

UNION BANK OF INDIA

ANNEXURE A

Name of the applicant _____

Interview-cum-Assessment Form for Cash Credit/ Short Term Loan (Crop Loan) Requirements

Crop proposed	Month of		Area of Cultivation (Acre)	Scale of Finance	Loan Amount / Cash Credit Limit	Due Date of Repayment
	Sowing	Harvesting				
1	2		3	4	5	6
1. Kharif						
a) Irrigated						
i)						
ii)						
b) Rainfed						
i)						
ii)						
Sub Total-1						
2. Rabi						
a) Irrigated						
i)						
ii)						
b) Rainfed						
i)						
ii)						
Sub Total-2						
3. Summer						
i)						
Sub Total-3						
Total 1+2+3 (A)						
4. Other Annual Requirements						Amount

1. Power/ Fuel Cost, if any	
2. Repairs & Maintenance of Agri equip/ livestock/ machinery etc.	
3. Minor Investment of Short Term nature	
4. Family maintenance expenses	
5. Educational expenses	
6. Medical expenses	
7. Post Harvest expenses	
8. Any other expenses	
Sub Total-4	
	Margin, if any Loan/ Limit (B)
Grand Total (A+B)	

Signature of Appraising Officer

Signatures/ Thumb impression of Applicant(s)

Memorandum for sanction of Cash Credit/ Short Term (Crop Loan)

Observations of Appraising Officer

1. Whether the applicant (s) possess the land as shown in the Application and whether the crops proposed to be taken, suits the land? Y/N
2. Whether soil and climate are suitable for the proposed crops? Y/N
3. Whether the Cropping pattern suggested is generally followed in the area?Y/N
4. Has the farmer adequate experience in the cultivation of crops suggested?Y/N
5. Whether technical advice is easily available locally? Y/N
6. Whether there is any assured arrangement for procurement of inputs including organic manure? Y/N
7. Whether the loan amount requested is in accordance with the scale of finance suggested by the technical committee for the area? Y/N
8. Whether adequate irrigation facilities for the proposed crop plan are available? Y/N
9. Whether sale of farm produce is under arrangement? Y/N
10. Whether crops are covered under Crop Insurance Scheme? Y/N

Recommendations of the Appraising Officer

The relevant land record/ documents have been obtained and verified and found correct. The farm was visited by me on _____ (Give date)

(a) Limit recommended : Rs. _____

(b) Security Proposed

(i) Hypothecation of crops

(ii) Mortgage/ Charge on land

(iii) Guarantee of

(a) Shri _____

S/o _____

(b) Shri _____

S/o

Place : Signature of Appraising Officer with name and designation

Date : Sanctioned

Branch Manager/ Manager of Division