

For Bank Use Only

Customer Identification #.
Date: _____
Male <input type="checkbox"/> / Female: <input type="checkbox"/>

(Name of Bank) _____

Applicant's Picture

Application Form
Under Credit Guarantee for Small and Marginalized Farmers
(CGSMF)

The Manager

_____ Bank
 _____ Branch

I request you for the Agriculture finance of Rs: _____ for (Production purpose) under CGSMF.

Applicant's information:**(A)**

Name: _____ S/D/W/o: _____ CNIC No: _____
 Date of Birth: DD/MMM/YYYY Gender: _____ Marital Status: _____
 Account No: _____ District/Province _____ Qualification: _____
 Current Address: _____
 Permanent Address: _____
 Tel. No. _____ Mobile No. _____

(B)

Status of Applicant: Owner ☐ Lessee ☐ Owner cum Lessee ☐ Tenant ☐ (Please Tick one)
 Agri. Land / Business Address: _____
 Total Area /Land Holding: _____ Total Cultivated Land: _____
 Name of Actual Owner of Property (In case of lessee) _____
 Crops under Cultivation: (1) _____ (2) _____ (3) _____ (4) _____ (5) _____

(C)References:

Name		Name	
CNIC No		CNIC No	
Tel No.		Tel No.	
Address		Address	
Signature:		Signature:	

* In presence of Bank official

(D)Details of Existing Credit Facilities, if any (Fund & Non Fund Based) including borrowing under CGSMF:

Name of Bank	Finance Amount	Purpose	Nature of Security

Signature of Applicant &or thumb impression

F) Declaration:

I hereby solemnly declare and affirm as follows;

- That the above information is true and correct to the best of my knowledge and belief and nothing has been concealed therein.
- That I agree that the submission of above information and the Finance application form is not approval of finance and I shall have no right whatsoever to claim for finance before any forum, in case the finance is declined /rejected by competent authority of the bank.
- I declare and affirm that the contents of the Finance application form alongwith all the declaration/affidavit/undertaking have been read/read out to me/us and i/we agree to comply with the obligations mentioned there-above.

Signature of Applicant & or thumb impression

Date:

Bank Officer's Sign & Stamp for verification of Signature & Thumb Impression

Date: _____

For Bank Use

Application No. _____ Received date _____

Name Agri Credit Officer _____ Employee ID _____

Signature ACO _____ Signature & Stamp Branch Manager _____

Loan Amount Approved _____

Receiept Agri. Finance Application Form

Name of Farmer _____

S/O _____

Agri Loan Officer Name _____ ACO Contact No. _____

Signature & Stamp of Receiving Bank Officer

Date. _____

Credit Guarantee For Small and Marginalised Farmers									
Quarterly Report of Fresh Guaranteed loans by the PFI									
Name of the PFI:									Amounts in Rs.
Report for the Period:									

Customer Identification Number (CIN)	Name of the Customer	CNIC of the Customer	Tenor	Amount Sanctioned	Mark-up rate	Sanction Date	Expiry Date	Outstanding Amount of loan as on reporting date	Guarantee Share of the Sanctioned Amount	Amount of Fresh Guarantees Requested	Gender of the Borrower	Farmer Type	District of the Borrower	Province	Relationship	Land Holding (In Acres)	Land Type	Crop	Purpose of the loan
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									
NIL	NIL			NIL				NIL		NIL									

0.00

0.00

0.00

1 - The Bank has carried out its internal due diligence of all of the above mentioned accounts individually and ensured that the loans under the guarantee portfolio are eligible as per the bank's own risk assessment criteria.

2 - The clients are eligible as per the instructions of the Guarantee Scheme.

3 - The bank acknowledges that only the principle amounts are guaranteed under the Scheme.

4 - The bank has assessed repayment capacity of borrower based on its cash flows and has not taken collateral from the borrower.

Authorised Signatory: Signatures _____
 Name: _____
 Designation: _____
 Official _____
 Stamp/Seal _____

Authorised Signatory: Signatures _____
 Name: _____
 Designation: _____
 Official _____
 Stamp/Seal _____

S.No.	Notes & Definitions
1	Each PFI shall issue a unique Customer Identification Number to each fresh client in the form of "PFI - (Eight digit successive number of the customer) i.e. ABC Bank Limited may issue ABC-00000025 for loan given to its 25th customer under the guarantee scheme.
2	Name of the customer=Text Field
3	13 digit CNIC No without dashes
4	Tenor of the loan in months
5	Sanctioned Amount should not exceed 100,000
6	Mark up rate to be in absolute numbers: e.g. 13.5%, 15% ,
7	Sanction Date of Loan should be in proper date format: e.g. June 07, 2015
8	Expiry Date of Loan should be in proper date format: e.g. June 07, 2015
9	The sanctioned Loans of the banks which have already been reported and given guarantee cover shall be reported separately in Form CF-2. The status of earlier guaranteed loans shall not be given in this report.
10	The sanctioned loan is guaranteed up-to 50% (or a lower %age given in column 10) of the sanctioned amount, however; at any given point in time, SBP Guarantee shall be available to the extent of %age of the principal outstanding Loan Amount.
11	Fresh guarantee request amount as calculated by multiplying % share of guarantee and sanctioned amount. The request of the fresh guarantee limits shall in no case exceed 50% of the sanctioned amount allowed by the bank to the borrowers.
12	Gender: Mention the gender of the individual
13	Farmer Type includes Owner/Tenant/Owner Cum Tenant
14	Value should be district and not town/tehsils etc
15	Relationship with Bank= New or Existing Customer
16	Province of the borrower
17	Landholding in Acres
18	Land type= Irrigated/Rain Fed
19	Mention Main Crop for which loan is being availed
20	Purpose of the loan includes meeting working capital requirements, purchase of inputs, rental of farm implements etc

Credit Guarantee For Small and Marginalised Farmers						
Quarterly Report of Existing Guaranteed loans by the PFI						
Name of the PFI:		Amounts in Rs.				
Report for the Period:						
Customer Identification Number (CIN)	CNIC of the Customer	Outstanding Amount as on reporting date	Guarantee Share of the Outstanding loan	Amount of Guarantee Outstanding	Days Past Due (DPD)	Remarks (If Any)
			50% (as given and approved in Form CF-1)	=Guarantee Share x Outstanding Amount		
Total						
Authorised Signatory:			Authorised Signatory:			
Signatures _____			Signatures _____			
Name: _____			Name: _____			
Designation: _____			Designation: _____			

Credit Guarantee For Small and Marginalised Farmers					
Bi-annual Claim on Guarantee Fund					
Name of the PFI:		Amount in Rs.			
Report for the Period:					
Customer Identification Number (CIN) of Diligent Borrower	CNIC of the Customer	Outstanding Loan Amount (Principle)	Guarantee Guaranteed Amount	NPL Category on Date of Claim	Possible Reasons of Delinquency
			Outstanding Loan * %age Guarantee Share (already conveyed to SBP through CF-1)		
Total					

Notes:

1. The bank will have the right to lodge claim on credit guarantee fund after an account falls under the "Substandard" category of NPLs as per the PRs.
2. State Bank will have right to debit the Bank if failure of the lending bank to carry out due diligence/ ensure compliance of guarantee terms is discovered in inspections of DFSD/BID

Authorised Signatory:		Authorised Signatory:	
Signatures		Signatures	
Name:		Name:	
Designation:		Designation:	

Credit Guarantee For Small and Marginalised Farmers						
Bi-annual Report of Recoveries from Delinquent Guaranteed Borrowers						
Name of the PFI:					Amount in Rs.	
Report for the Period:						
Customer Identification Number (CIN)	CNIC of the Customer	Recovery Date	Amount Recovered	% share of Guarantee in Recovered Amount	Guarantee Amount Refunded	Date of Transfer to SBP BSC A/c (CGSSF)
				Recovered Loan Amount x %age Guarantee Share (already conveyed to SBP through CF-1)		

Notes: The costs incurred on recovery efforts is to be borne by the concerned bank and can not be passed on to the guarantee fund.

For loans guaranteed under the scheme, any recovery by a PFI from a delinquent customer shall be accounted towards the recovery of the principle (not markup) till the time that full principle amount is recovered.

Authorised Signatory:	Authorised Signatory:
Signatures _____	Signatures _____
Name: _____	Name: _____
Designation: _____	Designation: _____