly tunnel / green house cultivation will be focused.	Main four target sub segments are crop nurseries, mushroom growers, cut flower growers, vegetable/fruits and cash crop growers - maximum loan amount will be Rs.2.0Mn or 50% from poly tunnel system whichever lower	- Documentation charge is 1% from loan amount. -Stamp duty will be paid 0.1% from loan amount - Attractive interest rates	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	

		<ul style="list-style-type: none"> - Maximum tenure would be 60 months 				
Solar Loans	Facility granted by analyzing electricity bill unit usage.	<ul style="list-style-type: none"> - Existing customers at AFC who service existing finance facility more than 12 month with less than rental in arrears at any given time and new customers who take home salary over Rs.125,000/= to be considered. - Customers who are using more than 180 units will be considered considering potential benefit to the customer 	<ul style="list-style-type: none"> - Documentation charge is 1% from loan amount. -Stamp duty will be paid 0.1% from loan amount - Attractive interest rates 	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Light Agri Machinery Loans	Target segment is farmers who are into crop cultivation	<ul style="list-style-type: none"> - Purpose of the loan is to invest in light agricultural machineries especially seed bed preparation machines, spraying machines, drones etc, - Maximum period is 36 months. 	<ul style="list-style-type: none"> - Documentation charge is 1% from loan amount. -Stamp duty will be paid 0.1% from loan amount - Attractive interest rates 	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Cash Crop Loans	Target segment is farmers who are into crop cultivation	<ul style="list-style-type: none"> - Purpose of the loan is to fund the cost of land preparation, seeds, fertilizer & chemicals especially crops such as banana, mango, pineapple, ginger & turmeric, sugar cane, ground nut, big onion and potato. - Maximum period is 48 months. - applicant should own a farm. 	<ul style="list-style-type: none"> - Documentation charge is 1% from loan amount. -Stamp duty will be paid 0.1% from loan amount - Attractive interest rates 	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	
Coconut Growers Loan	Target segment is coconut growers	<ul style="list-style-type: none"> - Purpose of the loan is to provide required financing for cultivation expansion and improvements. - Applicant should own minimum 1 acre of coconut cultivation or land demarcated for new planting. - Maximum period is 36 months for 1-2 acre growers- Loan amount is Rs.250,000-500,000. - 60 months for medium scale growers- Loan amount is above Rs.500,000. 	<ul style="list-style-type: none"> - Documentation charge is 1% from loan amount. -Stamp duty will be paid 0.1% from loan amount - Attractive interest rates 	Legal provision for Non-Asset Backed Loans unless otherwise security has been obtained	Same as all other products	