



Indian Banks' Association

SOCIAL BANKING

No. SB/Cir/AGRI/ 480

June 9, 2016

To:

The Chief Executives of All Member Banks

Dear Sirs / Madam,

Standardised Common Loan Application Form for Agricultural Credit

Banks have been following simplified application forms designed by the Baldev Singh Committee during early 90s. Subsequently, many changes have taken place in the field of financing Agriculture credit & reporting etc. Therefore a need is felt for devising a common loan application form for Agricultural credit by incorporating all the required details which will not only help the banks but also the customers in maintaining uniformity for applying loans for various agriculture needs. The common loan application form so devised may be uploaded in respective banks website for applying loans online.

In view of the above, IBA Standing Committee on Agriculture and Allied Activities, at its meeting held on 27th April, 2016 constituted a Sub-Committee for devising a Standard Common Loan Application Form for Agri. The finalised application form submitted by the Sub-Committee was placed before the Managing Committee of the IBA, for its approval.

The Managing Committee, at its meeting held on 27th May, 2016 approved the Standardised Common Loan Application Form for Agri Credit. We attach a copy of the Standardised Common Loan Application Form for Agri Credit for implementation by the member banks. Member Banks may upload the loan application form on their website so that customers can apply for loans online also.

Thanking you,

Yours faithfully,

K Unnikrishnan

Dy. Chief Executive

Encl : as above

Name of the Bank.....
Branch.....

To:

The Branch Manager

.....

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT

(Production Credit/Crop Loans/KCC/Agri-Term Loan)

A. For office Use:

Application Sl. No.		Category	SF	MF	Others
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B. Purpose and Type of Loan facility (Crop Loans/KCC/Agri-Term Loan)- Applicable Interview – cum – appraisal form to be enclosed to this application, depending upon the purpose of loan.

Purpose of Loan	Type of Loan facility / Scheme	Amount required (Rs.)

C. Particulars of the applicant(s)

Full Name(s) of the Applicant(s)	Date of Birth	Age	Gender	Aadhar No. (optional)	Voter's ID/DL / PAN No.
Shri/Smt. S/D/W of					
Shri/Smt. S/D/W of					
Shri/Smt. S/D/W of					

D. Details of family members:

Sl. No.	Name of the family members	Age	Gender	Relationship	Occupation	Annual income (Rs.)
1.						
2.						
3.						
4.						

Name of the Karta (in case of Joint Hindu Family):

E. Address with Contact Nos.

Present Address		Permanent Address	
House No: ; Street No:		House No: ; Street No:	
Village:		Village:	
Post office:		Post office:	
Taluk/Mandal:		Taluk/Mandal:	
District:		District:	
Pin:		Pin:	
Telephone/Mobile No.			

F. Social Category:

Social Category	√	SC	ST	OBC	Physically Handicapped			Minorities
If Minority Community	√	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians	

G. Existing Banking/Credit Facilities:

Type of Facilities	Presently Banking with	Account No.	Balance outstanding (Rs.)
Savings Account			
Fixed Deposit			
PMJDY OD Account			
CC/Term Loan			
Whether Covered Under	√	PMJJBY/PMSBY/APY	
If banking with this bank, customer ID to be given here:			

H. Particulars of total land holdings of the applicant (If Lease hold/share cropper, specify):

Name of the Village	Survey/Khasara No	Title			Area in acres	Of which irrigated	Encumbrance if any
		Owned	Leased	Share Cropper			

I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied :

Name of the Village	Survey/Khasara No.	Area in acres	Source of Irrigation	Name of Crops to be Grown		
				Kharif Crops	Rabi Crops	Other Crops

J. Sources of Income:

Agricultural Income	
Other Income (Specify)	
Total Income	

K. Particulars of Immovable Assets Owned:

Immovable Assets	Particulars/ Description	Present Market Value (Rs.)
Agricultural Land		
Non Agricultural Land		
House/Building		
Tractor Shed/Farm Shed		
Fishing Ponds/Tank		
Total Value:		

L. Particulars of Movable Assets Owned:

Movable Assets	Particulars/ Description	Present Market Value (Rs.)
Plough cattle/Milch cattle		
Poultry birds		
Tractors		
Power tiller		
Elec.Motor/Pumpsets		
Other implements		
Total Value:		

M. Particulars of existing liabilities as borrower, if any:

Name of the Institution	Purpose of loan	Balance outstanding (Rs.)	Of which overdue	Security offered
Our Bank				
Other Banks				
Agricultural Credit Societies				
Land Development bank				
Other Creditors (Gov. dues)				
Total Outstanding:				

N. Net Worth of Applicant(s): [(K+L) - M] Rs.....**O. Particulars of Liabilities as Guarantor:**

Loan sanctioned to Shri / Smt.	Name of the Bank / Institution	Amount of Loan (Rs.)	Balance Outstanding (Rs.)	Status of Account: (Regular / Overdue)

P. Security Proposed to be offered:

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

Q. Guarantors offered (if any):

Names of the Guarantors	Age	Residential Address	Telephone No/ Mobile No.	Occupation	Net Worth (Rs.)

R. Declaration:

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorise the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government or any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the Bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

- | | |
|----|----|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

Signature/thumb impression of Borrowers Signature/thumb impression of Guarantors

Date:

Place:

CHECK LIST: (The check list is only indicative and not exhaustive and depending upon the requirements of the bank addition/deletion could be made as per necessity)

1. Proof of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhaar Card / Passport / Photo Ids issued by Govt. authority etc.
2. Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhaar Card / Passport /Certificate issued by Govt. Authority / Local Panchayat / Municipality etc.
3. Applicant's recent Photograph (2 copies) not older than 6 months.
4. Particulars of Land Records.

ACKNOWLEDGEMENT

Received the loan application from Shri/Smt
Residence of.....
on for the purpose of.....

All the required information / documents have been furnished on / yet to be
furnished by the applicant.

Date

Officer / Manager

.....**CutHere**.....

Customer copy:

Received the loan application from Shri/Smt.....
Residence of.....
on for the purpose of.....

All the required information / documents are furnished on /
yet to be furnished by the applicant.

Date**Officer / Manager**

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be construed as an indication of our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfilment of conditions if any, that may be stipulated by the Bank.
2. The application will be taken up for consideration only after all the particulars / data / documents as may be required are received by the Bank.
3. The application will be disposed of withindays from the date of receipt of all the details /papers/documents /clarifications sought by the Bank.
4. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.