

### **The Standard Operating Procedure for the Agriculture Loans:**

- a) Providing the application form along with the check list of the documents to be submitted.
- b) Explaining to the customer of the legal documents to be submitted and the formalities regarding obtaining legal opinion, wherever applicable.
- c) Accepting the loan application along with necessary documents as per check list.
- d) Scrutinizing the application and documents submitted and informing the deficiencies if any by phone / email / mail.
- e) Carrying out Pre-sanction Field Visit as a part of assessment of technical feasibility at a time convenient to both the customer and bank official.
- f) Processing the loan application and Sanctioning of the loan.
- g) Conveying rejection (if any) to the applicant in writing along with the reasons for rejection.
- h) Apprising the customer of the sanction and delivering a copy of the sanction letter against acknowledgement on the copy of sanction letter.
- i) Submission of acceptance of terms and conditions of sanction from all concerned like borrower / co-borrower and guarantor/s.
- j) Getting the loan documents executed, as per sanction.
- k) Disburse the loan amount in stages as per requirement.
- l) Monitoring of the loan account and following up with the borrower for ensuring repayment and other terms as per the sanction by email / phone / sms / personal contact / letters.