
GREEN GROWTH MICROFINANCE (GGM)

Branch: Rural Outreach Branch
Address: 321 Agrarian Lane, Village Town, Country
Contact: +91-44-55667788 | Email: support@ggm.com

LOAN PRODUCTS & APPLICATION FORM

1. LOAN PRODUCTS OFFERED:

- a. Small Business Loan
- b. Agricultural Loan

A. SMALL BUSINESS LOAN

Eligibility Criteria:

- Business Age: Minimum 1 year of operation
- Annual Revenue: ₹2,00,000 and above
- No prior default on microfinance loans
- Credit History: Satisfactory as per internal assessment

Loan Amount & Terms:

- Loan Amount: ₹50,000 to ₹5,00,000
- Tenure: 12 to 60 months
- Interest Rate: 15.00% to 22.00% per annum
- Processing Fee: ₹2,500 flat fee
- Repayment Mode: Monthly installments (EMI)

Required Documents:

- Business Registration or Trade License
- KYC Documents (ID Proof, Address Proof)
- Bank Statements (Last 6 months)
- Business Financials (Profit & Loss Statement)
- Collateral Documents (if applicable)

Small Business Loan Application Form:

Business Name : _____
Owner Name : _____
Business Address : _____
Loan Amount Requested : ₹ _____
Annual Turnover : ₹ _____
Collateral Offered (if any): _____

Declaration:

I confirm that the above details are correct and I agree to the terms and conditions of Green Growth Microfinance for the small business loan.

Applicant Signature : _____ Date: _____

B. AGRICULTURAL LOAN

Eligibility Criteria:

- Must be a registered farmer or agricultural cooperative member
- Ownership or proof of lease of agricultural land
- Loan Amount: Based on crop cycle and farming needs

Loan Amount & Terms:

- Loan Amount: ₹10,000 to ₹10,00,000
- Tenure: Typically 6 to 24 months (aligned with crop cycles)
- Interest Rate: 7.00% to 10.00% per annum

- Processing Fee: 1% of the loan amount or a minimum flat fee
- Repayment: Flexible options based on harvest income

Required Documents:

- Land Ownership or Lease Deed
- Crop Plan/Seasonal Farming Plan
- KYC Documents
- Income/Expenditure Statements (for previous crop cycles)
- Identity Proof

Agricultural Loan Application Form:

Applicant Name : _____
Farm/Cooperative Name : _____
Land Details (Area, Location): _____
Loan Amount Requested : ₹ _____
Type of Crop/Season : _____

Declaration:

I declare that all information provided herein is correct and that I meet the eligibility criteria for the agricultural loan. I authorize Green Growth Microfinance to verify my details and process my application.

Applicant Signature : _____ Date: _____
