

Form II (1)

**Cash Credit Facility for Crop Cultivation under Indian Bank Kisan Credit Card Scheme –
Application-cum-Appraisal-cum-Sanction Format**

A Branch.....

S.B.A/c No.....

01. Name (Surname / First Name / Middle Name) In Capital Letters

Mr / Mrs / Ms / Mx

2.a) Limit Required

Crops to be grown Year 20..... to 20.....	Acreage		Requirements	
	Irrigated	Rainfed	Irrigated	Rainfed
Kharif				
1)				
2)				
3)				
Rabi				
1)				
2)				
3)				
Summer				
1)				
2)				
3)				
Perennial				
1)				
2)				
3)				

Crop loan requirement for the year 20..... to 20.....

Rs.

ADD: Post harvest/house hold requirements (10% of crop requirement)

Rs.

ADD: 20% of crop loan requirement towards repairs and maintenance expenses of farm assets

Rs.

ADD: Crop Insurance/ Asset insurance

Rs.

Total Requirement Crop Cultivation

Rs.

13) Animal Husbandry and Fisheries : PART B

S.No	Animal Husbandry and/or Fisheries	Number of Units	Scale of finance	Total Requirement
1	Dairy			
2	Poultry			
3	Sheep			
4	Goat			
5	Pigs			
6	Rabbits			
7	In Land Fisheries			
8	Shrimp			
9	Marine Fisheries			
10	Others			
	TOTAL			

b) Security Proposed To Be Offered

- i. Surety
- ii. Charge on Crop/ Live Stocks
- iii. Charge on land
- iv. Mortgage of land

Agreed that the above limit is sought for a period of three years on annual renewal basis subject to review of the account to the satisfaction of the Bank.

Place:

Date:

Applicant's signature

B) Pre- Sanction Appraisal Report of Manager/RDO

- 1) Date of visit
- 2) Net worth of the borrower (Assets and Liabilities)
- 3) Name and address of the guarantor (if any)
- 4) Net worth of the guarantor (Assets & Liabilities)
- 5) Cropping pattern and credit budget - Part A

<i>Season/ crop</i>	<i>Extent</i>	<i>Scale of Finance</i>	<i>loan required</i>	<i>Cropping Period (Month)</i>		<i>Expected</i>		<i>Repayment due on</i>
						<i>Yield</i>	<i>Income</i>	
	(Acre)	(Rs)	(Rs)	A	B	(Kg)	(Rs)	(Month)
Kharif								
Rabi								
Summer								
Perennial								
Post harvest/ requirements Household								

□ **Foot Notes** : A: Sowing B: Harvest

Limit Required : PART B- Animal Husbandry and Fisheries

S.No	Animal and/or Fisheries	Husbandry	Number of Units	Scale of finance	Loan required	Expected	
						Yield	Income
1	Dairy						
2	Poultry						
3	Sheep						
4	Goat						
5	Pigs						
6	Rabbits						
7	In Land Fisheries						
8	Shrimp						
9	Marine Fisheries						
10	Others						
	TOTAL						

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6)Arrangements for purchase of inputs and marketing and their adequacy

7)Maximum Permissible Limit (M PL) recommended

8)Rate of interest to be charged

9)Details of securities recommended

C) Sanction

Sanctioned as Indian Bank Kisan Card Limit of Rs..... for five years on terms and conditions given below.

- 1) Rate of Interest
- 2) Securities to be obtained
- 3) Maximum permissible Limit. *
 - I year -
 - II year -
 - III year -
 - IV year -
 - V year -

☐ Note : *It is assumed that the same cropping pattern assumed for the first year is followed for all the five years.

D) Other Terms and Conditions of Sanction

1. The advances must be utilised for the purpose for which it is sanctioned. In the event of misutilisation, the limit will be cancelled and advance recalled.
2. Seasonal sub-limit should be repaid before the due date failing which further drawals in the account will not be allowed.
3. The limit sanctioned is only the maximum permissible limit within which disbursements should however be allowed as per the seasonal sub-limit worked out based on the cropping pattern.
4. Securities offered for this facility will stand as additional security for other facilities also.
5. Insurance of crops under the National Agricultural Insurance Scheme is compulsory wherever applicable.
6. The limit is sanctioned for a period of five years subject to annual renewal and satisfactory dealing and submission of the details of cropping pattern for the ensuing year at least 15 days before the due date for renewal.
7. The Bank reserves the right to cancel /suspend/reduce any of or all the facilities sanctioned and alter/amend/ vary the terms of this sanction including rate of interest at Bank's discretion without assigning any reason whatsoever.

Date

Signature of RDO/Loan officer

Signature of Manager

E) Borrower's Acknowledgement:

I have read all the terms and conditions stipulated in the above sanction and agree to abide by the same.

Place:

Date:

Signature of the Borrower