

Form II (1)

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



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 proposed to be grown **Acreage to be irrigated rainfed** **Requirements irrigated rainfed** **Total requirement**

Cropping year: 20 to 20

1. Kharif

1)

2)

3)

2. Rabi

1)

2)

3)

3. Summer

1)

2)

3)

4. Perennial

1)

2)

3)

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

Rs.

ADD: Post harvest/house hold requirements

(10% of crop requirement subject to a maximum of Rs.25,000/-)

Rs.

ADD: 20% of crop loan requirement as contingency

to be apportioned @10% each for second and third year)

Rs.

Total Requirement

Rs.

b) Security Proposed To Be Offered

i. Surety

ii. Charge on Crop

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 Appaisal 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

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

Foot Notes : A: Sowing B: Harvest

- 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 three 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

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