



**Indian Overseas Bank**  
**Loan Application: IOB Krishi Samridhi Scheme**

To  
The Manager

\_\_\_\_\_

Photo  
with  
signature

Photo  
with  
signature

I/we hereby apply for a loan of Rs. \_\_\_\_\_ Rupees \_\_\_\_\_ )  
under IOB Krishi Samridhi Scheme.

**A. General Information:**

Particulars	First Applicant	Second Applicant
Name of the Applicant:		
Father/Husband's Name		
Address		
DOB/Age:		
Mobile Number		
Aadhaar No.		
PAN No. if any		
SB A/c No		
Banking since:		
Occupation: Agriculturist/ Employed/Business/ /Others		
Details of Land owned:		
Location	Survey Nos.	Extent
Annual Income (in Rs.)(proof if available)	<input type="radio"/> Farm : Rs. <input type="radio"/> Others : Rs. <input type="radio"/> Total : Rs.	
a. Family size and approx. monthly family expense:		
b. Legal heirs :		
Name	Age	Relationship
Details of Security:		Value of Security:

## **B. Project particulars:**

Location and extent of the cultivated field: (With revenue record number)

Details of works to be undertaken/Machinery /Equipments /other assets To be created/  
cultivation details /Availability of machinery etc./ Arrangements made for works :

Sources of water:

Loan Amount required as per the project:

- a. Project cost Rs.
- b. Less margin Rs.
- c. Security available: Landed property/Deposits/LIC/NSC/KVP etc.
- d. Eligible loan amount:

(**a-b** or 90% of our Bank's deposits(Present value)/surrender value of LIC/face value of NSC/KVP and/or 70% of the forced sale value of the landed properties in metro/urban/semi-urban areas and/or 60% of the forced sale value of the landed properties in Rural areas whichever is lower)

Repayment:

### Declaration

I hereby undertake that the loan will be utilized for investment purpose under Agriculture only.

Signature of applicant (s)

### Document to be submitted (As applicable)

- (a) Land/Farm Particulars
- (b) Security papers:
  - i) Non-Agriculture landed property documents (Legal opinion, Valuation certificate etc. to be submitted later)
  - ii) Deposit receipt/LIC bond/ KVP/NSC certificates – if applicable (lien/ assignment/ pledge to be made later).
- (c) Estimates / quotations
- (d) KYC documents.