

**State Bank of Pakistan**  
**List of Agriculture Financing/Loan Documents**

Annexure I

<b>Type of Major Securities</b>							
<b>Zarai Pass Book*</b>		<b>Urban Property</b>		<b>Personal Guarantees</b>		<b>Others (DSCs, SSCs, Gold Ornaments etc)</b>	
<b>Pre Sanction</b>							
1	Verification of Pass Book by Tehsildar/ Mukhtiarkar/ ACO/BM/ Legal Advisor	1	Title/ Sale Deed /Transfer Letter in case of registered societies, LDA, DHA, etc.	1	Personal Net worth proof of Guarantor	1	Security Proof (original security to be deposited after sanctioning)
2	e-CIB of Borrower	2	e-CIB of Borrower	2	e-CIB of Borrower & Guarantors	2	e-CIB of Borrower
3	Khasra Gardawari /Field Book Copy/Deh Farm VIII-A /Land Revenue Tax Receipt of Last Crop in case of Farm Loans (One of the above)	3	Khasra Gardawari/ Field Book Copy of Last Crop as proof of being a cultivator in case of Farm Loans (One of the above)	3	Khasra Gardawari/ Field Book Copy of Last Crop as proof of cultivator in case of Farm Loans (One of the above)	3	Khasra Gardawari/ Field Book Copy of Last Crop as proof of cultivator in case of Farm Loans (One of the above)
		4	Valid Lease/Tenancy Agreement of agricultural land being cultivated/used for non-crop activities	4	Valid Lease/Tenancy Agreement of agricultural land being cultivated/used for non-crop activities	4	Valid Lease/Tenancy Agreement of agricultural land being cultivated/used for non-crop activities
		5	Valuation Report by approved surveyor of the bank			5	Weight & Evaluation Certificate from Bank's approved Goldsmith in case of loan against Gold Ornaments
		6	Aks Shajra/Demarcation Certificate			6	Redemption value certificate in case of DSCs, SSCs, etc for total value (Face value + Profit)
		7	Approved Site Plan				
		8	Naqal Fard Malkiat (Extract)/Search Certificate				
		9	Legal Opinion				
<b>Post Sanction</b>							
1	IB-7 (Agreement cum Guarantee)	1	IB-7 (Agreement cum Guarantee)	1	IB-7 (Agreement cum Guarantee)	1	IB-7 (Agreement cum Guarantee)
2	Charge creation certificate/Zar-e-Bar honey ka certificate/ charge on Fard Jamabandi in case of AJK &NA (Gilgit Baltistan)	2	Registered / Equitable Mortgage deed			2	IB-28 Letter of Lien, Set-off & First charge
3	Parat Patwar/ Deh Farm VII B certified by Tehsildar/Mukhtiarkar					3	IB-26 Letter of Pledge in case of Gold Ornaments

\*Instead of Passbook, copy of Fard Jamabandi will be obtained for AJK and GB, whereas, for unsettled areas of Hunza (Nagar), Kharmange Division Ghizer and Chillas of Northern Areas, bank may obtain Alienability Certificate issued by D.C/A.C/Political Agent/Asst. Political Agent along with Surety/Guarantee of two known local notables of the area.

<b>Additional Documents for Development &amp; Non Crop Loans</b>	
<b>Purpose</b>	<b>Document</b>
<b>All agricultural loans</b>	Crop loan insurance/premium payment receipt/comprehensive insurance of tractor and vehicle (wherever applicable)
<b>Tractor/Implements Financing</b>	Joint registration of tractor/vehicle
	Quotation (Where applicable)
<b>Non crop production loans</b>	Feasibility report of project if not included in the loan application form.
<b>Non crop development loans</b>	Quotation
	Delivery Receipts/Sales Certificate/Invoice of machinery / implements / assets etc

## Standardization of Turnaround Time of Agricultural Loan Processing

Annexure III

Sr.	Activity	Responsibility	Max. No of Working Days
<b>(A)</b>	<b>For activities up to sanction of proposal</b>		<b>5-9</b>
<b>1</b>	<b>Completion of loan application form &amp; account opening</b>	<b>Applicant, MCO/ACO and Branch Manager (BM)</b>	<b>1</b>
<b>2</b>	<b>Spot verification</b>	<b>ACO/MCO/AFO/BM)</b>	<b>1</b>
<b>3</b>	<b>Pre sanction revenue documentation formalities and e-CIB</b>	<b>Borrower/Revenue Department/Bank Branch</b>	<b>2</b>
<b>4</b>	<b>Sanctioning of loan</b>		<b>1-5</b>
	<i>a. In case of sanctioning powers at branch level</i>	<i>BM/ Branch level approval committee</i>	<i>1</i>
	<i>b. In case of sanctioning powers at Area/Region/Zone level</i>	<i>Approval committee</i>	<i>4</i>
	<i>c. In case of sanctioning powers at HO level</i>	<i>Approval committee</i>	<i>5</i>
<b>(B)</b>	<b>For activities up to disbursement of loan</b>		<b>6-10</b>
<b>5</b>	<b>Charge creation &amp; other revenue/registrar formalities</b>	<b>Borrower/Revenue Department/Bank Branch</b>	<b>2</b>
<b>6</b>	<b>Charge verification</b>	<b>ACO/MCO/AFO/BM</b>	<b>1</b>
<b>7</b>	<b>Risk Management/CAD formalities</b>		<b>1-5</b>
	<i>Scrutiny of documents by Risk Management/CAD</i>	<i>Risk Management/CAD</i>	<i>1</i>
	<i>Rectification of discrepancies and resubmission of documents to RM/CAD by the ACO/MCO/BM ( If found any discrepancy)</i>	<i>ACO/MCO/AFO/BM &amp; Applicant</i>	<i>4</i>
<b>8</b>	<b>Issuance of DAC (Disbursement Authorization Certificate)</b>	<b>CAD/Branch/Authorize Department</b>	<b>1</b>
<b>9</b>	<b>Disbursement of loan</b>	<b>Branch/CAD/ Authorize Department</b>	<b>1</b>
	<b>Total days up to disbursement (A+B)</b>		<b>11-19</b>
<b>10</b>	<b>Other formalities/documentation after delivery of Tractor/Vehicle, etc</b>		<b>10</b>
	<i>Joint Registration, Insurance etc.</i>	<i>Borrower/ACO/BM</i>	<i>3-10</i>

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