

Financing Scheme for Small Farmers



STATE BANK OF PAKISTAN
Agricultural Credit Department
www.sbp.org.pk

The Team

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Table of Contents

1. Introduction	1
1.1 Issues in Lending to Small Farmers	1
1.2 Paradigm Shift	1
1.3 Group Based Lending Approaches	2
2. Financing Scheme for Small Farmers	2
2.1 Group Management	2
2.1.1 Group Formation	2
2.1.2 Role of Bank Staff	3
2.1.3 Role of Group Coordinator	3
2.1.4 Role of Group Members	3
2.1.5 Personal Guarantee	4
2.2 Eligibility of the Borrower	4
2.3 Conditions and Covenants	5
2.4 Size and Tenure of Loans	5
2.5 Types of Financing	5
2.6 Working Capital	5
2.6.1 Crop Sector	5
2.6.2 Non- crop Sector	5
2.7 Term Financing	6
2.8 Documentations	6
3. Miscellaneous	6
3.1 Loan Processing Time	6
3.2 Mark-up	6
3.3 Insurance Coverage	6
3.4 Proper Utilization of Loan	7
3.5 Loan Repayments	7
3.6 Loan Monitoring & Management Information Systems	7
3.7 Compliance with SBP Regulations	7
Appendix	8

Financing Scheme for Small Farmers

1. Introduction

Agriculture is the mainstay of country's economy and provides livelihood to majority of rural population. Today, Pakistan's agriculture is facing many challenges like water shortage, natural resource conservation, rising prices of inputs including seeds, fertilizers, pesticides, electricity and gasoline. The farmers, particularly the small farmers are facing problems in early adoption of new technologies because of financial shortages. Facilitation to this sector, by expanding agricultural credit at the grass root level is a credible effort towards economic and rural development. Taking cognize of the situation, SBP has taken several initiatives during last 6-7 years to enhance the flow of credit to the agriculture sector. These initiatives have paid rich dividends in the form of substantial rise in agricultural credit disbursements.

Notwithstanding the supportive measures, outreach of agri. credit is limited to the extent of about 2 million borrowers as against total farmer's population of 6.6 million. Majority of the country's farmers i.e. 84% comprises of small farmers and rely on informal sector credit at exorbitant rates to meet their agri. credit requirements. One of the main reasons of the financial exclusion of these small farmers has been their inability to provide collateral to banks.

Therefore, for the financial inclusion of the small farmers, SBP in consultation with stakeholders has developed a financing scheme based on group based lending methodology. A brief on the issues in lending to small farmers, group based lending approaches and the financing scheme for small farmers is given in the following sections.

1.1. Issues in Lending to Small Farmers

The pivot of banking business is 'collateral' which serves as an explicit guarantee against the possible risk associated with the inter-temporal trade of money. One who does not have this explicit or implicit guarantee is not considered bankable. The small farmers face difficulties in getting credit from financing institutions on these grounds.

1.2. Paradigm Shift

With the success stories of innovative lending techniques like Group based Lending (Grameen Model), Self Help Groups (Indian Model), Solidarity Group (Latin America Model), Community based Organization (Village Banking) and other approaches, there is paradigm shift in the lending methodologies to the small farmers/borrowers. The Grameen of Bangladesh, Bank for Agriculture and Agricultural Cooperatives (BAAC), Thailand and Bank Rakyat Indonesia (BRI), have proved to be most successful agri/rural sustainable financial institutions models serving mostly to small farmers. The success of these financial institutions has broken the myth that people without tangible assets can neither pay the real cost of credit, nor save, and in general are poor credit risks.

1.3. Group Based Lending Approaches

Group based lending is one of the most successful approach, equally vigorous for micro, rural and agricultural financing where individuals have no collateral to offer or financial institution intends to share the burden of monitoring and recovery of loans at low cost with minimum risk of non payments. Under group based lending programs, loans are made to individuals through a peer group. In this case, group members guarantee repayment, of each other's loans. Collateral is generally not used; peer pressure and collective responsibilities generated by the group take their place.

2. Financing Scheme for Small Farmers

SBP in consultation with stakeholder has developed a group based financing scheme for the small farmers. The scheme will target farming community involved in small agri related activities like livestock, dairy, poultry, fisheries, horticulture etc. and do not have any tangible security to offer to banks as collateral. The scheme has been structured on group based lending approach wherein banks can finance to individuals through Small Farmer Groups (SFG). Characteristics and methodology of group formation, roles & responsibility of stakeholders and other features of the scheme are given below:-

2.1. Group Management

2.1.1. Group Formation

Small Farmer Group (SFG) will be formed by the banks. However, banks can also involve/outsourcing intermediary task to NGOs, outlets of farm input services providers etc. For outsourcing, banks should consider professional expertise and related experience in social mobilization and group formation.

The process of group formation shall be as under:-

- Identification of potential village(s) and basic canvassing to prospective clients to the philosophy, rules and procedures of the program.
- Then, groups of 5-15 members, with similar types of financial needs, self-selected prospective borrowers are formed. *Blood relations (i.e. off springs and siblings) and spouses of the locality can be accommodated in the scheme however, they should not be included within the same group.*
- On site visits for verification of farming activities being financed and assessment of cash flows of individuals to determine their eligibility for loans as per lending policies of the bank.
- Upon finalizing the individuals, the group will be formed. In case of NGO/other outsourced agency, the group formation will be finalized after approval of the concerned bank.
- Registration of the SFG with the bank.

2.1.2. Role of Bank Staff

- To educate members on loan terms and conditions, guarantor responsibilities, and any other services offered by the bank.
- To ensure that group meetings are being held and attended by all members according to agreed schedule, regularly review records, documentation, group meeting proceedings as recorded in the meeting register etc.
- Enroll and relieve members into / from the group according to eligibility criteria. Bank can relieve / replace a group coordinator if deemed necessary due to the nominated person's lack of administrative skills and any non compliant behavior with the lending policy. Such a replacement must be executed with the consensus of the group.
- Ensure that group members independently resolve their disputes amicably among themselves to maintain group integrity.
- Ensure that group coordinator is executing the assigned tasks as prescribed like liaison with member, arrangement of meetings, etc.
- Bank to raise formal notification of any changes in the group by using the group formation form.
- Ensure personally that the process is democratic/ transparent at the time of selection/election of group coordinator
- To finalize the periodicity of meetings i.e. monthly/quarterly to be decided by respective ACO in consultation with group coordinator/members.

2.1.3. Role of Group Coordinator

- Group coordinator in consultation with members and Bank will prepare a tentative schedule of meetings and circulate the same to all members/bank.
- Ensure full participation of members in scheduled group meetings. In case a member is unable to attend a meeting, proper justification/reasons should be brought to the notice of group coordinator/bank prior to the meeting.
- Should maintain and retain group documents/files/registers.
- To inform bank in case of misuse of funds by any group member.

2.1.4. Role of Group Members

- Group members will collectively nominate a group coordinator amongst themselves with the consent of the bank.
- Ensure their regular participation in the scheduled meetings.
- Must inform the bank of misuse of funds by any member of the group.
- Ensure that the bank receives timely repayments from individual borrower/group members.

- Cooperate and facilitate bank's authorized representative for any information or account related verification as and when required.
- In case of default/non repayment by a member all members should come up with a strategy/timeline for setting off the due repayments.
- In case of death of any borrower, liability lies to remaining group members, however it is encouraged to get life insurance to safeguard the interest of the borrower and bank.

2.1.5. Personal Guarantee

- Personal Guarantee (PG) is a joint liability agreement/undertaking wherein each member takes the responsibility of the outstanding debt of all group members.
- In case of any change in the composition of group members, a fresh PG would be signed by all members of the group.
- It is mandatory that all members and bank's representative should be present at the time of signing the PG.

2.2. Eligibility of the Borrower

SFG are small groups comprising of 5-15 small farmers or low income people of rural areas involved in agriculture, livestock, poultry, fisheries, sericulture, apiculture or other agri related activities and cannot provide any collateral, acceptable to the bank. The eligibility criteria to become a member of SFG are as under;

Crop Sector Activities:

- Individual should be a holder/ tenant/lessee/allottee farmers of land up to 12.5 acres (In case of crop sector).
- Individuals having sufficient knowledge of the business /activity being carried out.

Non - crop Sector Activities:

- Individual farmers involved in small scale livestock activities like goat & sheep up to 40 animals, meat cattle up to 25 animals and milch animal up to 4 animals
Or
- Poultry farming for broiler up to 1,500 birds, layers up to 500 birds and desi up to 500 birds
Or
- Inland fisheries with pounds up to 2 acres or marine fisheries with one boat not exceeding five gross ton capacity.
- Should be holders of computerized N.I.C.
- Should be resident of same village/area at least for the last two years.
- Bank account in the name of the intending borrower.
- Not to be defaulter of any bank.
- Any other criteria as per policy of the bank(s)

2.3. Conditions and Covenants

- Being a group member, agreed to give joint guarantee for the bank liabilities of all members of the group and also undertake to ensure repayments of principal and mark up as per repayment schedule provided by the bank for each of the member.
- A member can only be released from a group when all personal and group liability has been fully settled or written off in compliance with policy.
- Must be complaint with mandatory requirements for a loan as per the bank policies.
- Prospective loan applicant having sufficient cash flows matching with future repayments of mark up/principal of the loan.

2.4. Size and Tenure of Loans

Maximum financing would not exceed Rs.200,000/- per borrower to meet their financial requirement which is within the clean lending limits of PRs for Agriculture Financing.

The exact amount of loan will be determined by the bank based on genuine requirements and cash flow of the applicant. Maximum period of loan should be fixed as per PRs, repayment schedule may be set as per production cycle of the crop/non-crop activities being financed or revolving credit facility for three years subject to mandatory clean up of entire liabilities (both principal and mark up) once in a year or cash flow of the borrower in case of non-crop activities.

It is advisable that the bank should have detailed understanding and information about the borrower's business and his assets as well as his capacity to effectively use and repay the loan.

2.5. Types of Financing

Under the small loan scheme the loan can be extended for working capital requirement of the farming community both for crop as well as non- crop activities as below:

2.6. Working Capital

2.6.1. Crop Sector

Farm credit includes production loans for purchase of inputs like seeds, fertilizers, pesticides etc. Production loans also include working capital finance to meet various expenses attributable to farming.

2.6.2. Non- crop Sector

Non-farm credit includes short term financing for livestock, dairy, poultry and fisheries. These includes financing for purchase of feeds, raising and veterinary expenses, working capital for milk collection, purchase of chicks, fish seed, running charges of tube wells etc.

2.7. Term Financing

Banks can provide term loan facility to small farmers for making different types of improvements in the land, construction of sheds/ ponds, development of orchards/ nurseries, purchase of livestock, farm implements, machinery, tube wells, generators etc.

2.8. Documentations

The banks/DFIs may use the following standardized documents. However, they can obtain a separate set of documents or additional documents as per their policies in order to safeguard interest of the bank/borrower.

- Group Formation Form (GFF) – Appendix I
- Loan Application Form – Appendix II
- Attested copies of CNIC
- Personal Guarantee (PG) – Appendix III
- Residence Certificate from Taluka Nazim (only in case of difference in permanent address on CNIC from the place of business)
- For the verification/confirmation of cultivation by the borrower, khasra girdawari/ lease agreements or any other document as per policy of the bank.
- An undertaking from the landowner that neither he has availed agri finance against his land from any institution nor he will draw such loans in future without the approval of the bank until he remained a member of SFG .

Specimen of some of the documents is attached (Appendix I to III) to facilitate banks in designing of their own formats duly vetted by their legal counsels/advisors.

3. Miscellaneous

3.1. Loan Processing Time

As stipulated in Prudential Regulations for Agriculture Financing, banks should ensure disbursement of working capital/short term financing within seven days and for term loans within 15 days from the date of completion of formalities.

3.2. Mark-up

- Bank shall determine mark-up on the basis of KIBOR and their cost of funds in line with their credit policy.
- Banks shall not charge any penalty on early repayment / adjustment of loan.

3.3. Insurance Coverage

Banks are advised to arrange insurance of the amount of loan disbursed for crop and non crop activities (wherever available) and life insurance of the borrower to safeguard the interest of the borrower and the bank, in case of losses due to natural calamity or event beyond the control of the borrower.

3.4. Proper Utilization of Loan

Where the agricultural loans have been extended for specified purposes, the banks/DFIs are advised to ensure that the loans have been utilized for the same purposes for which they were obtained. For this purpose, the banks/DFIs may consider it prudent to make payments directly to the suppliers wherever appropriate. However, this provision will not apply on farmers who are provided loans under Revolving Credit Scheme.

3.5. Loan Repayments

It is the joint responsibility of the group members to ensure timely repayment of principal and mark up of the members. Other terms and conditions will be as per Prudential Regulations for Agriculture Financing in this regard.

3.6. Loan Monitoring and Management Information System

Effective loan monitoring and tracking are critical for ensuring quality of the agricultural loan portfolios. The banks should develop sound and reliable MIS before launching group based lending schemes. Some suggestions in this regard are as under:-

- The repayment schedule should match with the cash flow periods/cycles of the borrower's business.
- Bank should provide repayment schedule to individual group members at the time of disbursement and circulate the same for information of the group members in the meetings of the group.
- In case of non settlement of default amount, bank has the right to stop renewal/disbursement/withdrawal of loan to all members of the group till the full settlement or rescheduling by the bank.
- Proper mechanism should be developed by bank for recovery/follow up of the loan accounts including recovery/ follow up of skip and death cases.

12. Compliance with SBP Regulations

Bank shall ensure that financing to small farmers under the scheme is being made in compliance with SBP regulations and instructions for agriculture financing.

Specimen

Appendix I

Group Formation FormPurpose: ☐ Group Formation ☐ Amendments ☐ Change in Coordinator**Group Details**

Group Number _____ Date _____

Signature / Thumb Impression	Signature / Thumb Impression	Signature / Thumb Impression
Name:	Name:	Name:
NIC #:	NIC #:	NIC #:
Address:	Address:	Address:
Signature / Thumb Impression	Signature / Thumb Impression	Signature / Thumb Impression
Name:	Name:	Name:
NIC #:	NIC #:	NIC #:
Address:	Address:	Address:
Signature / Thumb Impression	Signature / Thumb Impression	Signature / Thumb Impression
Name:	Name:	Name:
NIC #:	NIC #:	NIC #:
Address:	Address:	Address:
Signature / Thumb Impression	Signature / Thumb Impression	Signature / Thumb Impression
Name:	Name:	Name:
NIC #:	NIC #:	NIC #:
Address:	Address:	Address:
Signature / Thumb Impression	Signature / Thumb Impression	Signature / Thumb Impression
Name:	Name:	Name:
NIC #:	NIC #:	NIC #:
Address:	Address:	Address:

Group Coordinator Nomination

We the above hereby nominate _____ as our group coordinator.

Signature of ACO/MCO/AFO

Specimen

Appendix-II

Loan Application Form

Application No.

Date

Group No.

Manager

.....Bank

.....Branch

Photograph

Dear Sir/Madam,

I apply for agricultural loan of Rs. _____ under Financing Scheme for Small Farmers from your bank.

Type of finance: Working capital (Production)/ Term finance (Development)

1. Personal Details

Full Name _____ S/o D/O
/W/o _____

Date of birth: -----/-----/----- Gender: M----- F----- CNIC No:

(DD) (MM) (YY)

Caste/Family _____ Profession _____ Marital Status:
Single _____ Married _____

Current Residential Address:-

_____ City/Distt. _____

Permanent Residential Address:- _____ City/Distt.

Business (farming) Address:-if any _____ City/Distt.

Phone No. _____ Mobile No. _____ Alternate Contact
No. _____

Educational qualification: Illiterate _____ Middle _____ Matriculation _____ Graduate _____ Other _____

Technical Skill/ Experience, if any:-

In case of owner

Agricultural land Address:- Chak /Village/

Deh _____ Tehsil/City _____ Distt. _____

Total Area of Agri. Land (Acres) _____ cultivated land _____ uncultivated
land _____

Khewat No. _____ Khatooni No. _____ Khasra No. _____

Nature of agri. land: Irrigated _____ Non Irrigated _____ Rainy
_____ Arid _____

In case of tennat/ leasee or other

Agricultural land Address:- Chak

/Village/Deh_____ Tehsil/City_____ Distt._____

Total Area of Agri. Land (Acres) _____ cultivated land _____ uncultivated land _____

Khewat No._____ Khatooni No._____ Khasra No. _____

Nature of agri. land: Irrigated_____ Non Irrigated _____ Rainy _____
Arid _____**2. Details for purpose of loans for Production**

I- For crop

Crop seasons Rabi _____ Kharif _____

Name of crop	Area under cultivation	Details of inputs requirements	Market value of produce(40kg)	Quantity	Total expenditure	Own contribution (Rs.)	Amount required (Rs.)	Ratio
Total								

II- For Non- Crop

Purpose of Non-Crop Business	Details of inputs requirements	Market value of produce (40kg)	Quantity	Total expenditure	Own contribution (Rs)	Amount required (Rs)	Ratio
Total							

3. Details for purpose of loans for Term (Development) finance

Name of assets required	Purpose of assets	Quantity(No)	Market Price (Rs)	Own contribution (Rs)	Amount required (Rs)	Ratio
Total						

4. Details of existing loans facilities and status if any

Nature of loan facility	Purpose of loan	Name of bank	Amount of loan (Rs)	Date of loan Disbursement	Nature of Security	Due Date of repayment	Outstanding liability	Repayment Behaviour
Total								

5. Details of Assets of applicants

Details of Immovable/ movable Assets

No	Name of assets	Area / Quantity	Market value (Rs)
1	Agri. land		
2	House		
3	Tractor		
4	Farm implements		
5	Cycle/Motor cycle/Car etc.		
6	Cattles/animals		
7	Others		
8	Total		

6. Income details

No.	Source of income	Monthly income
1	Agri. /rural farming	
2	Other income	
Total		

7. Repayment

Principal/mark up /other bank charges repay in lump sum /installments in monthly /quarterly/ biannual etc. or as per the cash flow of the borrower.

8. Details of references (at least two)

1-Full name	Address	2- Full name	Address
Father/Husband name		Father/Husband name	
Phone			
CNIC#			

9. Declaration

I hereby declare that all information mentioned herein and in my attachment hereto or otherwise provided is true and correct to the best of my knowledge and belief and nothing has been concealed therein. I have read/heard and understood the Terms and Conditions of the Loan and agree to abide by them. I am not a defaulter of the Bank or any other financial institution/DFI or any public utility. I do hereby that I am permanent resident of the area as mentioned in loan application and also do hereby undertake that I am bound to utilize the financed funds properly as per rules and regulations of the bank. I understand that the Bank reserves the right to reject my application without assigning any reason whatsoever. In the event that my application is approved by the Bank this Loan Application shall stand converted into an agreement to the extent of the amount sanctioned by the Bank and I undertake to repay the same in accordance with the Terms and Conditions of the Loan. I further fully authorize the bank to verify, exchange or disclose any information to third party as deemed appropriate by the bank.

Signature of Applicant

Thumb Impression of Applicant

Date:

Two witnesses**1- Name and**

Address _____ CNIC# _____

Signature _____

2- Name and

Address _____ CNIC# _____

Signature _____

Particulars verified and application received by

Branch ACO/RFO/MCO

Branch Manager/Incharge

Signature

Signature

Specimen

Appendix III

Personal Guarantee

Group #: _____

We the undersigned have read/heard and understood the Terms and Conditions of the Loan and agree that we are jointly and severally responsible for each Loan provided to each one of us.

Words and expressions used herein shall carry the meaning ascribed to them in the Terms and Conditions of the Loan.

We hereby, in our joint and individual capacity, undertake and guarantee that:

1. We shall keep the Bank fully indemnified against the consequences of any breach of the Terms and Conditions of the Loan by us or any one or more from amongst us.
2. We undertake to repay the Loan to the Bank and in the event that any one from amongst us defaults in making repayment of the Loan in accordance with the Terms and Conditions we shall upon first demand by the Bank pay forthwith the full Outstanding Balance and any other charges assessed by the Bank.
3. This is an irrevocable guarantee and will remain valid until all dues are cleared by each one of us to the Bank's satisfaction in respect of the Loans extended to each one of us.
4. During the life of the Loan and until full and final payment of all the amounts due to the Bank, the Bank shall have a lien on and over all our monies including all the credit balances in all our accounts with the Bank or any other bank designated by the Bank and we hereby authorize the Bank to exercise, at any time, upon its sole discretion without notice or reference to us, all our rights and entitlement to all our monies and all the credit balances in all our accounts and to set them off against our liabilities to the Bank under the Terms and Conditions of the Loan applicable to each of us.
5. We are guaranteeing the amount of Loans disbursed by the Bank in accordance with the Terms and Conditions, as amended from time to time, to each one of us in our personal capacity as well as guarantors for each other.
6. Our liability to the Bank shall be that of principal debtor and you may at your option treat us as primarily liable for the full Outstanding Balance of any one or more from amongst us.
7. This guarantee shall not be considered discharged or satisfied by paying of the whole of the Outstanding Balance or any part thereof by any or more from amongst us. This Guarantee shall be a continuing guarantee and shall remain in full force and effect till such time as the liability of all of us is liquidated to the satisfaction of the Bank.
8. This guarantee shall be enforceable, notwithstanding the death, bankruptcy, insanity or any other disability or incapacity of the Guarantors and is binding on our executors, legal representatives and permitted assigns.
9. We further agree that no change or addition to or modification of the Terms and Conditions of the Loan or any waiver of any rights of the Bank shall in any way release us from any liability under this Guarantee.

Signature / Thumb Impression		Signature / Thumb Impression		Signature / Thumb Impression	
Name:		Name:		Name:	
NIC #:		NIC #:		NIC #:	
Address:		Address:		Address:	
Signature / Thumb Impression		Signature / Thumb Impression		Signature / Thumb Impression	
Name:		Name:		Name:	
NIC #:		NIC #:		NIC #:	
Address:		Address:		Address:	
Signature / Thumb Impression		Signature / Thumb Impression		Signature / Thumb Impression	
Name:		Name:		Name:	
NIC #:		NIC #:		NIC #:	
Address:		Address:		Address:	
Signature / Thumb Impression		Signature / Thumb Impression		Signature / Thumb Impression	
Name:		Name:		Name:	
NIC #:		NIC #:		NIC #:	
Address:		Address:		Address:	
Signature / Thumb Impression		Signature / Thumb Impression		Signature / Thumb Impression	
Name:		Name:		Name:	
NIC #:		NIC #:		NIC #:	
Address:		Address:		Address:	

Witness 1

Name:
Address:
CNIC #

Witness 2

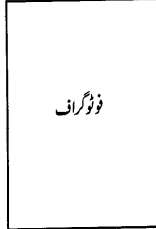
Name:
Address:
CNIC #

نمونہ

چھوٹے کاشتکاروں کے لئے قرضہ کی اسکیم

درخواست فارم

ضمیمہ-II



درخواست نمبر
تاریخ (کو) موصول ہوئی
گروپ نمبر

نمبر..... بینک لیٹر.....
..... برانچ.....

جناب عالی!

میں چھوٹے کاشتکاروں کو قرضہ کی اسکیم کے تحت آپ کے بینک سے..... روپے کا زرعی قرضہ فراہم کرنے کے لئے درخواست پیش کر رہا/رہی ہوں۔

قرضہ کی مدد: زیرکار (پیداواری)/مدتی مالیاتی (ترقیاتی)

1- ذاتی تفصیلات

مکمل نام..... ولدیت/ازدیت.....
تاریخ پیدائش: (دن..... مہینہ..... سال.....) جنس: مرد/عورت..... کپیڈ ٹائزڈ شناختی کارڈ نمبر:.....
ذات/خاندان..... پیشہ..... ازدواجی حیثیت: غیر شادی شدہ/شادی شدہ.....
موجودہ رہائشی پتہ:..... شہر/ضلع.....
مستقل رہائشی پتہ:..... شہر/ضلع.....
فارم/مقام کا رہائشی پتہ:..... شہر/ضلع.....
فون نمبر..... موبائل نمبر..... متبادل رابطہ نمبر.....
تعلیمی اہلیت: ناخواندہ..... مل..... میٹرک..... گریجویٹ..... دیگر.....
ہنرمندی/فنی مہارت: تجربہ (اگر کوئی ہو):.....
اراضی کے مالک ہونے کی صورت میں:
زرعی اراضی (ملکیت اراضی) پتہ: پٹک/گاؤں/ادیہہ..... تحصیل/شہر..... ضلع.....
زرعی اراضی کا مجموعی رقبہ (ایکڑ میں)..... زیر کاشت اراضی..... غیر کاشت شدہ اراضی.....
کھیت نمبر..... خاتونی نمبر..... خسرہ نمبر.....
زرعی اراضی کی نوعیت: نہری..... غیر نہری..... بارانی..... غیر.....

کوائف دار/پٹنیدار یا دیگر کی صورت میں:

زرعی اراضی (پٹے اگر اسے پر) پتہ: پٹک/گاؤں/ادیہہ..... تحصیل/شہر..... ضلع.....
زرعی اراضی کا مجموعی رقبہ (ایکڑ میں)..... زیر کاشت اراضی..... غیر کاشت شدہ اراضی.....
کھیت نمبر..... خاتونی نمبر..... خسرہ نمبر.....
زرعی اراضی کی نوعیت: نہری..... غیر نہری..... بارانی..... غیر.....

2- پیداواری مقاصد کے لئے قرضوں کی تفصیلات:

I- برائے فصل

فصل کا موسم: ربیع

خریف

نام فصل	زیر کاشت رقبہ	اشیائے ضرورت کی تفصیل	بازاری قیمت فی 40 کلوگرام	مقدار	کل قیمت کا تخمینہ	ذاتی رقم	مطلوبہ رقم	تناسب
میزان								

II- برائے غیر فصل مقاصد

غیر زرعی قرضے کا مقصد	اشیائے ضرورت کی تفصیل	بازاری قیمت فی پونٹ	مقدار	کل قیمت کا تخمینہ	ذاتی رقم	مطلوبہ رقم	تناسب
میزان							

3- میعادى مالکاري (ترقیاتی) مقاصد کے لئے قرضوں کی تفصیلات

مطلوبہ اثاثوں کا نام	اثاثوں کا مقصد	تعداد	بازاری قیمت	اپنا ذاتی حصہ (روپے)	مطلوبہ رقم (روپے)	تناسب
میزانیہ						

4- موجودہ قرضوں کی تفصیلات اور حیثیت (اگر کوئی ہو)

قرضے کی نوعیت	قرضے کا نام	بینک کا نام	قرضے کی رقم (روپے)	قرضے کی فراہمی کی تاریخ	ضمانت کی نوعیت	قرضے کی ادائیگی کی مقررہ تاریخ	واجب الادا قرضہ	قرضے کی ادائیگی کا طریقہ کار
میزانیہ								

5- درخواست گزاروں کے اثاثوں کی تفصیلات

مقولہ/غیر منقولہ اثاثوں کی تفصیلات

نمبر شمار	اثاثوں کا نام	رقبہ/مقدار/تعداد	بازاری قیمت (روپے)
1-	زرعی اراضی		
2-	مکان		
3-	فریکٹر		
4-	زرعی آلات		
5-	سائیکل/موٹر سائیکل/موٹر کار وغیرہ		
6-	موبیلی		
7-	دیگر		
8-	میزانیہ		

6- آمدنی کی تفصیلات

نمبر شمار	ذریعہ آمدنی	ماہانہ آمدنی (روپے)
1-	زرعی/دیہی کاشتکاری	
2-	دیگر آمدنی	
میزانیہ		

7- قرضے کی ادائیگی

اصل رقم / مارک اپ / بینک کے دیگر اخراجات کی یکمشت / ماہانہ / ششماہی / سہ ماہی اقساط میں یا بینک کی جانب سے فراہم کردہ شیڈول کے مطابق ادائیگی۔

8- حوالہ جات (کم از کم دو)

1- مکمل نام	پتہ	2- مکمل نام	پتہ
والد/شوہر کا نام		والد/شوہر کا نام	
فون			
کمپیوٹرائزڈ شناختی کارڈ نمبر			

9- ٹیکلریشن

میں اقرار کرتا/کرتی ہوں کہ میری جانب سے فراہم کردہ تمام معلومات میرے علم اور ایمان کے مطابق بالکل درست ہیں اور میں نے کوئی بھی حقیقت نہیں چھپائی ہے اور میں نے قرضہ لینے کی تمام شرائط (جو اس فارم کی پشت پر درج ہیں) پڑھ لی ہیں اور میں ان کی پابندی کرنے پر رضامند ہوں۔ میں کسی بھی بینک یا دیگر مالیاتی ادارے یا بینک یونٹ کا ناکارہ ہندہ نہیں ہوں اور نہ ہی زکوٰۃ لیتا/لیتی ہوں۔ مجھے علم ہے کہ بینک کوئی بھی وجہ بتائے بغیر میری درخواست مسترد کر سکتا ہے۔ اگر بینک نے میری قرضے کے لئے یہ درخواست منظور کر لی تو بینک کی جانب سے منظور کردہ قرضے کی رقم کی حد تک یہ ایک معاہدے میں تبدیل ہو جائے گی اور میں وعدہ کرتا/کرتی ہوں کہ میں قرضے کی شرائط کے مطابق یہ قرضہ واپس کروں گا/گی۔ مزید برآں میں بینک کو مکمل اختیار دیتا/دیتی ہوں کہ بینک (اگر مناسب سمجھے تو) میری جانب سے فراہم کردہ معلومات کی تصدیق/تبادلہ کر سکتا ہے یا کسی تیسرے فریق کو یہ معلومات فراہم کر سکتا ہے۔

درخواست گزار کے دستخط: درخواست گزار کا نشان لکھنا:

گواہان کی تفصیل:

1- نام: پتہ: کمپیوٹرائزڈ شناختی کارڈ نمبر: دستخط:

2- نام: پتہ: کمپیوٹرائزڈ شناختی کارڈ نمبر: دستخط:

درخواست وصول کنندہ کا نام / کوائف کی تصدیق:

برائے آئی او / اے ایف او / ایم سی او

برائے منیجر / انچارج

دستخط:

دستخط:

نام:

نام:

عہدہ:

عہدہ:

مہر:

مہر: