

_____ **Branch**

For Office use

MEMORANDUM FOR SANCTION OF TERM LOAN FOR MINOR IRRIGATION SCHEMES

Observations of the Appraising Officer

- a) The applicant(s) is/are genuine agriculturist/s and is/are : Yes/No
capable of successfully pursuing the activity
- b) The farm has the necessary technical/infrastructure to support : Yes/No
the activity proposed by availing the loan
- c) The techno economic viability of the proposal has been : Yes/No
found satisfactory
- d) The farmer has the knowledge of maintenance and operation : Yes/No
of machinery
- e) After sale service including repairs are available adequately : Yes/No
- f) The estimated cost of the proposed machinery is as per the : Yes/No
market rate in the area

Recommendation of the Appraising Officer

The relevant land record/ documents have been obtained and verified and found correct. The farm was visited by me on _____

- a) Land recommended : Rs. _____
- b) Security proposed :
- i) Hypothecation of _____
- ii) Mortgage /charge on land measuring _____ acres
- iii) Guarantee of
- a) Shri _____ S/O _____
- b) Shri _____ S/O _____

c) Repayment schedule _____ (Number of installments) Monthly/
Quarterly/ Half Yearly/ Yearly

d) Gestation period : _____ (Number of months). First installments
will become due on _____

e) Insurance, wherever applicable

Place :

Date : Signature of Appraising Office with name & designation

Sanction

Place :

Date : Branch Manager

6. Cropping pattern

Existing (pre-development)			Proposed (post-development)			Total value of product	Total value of product
Crop	Area (in acres)		Crop	Area (in acres)			
	Irrigated	Unirrigated		Irrigated	Unirrigated		
Kharif			Kharif				
i)			i)				
ii)			ii)				
iii)			iii)				
iv)			iv)				
v)			v)				
Rabi			Rabi				
i)			i)				
ii)			ii)				

iii)				iii)			
Summer				Summer			
i)				i)			
Total (A)				Total (B)			

Annual expenditure incidental to the proposed activity : Rs. _____

Net increase in annual income (B-A-C) Rs. _____

Whether feasibility/ clearance certificate from : Yes/No

Groundwater survey Department is obtained as required

Whether quality of water is suitable for irrigation : Yes/No

Indicate the water level during the summer in the : _____
Well/ tubewell

Tentative time required for completion of the : _____
Proposed work

Whether the applicant proposes to sell water and if : _____
So, indicate the net income?

Whether spacing norms between two wells, tube : _____
Well in maintained?

7. Repayment – loan of Rs. _____ to be repaid in _____
annual/ half yearly/ quarterly/ monthly installments of Rs. _____ each
plus interest due

Signature of the Appraising Officer Signature/ Thumb impression of the Applicant

Place :

Date :