

**Sericulture Loan**  
(Updated till 30.04.2022)

<b>Purpose</b>	<ul style="list-style-type: none"><li>• Crop production loan for raising Mulberry crop.</li><li>• Purchase of eggs.</li><li>• Purchase of rearing equipments.</li><li>• Construction of rearing house.</li><li>• Establishing reeling unit.</li></ul>
<b>Eligibility</b>	Farmers cultivating own land/registered leased land with irrigation facilities for cultivation of mulberry.
<b>Margin</b>	Up to Rs 1.60 lakhs - NIL, Above Rs 1.60 lakhs - 15-25%
<b>Security</b>	<ul style="list-style-type: none"><li>• Up to Rs 1.60 lakhs - Hypothecation of assets created out of bank loan,</li><li>• Above Rs 1.60 lakhs - Hypothecation of assets plus mortgage of land.</li></ul>
<b>Repayment Period</b>	<p>Sericulture-New Plantation - 4 Years Term Sericulture-Equipments - 3 Years Term Sericulture-Rearing House - 5 Years Term Periodicity - Half yearly payment</p> <p>The loan for cultivation of Mulberry, rearing of silk worms, construction of rearing house, purchase of equipments, etc. is repayable in 3 to 7 years in half yearly instalments including a gestation period of 11 months.</p> <p>Tray system - 7 years &amp; Shoot rearing system - 6 Yrs</p> <p>The loans granted for cultivation of mulberry and silkworm rearing should be recovered within a year by quarterly instalments or marketing of cocoons whichever is earlier.</p>