

PSL GOLD LOAN SCHEME

1. Loan Application Form (Direct Agri)

BRANCH _____

Application No. _____

Year _____

APPLICATION FORM FOR AGRICULTURAL CREDIT

**The Branch Head
IDBI ltd**

Dear Sir,

I/ We hereby apply for a loan of

Rs.....(Rupees.....

..... Only) and furnish below the necessary particulars.

1. Purpose of Loan
2. Name of the Applicant
3. Address of applicant
4. Nature of activity
5. Age and Gender
6. Whether SC/ ST/ OBC/ Physically Handicapped/ Minorities/ Weaker Sections/ Ex-Servicemen/ Others
7. Details of relationships with IDBI, if any
8. Current bank details
9. Limits with other banks/ financial/ informal lending institutions

Name of bank/ financial/ informal lending institution	Nature of relationship	Limit, if any	Balance o/s

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10. Background/ profile of borrower

11. Particulars of Land Holding

Village	Total acres	Land revenue (Rs.)	Total irrigated acres	Sources of irrigation	Value of total acres (Rs. Lakh)

12. Basis for request of limits (enclose copies/ separate sheets, if required)

a. Location of the area in which cultivation/ allied activity is proposed	Name of crop/ livestock	Survey/ Khasra No

b. Nature of expense	<u>Vendor/ Supplier identified on a preliminary basis</u>	<u>Estimated Cost (Rs.)</u>	Loan amount Required (Rs.)
	-	-	
	-	-	

c. Income from agriculture in Rs. Lakh

	SY (-2)	SY (-1)	SY (0)	SY (1)	SY (2)	SY (..)	SY (n)
Annual gross farm income (a)							
Expenses (b)							
Annual net farm income (c)=(a)-(b)							
Income from allied activities							

d. Position of payment of income and wealth tax for last 3 years

e. Specify arrangements for	
Cultivation activities	
Procuring inputs	
Marketing of produce	
Storing of produce	
Transport of produce	

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f. Loan and interest servicing requirement	
Gestation period	
Installment frequency	

g. Details of gold ornaments proposed to be pledged

13. Declaration:

- a) a) I/We hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief.
- b) b) 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 declarations of my/our outside borrowings made above contain misrepresentation of facts.
- c) c) I/We hereby declare that I/we have no borrowings from any other agency on the date of application other than those mentioned under Point No. 9.
- d) d) I/We undertake not to borrow from any other agency without the permission of the Bank.
- e) e) Whether the Applicant/s, Co-obligant/s, Guarantor/s is/are related to any Senior Officer of the Bank : Yes/No. If yes, specify the names of the officer with designation and the branch/office working and the nature of the relationship.
Name _____ Relationship_____
- f) f) We certify that all the information furnished by me/us is true; that I/we have no borrowing arrangements for the unit with any Bank other than the facts mentioned under 9 above; that no legal action has been/is being taken against me/us; that I/we shall furnish all the information that may be required by you in connection with my/our application; that this may also be exchanged by you with any agency you may deem fit, and that you, your representatives, representative of Reserve Bank of India or any other agency as authorized by you, at any time, inspect/verify our assets, books of accounts, etc., in our farm factory and/or business premises.
- g) g) 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.

Place:

Date:

Signature of Applicant/s

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FLOW CHART

Sr. No.	Particulars	Date of Receipt	Date of final compliance received	Date of submission to next Delegated Authority	Comments, if any, regarding time taken*
1.	At Delegated Authority 1				
2.	At Delegated Authority 2				
3.	At Delegated Authority 3				

* All loan applications up to a credit limit of Rs. 25,000/- should be disposed of within a fortnight and those for over Rs. 25,000/-, within 8 to 9 weeks.

Guidelines for filling application form

- o o SY means Seasonal Year i.e. period from season to season; In case data is available for FY or CY (Calendar Year), the same may be used

X-----Cut Here-----X

ACKNOWLEDGEMENT

Received the Loan Application from Shri/
Smt. _____
R/o _____ on _____ for the
purpose of _____

For IDBI Ltd.

Place:

Date:

Delegated Authority 1

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2. Loan Application Form (Indirect Agri/ Other PSL)

A. PERSONAL DETAILS

Following Details have been submitted (Check all that apply)

Category	Individual
Proof of Identity (Any One)	Voter ID PAN Card Passport Photo Credit Card Driving License Introduction by existing customer* Introduction by applicant's bank
Proof of Income (may not be insisted upon for self employed professionals)	Income Tax Returns for last year along with computation of income Bank Statement for last 12 months
Proof of Residence (Any One)	Passport Ration card Utility Bill Credit Card Bill Driving License Introduction by existing customer* Introduction by applicant's bank
Proof of Office/ Business (Any One) (may not be insisted upon for self employed professionals)	Telephone Bill Electricity Bill Shops & Establishments Lease Deed Sales Tax Certificate
Copy of Valid Professional Degree Certificate	Mandatory for self employed professionals
Others (All as applicable)	Bank A/c Statements Loan A/s Statements Proforma Invoice Photo

* Existing customer means customer having satisfactory account operations with the concerned branch for atleast 6 months

B. DETAILS OF BUSINESS REQUIREMENT FOR WHICH LOAN APPLIED

Cost of Project

(I) Cost of equipment _____ (attached quotation)

(II) Cost of other misc. item etc. _____

Total cost of project

Means of Financing

Loan Applied _____

Promoter contribution

Total

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Name & Address of the supplier of land/ equipment
C. Details of gold ornaments proposed to be pledged
Certificate

I/We hereby certify and solemnly affirm and declare that particular/information supplied above, for the purpose of securing loan from IDBI Ltd., are true and correct to be best of my knowledge and belief and no material fact/ information has been concealed or withheld.

UNDERTAKING

If the loan is granted to me/ us, I/ We hereby agree to allow inspection of our office/ any other designated place belonging to us at any stipulated time on provision of written notice of 3 days or as required by the IDBI Ltd.

Signature(s)

Name _____

Address _____

FLOW CHART

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X-----Cut Here-----X

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Smt. _____
R/o _____ on _____ for the
purpose of _____ of

For IDBI Ltd.

Place:

Date:

Delegated Authority