

**COMMON APPLICATION FOR KISAN CREDIT CARD FOR THE STATE OF KERALA**

The Branch Manager / Secretary

.....  
.....  
.....  
.....

*Pass Port Color  
Photo*

Dear Sir/ Madam,

I/We hereby apply for a **KISAN CREDIT CARD** for a Limit of Rs. .... (Rupees .. .. .  
.....only) and furnish below the necessary information.

**PART I - GENERAL INFORMATION**

1. Full name(s) of applicant/s	Age	Educational Qualification	Ward & Panchayat
a. Sri/Smt. ....	.....	.....	.....
S/o./W/o. ....	.....	.....	.....
b. Sri/Smt. ....	.....	.....	.....
S/o./W/o. ....	.....	.....	.....

Full Address: a. ....  
.....  
b. ....  
.....

Contact Phone No: .....

2. Name of the family members	Relationship	Whether Dependent	Annual income (Rs.)
a. ....	.....	.....	.....
b. ....	.....	.....	.....
c. ....	.....	.....	.....
d. ....	.....	.....	.....

3. Name of the Karta (in case of joint Hindu family) .....
4. Whether belong to (a) Scheduled Caste / tribes / Backward class / Minority community  
(b) SF/MF/Agri. Labourer
5. Bank Dealing including Co-operative Bank if any:

Name of Bank	Deposits	Loans

6. Particulars of land holding :

Village	Survey No/ Block No.	Title		Areas in acres	Of which irrigated	Source of irrigation	Encumbrance, if any
		Owned	Leased				

7. Particulars of existing liabilities of the borrower, if any

Name of the Bank / Financial Institution from where the applicant availed loan and is still outstanding	Purpose of Loan	Present outstanding (Rs.)	Of which overdue (Rs.)	Security offered	Instalments Repayable during the year Rs.

8. Liabilities as Guarantors : Yes/ No

9. Particulars of farm equipment /livestock / immovable assets owned.

	Movable	Number	Present Value (Rs.)
1	Plough Cattle		
2	Milch Cattle		
3	Poultry birds		
4	Oil Engine /Electric Motor /Pump sets		
5	Power Tiller / Tractor		
6	Tractors		
7	Transport Vehicles		
8	Other implements		
	Total Value		

**Declaration:**

I/we hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief. I/we hereby authorize the Bank to disclose all or any particulars or details or information relating to my /our loan accounts with the bank to any other financial institutions, Government or any agency (ies) as may be considered necessary as desirable by the Bank.

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 declaration of my/our outside borrowings made above contain misrepresentation of facts.

I/we hereby declare that I/we have no borrowings / liabilities excepting those mentioned under item (7) and (8) as on the date of application.

I / we hereby undertake to abide my 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 the Applicant

**PART II - CALCULATION OF KCC LIMIT**

SN	Crops proposed to be cultivated / Existing in case of Perennial Crops.	Area [ In Acres]	Scale of Finance Approved./ Acre.	Total Requirement
	TOTAL Amount Required for Crop Cultivation. .... [1]			

ADD: Post harvest / house hold requirements / Consumption  
(Amount as per individual bank guidelines) Rs..... [2]

ADD: Maintenance of Farm Machinery/Assets.  
(Amount as per individual bank guidelines) Rs..... [3]

ADD: Maintenance for allied activities  
(Amount as per individual bank guidelines) Rs..... [4]

Working Capital for Non-farm sector activity, if any,  
(Amount as per individual bank guidelines) Rs..... [5]

Maximum Permissible Limit [Total of 1+2+3+4+5] Rs. .... [6]

## **Terms and Conditions of Sanction**

1. The advances must be utilized for the purpose for which it is sanctioned. In the event of misutilisation, the limit will be cancelled and advance recalled.
2. Seasonal sub –limit should be repaid before the due date failing which further draws in the account will not be allowed. The repayment schedule stipulated by the bank is to be honoured.
3. The limit sanctioned is only the maximum permissible limit within which disbursements should however be allowed as per the seasonal sub-limit worked out based on the cropping pattern.
4. Bank will be stipulating collateral security beyond the cut off limit specified by RBI/Govt for the loan sanctioned in addition to hypothecation of crops cultivated. Securities offered for this facility will stand as additional security for other facilities also.
5. Insurance of crops under the National Agricultural Insurance Scheme is compulsory wherever applicable.
6. The limit is sanctioned for a period of three years subject to annual review and satisfactory dealing and submission of the details of cropping pattern for the ensuing year at least 15 days before the due date for review.
7. The Bank reserves the right to cancel / suspend / reduce any of or all the facilities sanctioned and alter / amend/vary the terms of this sanction including rate of interest at Bank's discretion without assigning any reason whatsoever.

The above Terms & Conditions are accepted by me / us.

	Applicant(s) Name	Signature(s)
1.		
2.		

Place :

Date :

## **PART III: SPONSORSHIP BY KRISHI BHAVAN (Wherever applicable)**

Certified that Sri / Smt ..... s/o / w/o ..... Is a Genuine Farmer and is doing cultivation of ..... [crop / crops] in ..... acres of land in ..... ward of ..... Panchayat, which is coming under the command area of our KRISHI BHAVAN.

Date :

Place :

Seal of Krishi Bhavan

Signature of Agriculture Officer