

Syndicate Bank

Branch

INTERVIEW-CUM-APPRAISAL FOR PURCHASE OF MILCH CATTLE AND OTHER LIVESTOCK (For Loans above Rs. 25,000/-)

Name of the Applicant(s)

1. Give details of animals/ infrastructure presently owned and proposed to be purchased:

Particulars	Existing		Proposed to be purchased		Amount (Rs.)
	Breed	Number	Breed	Number	
a) Buffaloes					
b) Cow					
c) Goats/ Sheep					
d) Pigs					
e) Shed					
f) Other					
g) Equipments					

2. If Shed to be constructed, indicate the size of total : AreaSquare feet
area and cost of construction Cost Rs.

3. Estimate of Total investment : Rs.

4. Margin Amount : Rs.

5. Loan Amount required : Rs.

6. Indicate arrangements for

a) Purchase of cattle

b) Water Electricity supply

c) Veterinary aid

d) Sale of milk/ main product and other by products

7. Return of investment

Type of Animal	Number of Animals	Total Maintenance Cost per annum (Rs.)	Gross Income per annum (Rs.)	Net Income (Rs.)

8. Annual Net Income from the activity for which loan is sought : Rs.

9. Annual Net Income from other sources (Specify) : Rs.

10. Available surplus for repayment : Rs.

11. Gestation period (Number of months) :

12. Repayment Schedule (Number of installments) Monthly/ Quarterly/ Half-Yearly/ Yearly.

Place :

Date : Signature of Appraising Officer Signature/ Thumb Impression of Applicant (s)

MEMORANDUM FOR SANCTION OF TERM LOAN FOR PURCHASE OF MILCH CATTLE/ OTHER LIVESTOCK

OBSERVATIONS OF THE APPRAISING OFFICER

1. Whether the location of the farm is ideal for establishing dairy, keeping in view the veterinary services and marketing facilities? Yes/No
2. In the climate suitable for breed of the Milch animal proposed to be purchased? Yes/No
3. Whether applicant has made arrangements to meet the requirements? Yes/No
4. Whether good quality buffaloes/ livestock are available locally/ nearby area? Yes/No
5. Whether concentrate feed is locally available? Yes/No
6. Whether applicant has experience in the line of activity? Yes/No
7. Whether applicant has experience in the line of activity? Yes/No
8. The arrangements for marketing of milk/ milk products? Yes/No
9. The arrangements for marketing of milk/ milk products? Yes/No
10. The project is technically feasible and economically viable. Yes/No

RECOMMENDATIONS OF APPRAISING OFFICER

1. The relevant land records/ documents have been obtained, verified and found correct.
2. Legal opinion has been obtained and found in order/not obtained.
3. The Farm was inspected by me on (date)
4. Scheme : General/ Govt. sponsored (specify)

A. Loan/ Limit recommended :

Purpose/Name of the Scheme	Amount sanctioned	Rate of Interest	Release Schedule	Gestation Period	Repayment Schedule

B. Security proposed :

- i) Hypothecation of Machinery
- ii) Mortgage or charge on land (furnish details).
- iii) Name & address of Guarantor/ Surety, if any

Sri/Smt.
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Signature of Appraising Officer
Name :
Designation :

SANCTION

In due consideration of techno-economic viability of the proposal and credit worthiness of Borrower Sri and Guarantor/ Surety Sri following credit facility is sanctioned.

Purpose of loan : Scheme :
Loan Amount : Rs.
Rate of Interest : Rs.

Date :

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Branch Manager