

**(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-**

<b>Name of the land owner</b>		<b>Land details</b>	<b>District- Tahasil- Village- Khatiyon no- Plot no-</b>
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)



**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 in no way binds me to borrow from \_\_\_\_\_ (Branch), nor does \_\_\_\_\_ (Branch) agree 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 <b>usual</b> 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)

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Credibility check done with

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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.)

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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 of .....village 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 at .....which 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 LJV 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 on .....day of .....month .....year must herein appearing.

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

**Witness :**

Name	Signature/ Thumb impression
1)	
2)	