

(Specimen Copy)

Annexure – I

**GOVERNMENT OF ODISHA
DEPARTMENT OF AGRICULTURE AND FARMERS' EMPOWERMENT**

Certificate of Cultivation

This is to certify that (Name of the farmer), (Address) is cultivating land as detailed below during the year_____.

District-

Block-

(GP/ ULB)-

Village /SU-

Farmer ID-

KALIA ID-

Name of the land owner		Land details	District- Tahasil- Village- Khatiyon no- Plot no-
Season / Year	Kharif/Rabi	Land in acres	
Crops			

Date of Issue:

Place:

Signature of Issuing Officers

(with seal)

N.B. The certificate is only for the purpose of availing crop loan as a member of JLG / sharecropper and there shall be no liability to the owner of the land in the event of default by the sharecroppers.

Annexure -II

Application for issue of Certificate of Cultivation

To

Smt/Sir/Ms.

Krushak Sathi, _____, Gram Panchayat-
_____, Block -

Sub:- Request for issue of Certificate of Cultivation

Madam/Sir,

I Smt./Sri/Ms. _____ S/o/W/o/D/o of
_____ want to inform you that I am cultivating or intend
to cultivate _____ crop in Khata No. _____, Plot No.
_____ in village _____ under _____ G.P in
_____ Block during Kharif/ Rabi season of
_____ (Year) The said plot is owned by Smt/Sri/Ms. of
_____ village in _____ G.P of _____ Block.
Now I am a member of _____ Joint Liability Group.

I therefore request you to kindly issue a “**Certificate of Cultivation**”
in my favour so as to enable me to avail crop loan under “**BALARAM**” scheme.

Yours faithfully,

Date:-

Field Verification Report

I _____, KrushakSathi, _____ G.P. verified the Khata No. _____ Plot No.in village on _____ and found that _____ crop is being cultivated by Smt/Sri/Ms. _____. He/she is a member of the Joint Liability Group.

Signature

Countersignature by the VAW/HEW/A.O

Approved

A.A.O

(with seal)

(Specimen copy)

Annexure - III

Format for collection of name of Farmers by KrushakSathi to be handed over to Branch Manager/PACS for verifications/vetting

District-

Block-

(GP/ ULB)-

Village /SU-

S.N.	Name of the Farmer	Fathers name	Farmer Id	KALIA Id	Area of Land owned	Area of Land taken for cultivation as tenant farmer

Signature of KrushakSathi

Full Name of the Krushak Sathi

Specimen of documents for JLGs

Introduction Form

For Office Use Only

To

The Manager

_____ Branch

_____ Bank

I,

Sri/Smt

Date of Birth : _____

S/o/W/o/D/o _____ aged _____ resident of _____ village and a member of _____ JLG would like to register as a potential customer of _____ Bank. I understand that this is no way binds me to borrow from _____ (Branch), nor does _____ (Branch) agrees to provide loans for all or any purpose.

1. My main occupation is _____
2. I belong to : SC/ST/OBC/Minority Community/Others
3. Full _____ Address _____ :
4. My Bank Account No. _____, Name of the Bank _____ and Name of the Branch _____
5. Particulars of movable property owned by the family

Type of Asset	Description	Approx Market value
Livestock		
Agri implements		
Vehicles		
Any other		

6. Introduction by _____ of _____ (Place)

7. Family details

Sr.No.	Name	Relationship	Sex	Occupation	Educational status
1					
2					
3					
4					

1. Head of Household, Relation with 1 will be written in relationship column)

8. Consumption expenditure

Household Size (No. of family members)	Regular Monthly household usual expenditure (Rs.)	Amount spending on festival seasons (Rs.)

Nomination

In case of my death/permanent disability, my nominee,

_____, who is my

_____ (relationship with customer), aged _____

years, resident of

_____, shall be entitled to receive from and settle any claims to Bank on my behalf.

Declaration

I hereby declare that the particulars given above are true and correct to the best of my knowledge and belief.

Nominee's Signature

Applicant's Signature

Place:

Date:

Comments on Branch Manager (with focus on reputation, credibility and credit record of applicant)

Credibility check done with

Name & Signature of Branch Manager

Place:

Date:

APPLICATION CUM APPRAISAL FORM

For Office Use Only

Repeat Borrower Yes/No

Loan A/c. No. _____

Village : _____

To

The Manager

_____ Branch

_____ Bank

Sri/Smt

S/o/W/o/D/o _____ aged
_____ resident of _____ village and a member of
_____ JLG would like to apply for a loan of Rs. _____
(Rupees _____ only) for the purpose
of Crop loan/consumption loan/others (specify)

I furnish the following particulars

1. Present sources of earnings of applicant or other members of family

Sl.No.		Annual income from activity	Annual expenditure in activity	Annual surplus from activity
1	Primary Occupation			
2	Other Activity-1			
3	Other Activity-2			
4	Activity of other family members			
5	Any Other (specify)			
TOTAL				

2. Loan availed

Source	Purpose	Amount borrowed	Amount due

3. Financial assistance sought for

Activity/Item	Vol.of activity	Loan required

Applicant's Signature

Place :

Date :

4. Comments of Branch Manager/Field Officer (with focus on activity, family income, etc.)

Name of the Branch Manager/Field Officer

Signature of Branch Manager/Field Officer

A loan of Rs. _____ is sanctioned/recommended for sanction.

Proposed repayment schedule

Field Officer

Branch Manager

Head Office

Place :

Date :

Joint Liability Agreement

Mutual Agreement made this _____ day of _____ 20____ by Smt./
Shree

1. _____ D/o./W/o./S/o. _____ aged _____ years
2. _____ D/o./W/o./S/o. _____ aged _____ years
3. _____ D/o./W/o./S/o. _____ aged _____ years
4. _____ D/o./W/o./S/o. _____ aged _____ years
5. _____ D/o./W/o./S/o. _____ aged _____ years

All members of _____JLG, hereinafter called the “Mutual Guarantors” of the First Part, which expression shall be deemed to include their heirs, executors, administrators, assigns and all persons deriving title from them, in favour of _____SCS/ LAMPS/ FSS/ Bank (with Branch Name) with its Head Office at _____ represented by the Managing Director/ Secretary, Shri/ Smt. _____ hereinafter called _____SCS/ LAMPS/ FSS/ Bank (with Bank Name) which expression shall be deemed to include their management, assigns, successors and attorneys on the other part.

Whereas, the Mutual Guarantors are in need of loan for the purpose of _____ and at their request and on Demand Promissory Note executed by each one of them, PACS/ Bank (with Branch Name) has agreed to grant to the borrower’s credit facility as per terms and conditions mentioned in the Sanction Letter.

The Mutual Guarantors stand Guarantee to the loan extended to each one of them. In case of default on the part, of any of Mutual Borrowers in repayment of instalment, principal amount, interest, service charges and any other charges that may be due to _____SCS/ LAMPS/ FSS/ Bank (with Branch Name) or in regularising or clearing the amounts as per the Sanction Letter by the Mutual Guarantors, who offer Guarantee collectively to their individual loans shall remain responsible jointly and severally for making necessary payments to _____SCS/LAMPS/ FSS/ Bank (with Branch Name)

The Mutual Guarantors authorise _____SCS/ LAMPS/ FSS/ Bank (with Branch Name) to exercise lien on the cash security held on their behalf and adjust this cash security against the unpaid balance of loan outstanding on or after due date of any other Mutual Guarantor of their Group.

In witness whereof the Mutual Guarantors and _____SCS/ LAMPS/ FSS/ Bank (with Branch Name) have hereunto respectively set their hands at _____ on the data mentioned above.

1. _____
2. _____
3. _____
4. _____
5. _____

Place :

Date :

For SCS/ LAMPS/ FSS/ Bank (with Branch Name)

Secretary/ Managing Director/ Bank Manager

Annexure – VI (B)

PROMISSORY NOTE

Rs. _____

Place :

Date :

On demand, I _____ promise to
pay _____ SCS/ LAMPS/ FSS/ Bank (with Branch
Name), a _____ sum of
Rs. _____ (Rupees _____
_____) only with interest at
_____ percent per annum for value received.

Signature

Individual borrower

(Full Name & Address)

(To be stamped as a General Power of Attorney)

Inter-se Agreement to be executed by the Members of the Joint Liability Group

This Agreement made, this..... day of 20.....

Between

1. Shri/ Smt./Kum./..... Son/
Wife/ Daughter of aged.....
years, residing at
2. Shri/ Smt./Kum./..... Son/
Wife/ Daughter of aged.....
years, residing at
3. Shri/ Smt./Kum./..... Son/
Wife/ Daughter of aged.....
years, residing at
4. Shri/ Smt./Kum./..... Son/
Wife/ Daughter of aged.....
years, residing at
5. Shri/ Smt./Kum./..... Son/
Wife/ Daughter of aged.....
years, residing at

who are members of the Group, hereinafter referred to collectively as “The Joint Liability Group (JLG) Members,” which expression shall, unless repugnant to the context of meaning include every member of the said JLG and their respective legal heirs, executors and administrators.

Whereas, all JLG members are residents ofvillage in Block, in the District of Odisha State and known to each other.

Now, therefore, this Agreement witnesseththat :

1. Each member shall strive for the success of the JLG and shall act in any manner detrimental to the business interest of the JLG.
2. The JLG members shall be jointly and severally liable for all the debts of the JLG.
3. All assets and goods acquired by the JLG shall be in the joint ownership of all the members of the JLG and shall ordinarily be in the constructive custody of such members as may be authorised by the Group and shall be kept at the

place of business atwhich shall not be changed without consent of the JLG members.

4. The JLG members hereby duly elect and appoint Shri/ Smt./ Kum as Group Leader to look after manage the day to day affairs of the JLG's activities and also act in their name and on their behalf in all matters relating thereto. The Group Leader may, however, be removed at any time by majority vote of the members, and new Group Leader elected.
5. Each of the JLG members hereby agrees to abide by and ratify all such acts, deeds and things as the authorised representatives may do in the interest of the said activities.
6. All the members of the JLG shall execute the Joint Liability Agreement with the PACS/ Bank (with Branch Name) in the specified format.
7. The JLG members hereby specifically authorise the Group Leader :
 - i. To keep or cause to be kept proper books of accounts of the savings made by the JLG members, loans granted to them and the recoveries made from them and render every year the full accounts to the JLG members for their approval and adoption.
 - ii. To receive all payments due to the JLG and issue requisite receipts or acknowledgements for and on behalf of the JLG.
 - iii. To institute and defend on behalf of the JLG members any legal for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.
8. In the event of death any of the members of the JLG his/her legal heirs shall be entitled for the benefits and be liable for the obligations of the deceased member under this agreement.
9. It is agreed that no new person shall be inducted as a member of the LJJ without consent of all the existing members.

In witness whereof the aforesaid members of the JLG have set their respective hands hereunto at the place and onday ofmonthyear must herein appearing.

Name of the members	Signature/ Thumb impression
1)	
2)	
3)	
4)	
5)	

Witness :

Name	Signature/ Thumb impression
1)	
2)	