

Bee Keeping (Apiculture) (Updated till 30.04.2022)

Purpose	The loans are considered for purchase of equipment such as bee boxes, bee hives, honey extractor and smokers, bee colonies, foundation combs, sugar, etc., for rearing bees.
Eligibility	The applicant should have experience/knowledge in the activity. The cropping pattern of the area should be suitable so as to have sufficient availability of flower throughout the year and there should be facilities for migration of bees.
Margin	Up to Rs 1.60 lakhs - NIL, Above Rs 1.60 lakhs - 15-25%
Security	Up to Rs 1.60 lakhs - Hypothecation of livestock/assets created out of bank loan, Above Rs 1.60 lakhs - Hypothecation of livestock/assets plus mortgage of land.
Repayment Period	The loan should be repaid in 3 to 4 years in annual installments with an initial holiday period of 1 year. However, as the parties will be getting the benefit of increased production by cross pollination, the loan may be recovered from the sale proceeds of crops also.

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