

WAREHOUSE RECEIPT FINANCE SCHEME

Loan Application Form (farmers/ traders/ processors)

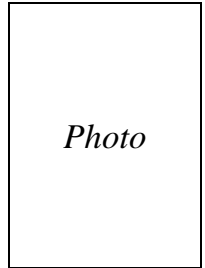
BRANCH _____

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 (for non individuals, give details of partners/ directors)
6. Whether SC/ ST/ OBC/ Physically Handicapped/ Minorities/ Weaker Sections/ Ex-Servicemen/ Resident of J&K or North East/ Others (for non individuals, give details of partners/ directors)
7. Established in (for non individuals)
8. Constitution
9. Details of relationships with IDBI, if any
10. Key Person (in case of non individuals)
11. Group Affiliation (in case of non individuals)
12. Current bank details

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13. Limits with other banks/ financial/ informal lending institutions

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

14. Background/ profile of borrower

15. Particulars of Land Holding

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

16. 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. Commodity	Present Price (Rs./ MT)	Scale of financing (%)

c. Income from agriculture in Rs. Lakh (for farmers)

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

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c. Performance & financial indicators (for non farmers)

	FY (-2)	FY (-1)	FY (0)	FY (1)	FY (2)
Net sales					
Gross Profit					
Net Margin					
Cash Accrual (CA)					
Paid Up Capital					
TNW					
Term Liabilities					
Net Fixed Assets					
Non current assets					
Current Assets					
Current Liabilities (including short term bank credit)					
Current Ratio					
D/E Ratio					
Debt/ CA					

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	

f. Loan and interest servicing requirement	
Gestation period	
Installment frequency	

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17. Particulars of guarantors

Name	Address	Relationship with applicant	Networth (Rs. Lakh)	Basis of networth (enclose copies/ separate sheets, if required)

18. Declaration:

- a) I/We hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief.
- 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) 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. 13.
- d) I/We undertake not to borrow from any other agency without the permission of the Bank.
- 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) 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 13 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.

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- 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

Details of Co-obligants/ Guarantor/s (separate sheet for each guarantor)

I. Address

Sl. No.	Name with Surname	Age	Father's Name	Occupation	Full Address with Name of Village/P.O./Tq./Dist./ Pin Code

II. Assets Owned

(Amount in Rs.)

Details	Location (Specify Door No. Sy.No.etc.)	Purchase Price (Rs.)	Present Market Value (Rs.)	Annual Income (Rs.)

III. Liabilities (both direct and indirect)

(Amount in Rs.)

Borrowed from	Purpose	Amount Available	Present Liability	Amount Overdue	Security	Name of the Borrower in case of indirect liability

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IV. Net worth of Co-obligant/Guarantor [II-III] Rs. _____

I/We offer to stand as Co-obligant/ Guarantor/s for the credit facilities to be extended to _____.

We certify that all the information furnished by me/us 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.

Place:

Date:

Signature of Co-obligant/Guarantor/s

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				

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