KERALA BANK
Kerala State Co-operative Bank
A Scheduled Bank

PB No - 6515, Co - Bank Tower
Vikas Bhavan P.O, Palayam
Thiruvananthapuram
Pincode - 695 033

PART - 1

APPLICATION FOR SHORT TERM AGRICULTURAL CREDIT LIMIT UNDER KCC (CROP LOAN SYSTEM) FOR THE YEAR 20......-20......

Cost of One Set (3 Numbers) Rs................................/-

Name of Society ....

.... Ltd. No...

(In Block Letters)

Address ....
....
....
....

To,

The Regional Manager
Kerala State Co-operative Bank Ltd..
(Through the Manager .... Branch)

Sir,

We here by apply for a short term Credit Limit ST/KCC Limit of Rs. ....
(Rupees...)
under the crop loan system to finance the agriculturist members of the Society. We are enclosing herein the following documents in support of our application.

1. Resolution of the Board of Management of the society to apply for the credit limit. (Model form enclosed)
2. Audited Balance Sheet of the Society (last year) and tentative balance sheet latest.
3. Certificate duly signed by the members of the Board of Management of the society to the effect that the Board has examined all the entries in the Land Register kept by the society with the Village records etc.
   (Model Form Enclosed)

For and on behalf of the ....

.... Ltd. No..............................

President | Secretary

(Seal of the Society)

NB:- (1) If the Society fails to furnish any of the details, the application will be kept pending till the details are furnished by the society
(2) The Application in duplicate should be furnished to the Bank on or before .... One form to be retained with the society as Office copy.

(A) Total Membership of the society as on 31-12-20.....

Number of members under Agriculturist :

(B) Area of Operation (Specify) : ....

(C) Area of Cultivation (Specify each item)

	Ha	x	Scale of finance =	Product
(i) Cultivated with Banana				
(ii) " with				
(iii) " with				
(iv) " with				
(v) " with Other Crops..				
Total Area				

(D) Distribution of Agricultural land as per the register maintained by the Society

Particulars of members	Total area in hectares Cultivated by the members
(i) Members cultivating below 5 acres (2 hectares) Nos.	
(ii) " 5 acres (2 hectares) and above Nos.	

(E) Paid up Share Capital of the Society as on 31-12-20..... of which Rs..

(a) Contributed by members Rs..

(b) under the indirect participation scheme Rs..

(F) Reserve Fund of the Society as on 31-12-20……

(a) Invested in Kerala State Co-operative Bank Ltd. Rs..

(G) Details of Credit limit sanctioned during the last two years and their operations

(a) Year 20……-20…… Limit sanctioned Amount availed

Rs................................ Rs..

Additional limit sanctioned Amount availed

Rs................................ Rs..

(b) No. of members financed in 20……-20…… of whom

(i) number of members who cultivated below

2 hectares No...

Amount Rs. ....

(ii) Who cultivated 2 hectares and above

No. ....

Amount Rs. ....

(c) Previous Year Limit sanctioned Amount availed

Rs................................ Rs..

Additional limit sanctioned Amount availed

Rs................................ Rs..

(H) Details of outstanding loans as on 31-12-20……..

Limit sanctioned for the year 20……….-20……….
(including Additional limit) Rs..

Maximum outstanding reached Rs. ....
during the year

No. of members against whom loans are

Outstanding (under 2 hectares No .... Amount Rs ....

do above 2 hectares No .... Amount Rs ....

(I) Details of operation of the Short-term Credit limit sanctioned in 01.04.20..... to 31.12.20.....

Month		Amount drawn from the Bank	Amount repaid to Bank	Outstanding at the end of the month	Arrears at the end of the month	Remarks
April	20........					
May	20........					
June	20........					
July	20........					
August	20........					
September	20........					
October	20........					
November	20........					
December	20........					
January	20........					
February	20........					
March	20........					
April	20........					
May	20........					
June	20........					
July	20........					
August	20........					
September	20........					
October	20........					
November	20........					
December	20........					

(J) Audit Classification of the Society as per the latest audit certificate

(K) Programme of the Society for 20….-20…..

a) Expected increase in Membership : Rs ....

b) Expected increase in Share Capital : Rs ....

c) Expected increase in Deposits : Rs ....

d) Expected increase in lendings (ST loan) : Rs ....

(L) Total borrowing power of the Society

Borrowing from the Bank as on 31.12.20……

Kind of Loan	Outstanding Rs.	Arrears Rs.	Outstanding with members Rs. (Bank loan only)	Arrears
(i) S.T. Loan				
(ii) M.T/L.T Loan				
(iii) Other Loans				
(iv) OD (specify)				

CERTIFICATE

a) We have filled up the Land Register with reference to the revenue records after complete surveying the land under cultivation and cropping pattern

b) We shall obtain proper security for the loans.

c) We shall not issue any unsecured or under-secured loans to any member

d) We shall maintain the books and accounts always upto date.

e) We shall observe the time lag as stipulated by the Bank with regard to issue and recovery of loans

President Secretary

(Seal)

Name of Committee Members **Signature**

(1) ______________________ ______________________

(2) ______________________ ______________________

(3) ______________________ ______________________

(4) ______________________ ______________________

(5) ______________________ ______________________

(6) ______________________ ______________________

(7) ______________________ ______________________

Resolution No. .... of Board Meeting dated ....

The Board of Management of the Ltd. No…..resolve to apply to the Kerala State Co-operative Bank for short-term Credit Limit KCC/ST of Rs…..................... (Rupees…..) under the Crop Loan System to finance to agriculturist members of the Society during the years 20......-20........

The Board declares that:-

1) Effective steps shall be taken for the recovery of the loans from members in due time and pass on the collections to bank then and there.
2) All the entries in the land Register with regard to the members for whom withdrawals are to be effected from the Bank during 20….-20….. will be made with reference to the actual land cultivated by each members and in case, if any irregularity is found in the entry, the members of this Board of Management shall be jointly and severally responsible for such loans.
3) The credit limit sanctioned to each borrower is based on approved scale of finance applicable to the KCC ST loans in time to time.

President | Secretary

(Seal)

Name of Committee Members		**Signature**
(1)	____________________	____________________
(2)	____________________	____________________
(3)	____________________	____________________
(4)	____________________	____________________
(5)	____________________	____________________
(6)	____________________	____________________
(7)	____________________	____________________

FOR BANK USE

Remarks and Recommendations of the Inspector (should be furnished on or before …………..).

CERTIFICATE

I have verified the credit limit application and I do hereby certify that the land register kept by the Co-operative Society is completely written up, and that the normal credit limit statement in respect of all the active eligible members have been prepared by the society. The tentative Balance sheet of the Society as on 31.12.20…. is prepared by me.

Along with all the particulars recorded in the credit limit application, the Inspecting Officers should clearly verify the details recorded. Credit limit to recommended should not be greater than the lending programme of the society for each crop. The credit limit application with definite recommendation should be furnished through the Senior Manager (Soc)

Financial Particulars as on 31-12-20……. (Rs. in lakhs)

I.	Bank Level	Society Level	II.
1. Total Loan Outstanding			a. Credit limit allowed for 20….-20…..
2. Arrear			b. Additional limit
3. Percentage of arrear			c. Total Limit
4. Loan outstanding under ST Loan (KCC)			d. Maximum amount drawn from the limit Rs…………….
5. Arrear			e. Maximum Outstanding reached Rs……………..
6. Percentage of Arrear under ST Loan (KCC)			

Date……………………. **Signature of the Inspector**

Recommendations

Branch Manager
Senior Manager (Soc)
Office Note

Senior Manager CPC
Recommendation / Sanctioning of DGM CPC
Resolution of CPC Committee
Recommendation / Sanctioning of Regional General Manager
Resolution of Regional Committee