



A Good Case/Practice/Programme on Financing for Sustainable Agricultural Mechanization in Pakistan



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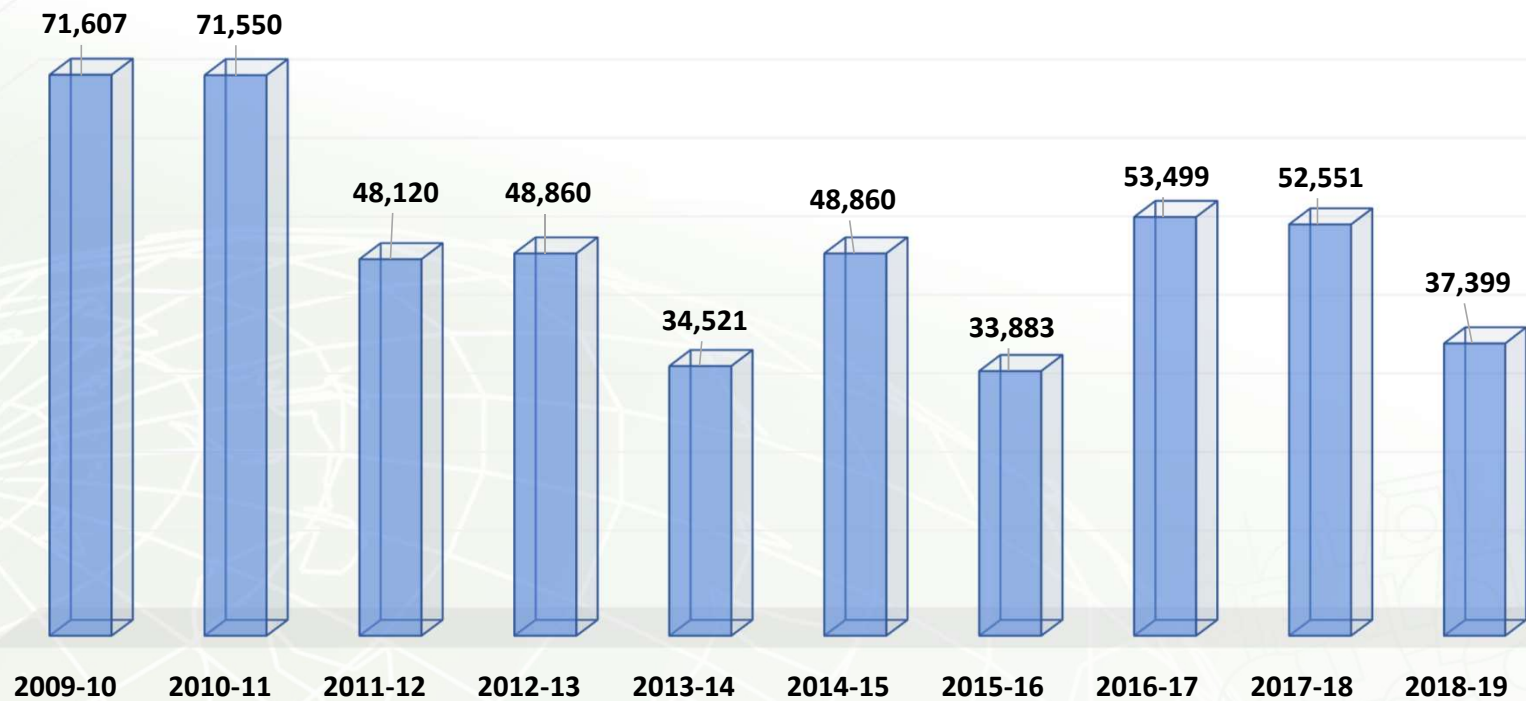
CSAM





Financing Mechanization in Pakistan

Year-Wise Production of Farm Tractors



1. The increase in tractor production from 33,883 to 53,499 is due to reduction in GST on sales (from 10 to 5%).
2. The major reason of decline in production in 2018-19 of tractors is low sale because of filer condition

PM Agriculture Package (2015-16): Rs 341 Billion

Salient Features

- The custom duty, sales tax and withholding tax on the agriculture machinery reduced from 45% to 9%.
- The sales tax on cold chain machinery has been reduced from 17 to 0%
- Solar tube wells would be provided on markup free loans to the farmers who own up to 12.5 acre of land.
- Electricity Price for running tube wells: Fixed: Rs 10.35/unit at peak hours and Rs 8.85 at off-peak hours.
- Reduction of mark-up rate on agriculture loans by 2% which would give a benefit of Rs 11 billion per annum to farmers.


National Policy(2017) Measures on Financing for Mechanization

Relevant Measures:

- Accelerate mechanization through import/export Policy and indigenization of modern mechanization technologies.
- Incentivize production and adoption of value addition machinery reducing post-harvest losses.
- Incentivize machinery import for silage making, milking, dairy and meat products.
- Promote use of renewable energy sources at farm level.
- Incentivize establishment of agricultural machinery pools as private sector services centers in provinces.

National Programs on Rice, Wheat, Sugarcane, Oilseeds And Pulses

Focus: Financing mechanization by 50% subsidy on:

- **WHEAT CROP:** Zero Tillage Drill, Dry Sowing Drill, Wattar Drill, Wheat Bed planter, and Slasher, Wheat reaper/Binder, Raise bed machine. 
- **SUGARCANE CROP:** Chisel Plow, Early hill-up Implement, planter with band fertilizer, Billet Planter, and granular fertilizer spreader.
- **RICE CROP:** Walk-type and Ride-type Rice Transplanters, Nursery raising machine, Rice Trays, DSR, M.B. Plow/Dick Plow, Rice straw chopper, rotary peddler, Water-tight rotavator, and Power sprayer (4 stroke).
- **OILSEEDS:** Planter/Drill, Oilseed Thresher, and Combine header.
- **PULSES:** Seed drill, Small weeders, Mechanical weeders, Multi-crop thresher, and solar irrigation system etc.

Sources of Agricultural Credit

NON-INSTITUTIONAL CREDIT SOURCES

- Numerous advantages in providing better services at inferior cost than institutional sources of credit.
- In rural areas landlord farmers have better access to institutional source of credit
- Small farmers mostly small farmers depend on non-institutional sources of credit.
- Money lender, shopkeeper, landlord, aria, input supplier and commission agents.
- The input supplier, commission agent and aria deliver lending for consumption as well as for production purposes and in return gets repaid majority of benevolent in terms of input.
- Landlords and commission agents force the small farmers to sell the produce to them at low rates as compare to market price.
- The non-institutional lenders including (friends, relatives, etc.) have numerous benefits over the institutional sources of credit.

Sources of Agricultural Credit

INSTITUTIONAL CREDIT SOURCES

Long-Term Credit: purchase of tube wells, reclamation of land, building, purchase of machinery, farm implements: Period 5 – 7 Years.

Credit Lending Institutions: 26

- 05 commercial banks: ABL, HBL, MCB), NBP, and UBL
- Two specialized banks, ZTBL and Corporative Bank Limited (CBL).
- 14 Domestic private banks, and
- 05 Microcredit banks.

ZTBL Loans:

- Production, Development, and Agricultural Loans;
- Off-farm Income generating loans; and
- Cottage industry loans to enable farmers to buy modern inputs and technologies.

Paradigm Shift in State Bank Policy (1)

State Bank of Pakistan historical role in Agricultural Financing to ensure flow of enough, timely and cost-effective funds.

Old Rural Finance Paradigm:

- Interventions advocated under old paradigm:
 - Lending quotas on banks and other financial institutions;
 - Loans at preferential interest rates;
 - Credit guarantees; and
 - Targeted lending by development finance institutions (DFIs).

New Paradigm:

- Increase rural lending by reducing costs and risks to lenders;
- It made loans preferable to rural clients and sectors; and
- Loan waivers or write-offs especially followed by natural calamities such as floods, droughts, and periods of low farm prices.

Paradigm Shift in State Bank Policy (2)

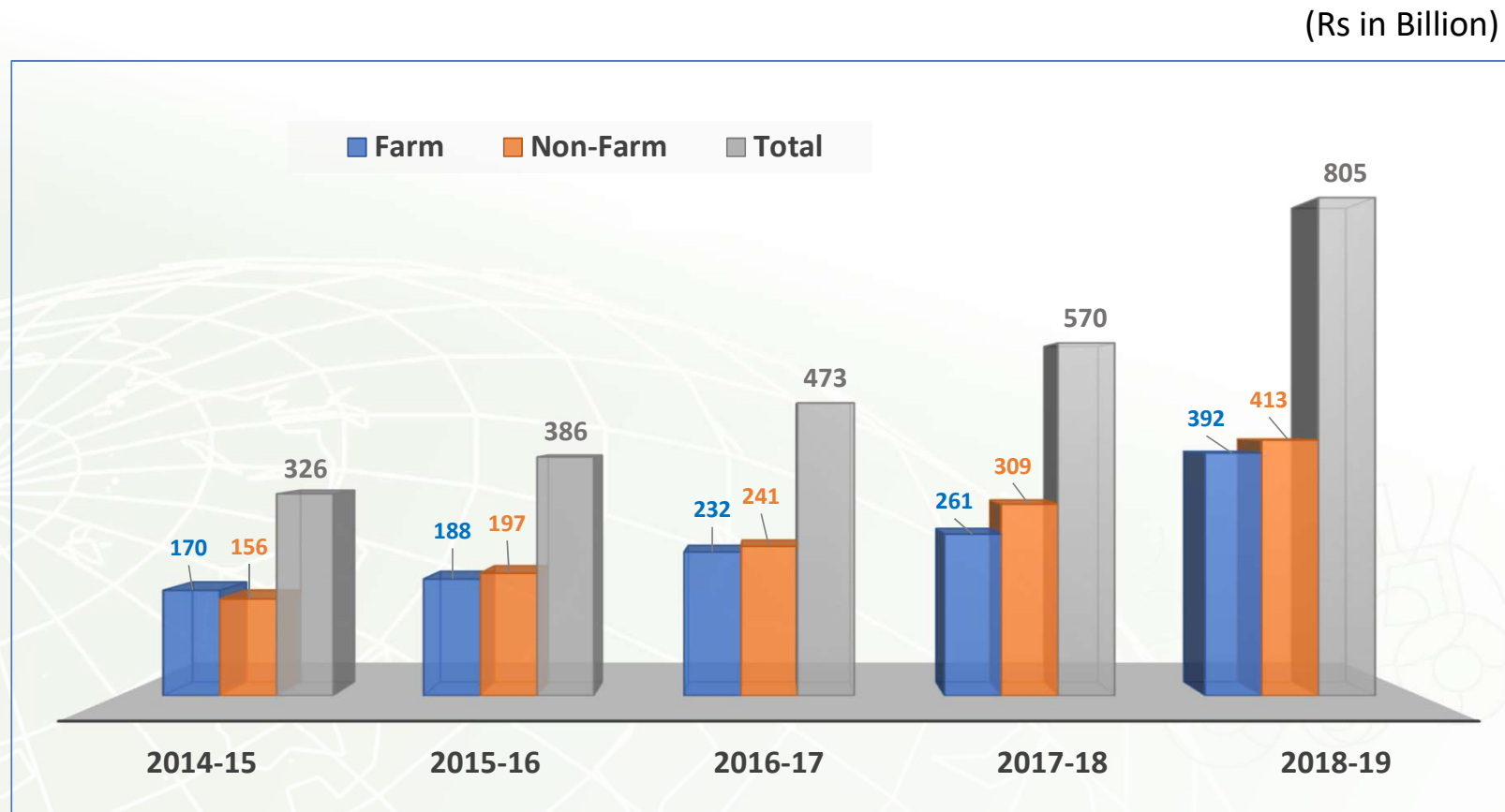
New RF Paradigm based on Principles:

- Financial services part of interactive system of financial infrastructure and social and cultural norms.
- Government role in creating enabling policy environment:
- Supervisory structures to facilitate the smooth functioning of rural financial markets.

Value Chain Approach:

- Emerging economic globalization and commercialization of agriculture
- Value-chain approach as tool to establish production and marketing relationships
- Considers economic activities, clusters, and subsectors as continuous chain
- Helps analyze value added at each chain link that convert raw materials into finished products and then market them.

Credit Disbursement to Farm and Non-Farm Sectors



Source: Economic Surveys 2014-15 to 2018-19

ZTBL Financing for Farm Machinery & Equipment

(Rs in Million)

Year	2016-17	2017-18	2018-19
Tractors	9177	7149	5376
Implements/Attachments/Farm Equipment	978	839	851
Tube wells/Turbines	796	620	507
Open Wells/Lift Pumps	116	83	98
Improvement of Irrigation Facilities	93	71	78
Land Development/Land Leveling (Laser/Scraper)	225	160	170

Punjab-Agriculture Profile (1)

Geographical Area	20.63 Mha
Forest area	0.49 Mha
Not available for cultivation	2.91 Mha
Culturable	1.60 Mha
Total Cultivated area	12.51 Mha
Total population (2017)	110 Million
Rural Population	40.4) Million



Punjab-Agriculture Profile (2)

- Punjab contributes major share in agricultural economy of Pakistan by providing
 - 83% of cotton;
 - 80% of wheat;
 - 97% fine aromatic rice;
 - 63% of sugarcane; and
 - 51% of maize.
- Among fruits:
 - Mango accounts 66%,
 - Citrus more than 95%,
 - Guava 82% and
 - Dates 34%
- Pakistan's total export' $\frac{3}{4}$ share is agriculture and 60% of this share comes from Punjab

Subsidy on Agricultural Mechanization: Punjab Province (1)

Provision of Farm Machinery on 50% Subsidy by Government

Year	Machinery	Amount (PKR*Million)
2008-10	Rotavator, Disc Harrow, Chisel Plough, M. B. Plough, Coulter Drill, Rota Drill, Groundnut Digger, Reaper-windrower, Potato Planter, Potato Digger, Sugarcane Planter, Sugarcane Ridger, Vegetable Ridger, Maize Sheller, Citrus Sprayer and Dogger Cutter	459.000
2010-11	Wheat Straw Chopper-cum-blower	31.500
2015-17	Rotavator, Disc Harrow, Chisel Plough, Seed Drill and Sugarcane Ridger	1,145.000
2017-21	Establishment of Hi-Tech Mechanization Service Centers	2030.205

Subsidy on Agricultural Mechanization: Punjab Province (2)

Concept:

- Establish Mechanization Service Centers--Machinery Pools
- Collaborate with Private Sector on cost sharing basis @ 50:50
- Incentivize private sector investments to Tackle Mechanization gap

Conditions:

- JVs be preferred for selection of Service Providers
- Center to purchase hi-tech machinery from pre-qualified firms.
- Center provides in-demand Machines except Negative list on rental basis
- Operate Center at least four years
- Performance guarantee@ 10% of Private share for 04 years.
- Operating/maintenance cost be borne by Service Provider

Sustainability--Subsidy : Punjab Province (3)

- Conduct Survey to ensure Stakeholders' participation
- Create awareness in farming community about Hi-Tech Machinery
- Build Service Providers' Capacity on operation and maintenance.
- Prefer Firms already Providing Agricultural Services in area.
- Regulate Service Provision & Renting Mechanism
- Provide Technical Support after Project Period
- Create Success Stories Stimulating Private Sector to Establish such Centers without Govt. support

Sindh Bank Tractor Subsidy Scheme (2012 & Till Date)

- Tractor Price 0.9 million: subsidy 0.200 million
- Tractor Price over 0.9 million: subsidy 0.300 million
- Balloting process for selection of beneficiaries
- Locally manufactured Tractors are offered
- Sindh province resident Farmers having more than 25 acres are eligible
- Subsidized tractors cannot be sold or transferred for at least three (03) years
- More than one thousand farmers get tractors' subsidy p.a.
- Application form for availing tractor Subsidy



Thank you



Specimun Application Form for Availing Subsidy

Serial No: _____

محکمہ زراعت (توسیع)، حکومت پنجاب

وزیر اعظم پاکستان کے زرعی ایمرجنسی پروگرام قومی منصوبہ برائے بڑھوتری پیداوار گندم کے تحت درخواست برائے زرعی آلات و مشینری 2019-20ء

عنوان:

بخدمت جناب اسٹنٹ ڈائریکٹر زراعت (توسیع) تحصیل ضلع

گزارش ہے کہ میں کسی اسمت: ولد / زوجہ:

رہائشی موضع: یو این کونسل: تحصیل: ضلع: میں ایک زمین کا مالک /

مٹکنڈارا حراج کا شکار ہوں۔ میرا قومی شناختی کارڈ نمبر: اور رابطہ نمبر: ہے۔ میں قومی منصوبہ برائے بڑھوتری پیداوار گندم کے منصوبہ کے تحت

فراہم کردہ مندرجہ ذیل زرعی آلات / مشینری کی خریداری پر مالی اعانت کے لیے درخواست گزار ہوں۔ میں درخواست فارم میں درج تمام شرائط و ضوابط پورا کرتا ہوں گا۔ (مطلوبہ زرعی آلات کے اوپر نشان لگائیں):

1- ڈریو ٹیلج ڈرل (Zero Tillage Drill) 2- ڈرائی سوئنگ ڈرل (Dry Sowing Drill) 3- وٹر سوئنگ ڈرل (Water Sowing Drill) 4- ویٹ بیڈ پلانٹر (Wheat Bed Planter) 5- سلشیر (Slasher)

مقابلہ میں شرکت کے لیے شرائط و ضوابط:

میں سلفیہ بیان کرتا / کرتی ہوں کہ:

- میرے پاس ذاتی ملکیت میں ٹریکٹر نمبر جو کہ 50 ہارس پاور سے کم نہ ہے۔ 2۔ میں منصوبہ کی مدت 5 سال کے دوران اس اسکیم کے تحت حاصل کردہ زرعی آلات / مشینری کو 3 سال تک کرنا یا دوسرے کسانوں کی سہولت کے لئے فراہم کروں گا۔ 3۔ میں نے پورے پنجاب میں کسی دوسرے علاقہ / ضلع / تحصیل / یو این کونسل میں زرعی آلات کے لئے اس منصوبہ کے تحت درخواست نہ گزارا ہے۔ 4۔ میرے خاندان کے صرف ایک ہی فرد نے (زرعی رقبہ مشیز کی ملکیت ہونے کی صورت میں) مجوزہ سہڈی اسکیم کے لئے درخواست جمع کروائی ہے۔ 5۔ میں کسی مالیاتی اور ریویونیو ادارہ سے ڈیفالٹرز نہ ہوں۔ 6۔ میں اس اسکیم کے تحت فراہم کردہ زرعی آلات / مشینری کو صرف اور صرف زرعی مقصد کے لئے استعمال کرنے کا مجاز ہوں گا۔ 7۔ حکومتی شرائط کے مطابق اگر مالی اعانت پر زرعی آلات / مشینری کی خریدی کے لئے میرا نام نکل آیا تو میں 15 یوم کے اندر (بشمول اتوار) محکمہ زراعت کی منظور کردہ فرمز (Pre Qualified Firms) سے مجوزہ زرعی آلات / مشینری ٹیک کر دوں گا۔ اگر کسی بھی طور پر مستعینہ عرصہ کے دوران بکنگ نہ کروا سکا تو میری مالی اعانت منسوخ تصور ہوگی جسے میں کسی بھی عدالت میں چیلنج نہیں کروں گا۔ 8۔ میں اس اسکیم کے تحت حاصل کردہ زرعی آلات / مشینری کو 2 سال کی مدت تک کسی انداز میں بھی کسی دوسرے شخص کو فروخت نہیں کروں گا اور نہ ہی قبضہ منتقل کروں گا۔ 9۔ میں اس اسکیم کے تحت حاصل کردہ زرعی آلات / مشینری کی بروقت مرمت اور دیکھ بھال کا پابند ہوں گا۔ 10۔ میں محکمہ زراعت توسیع کے توسط سے فراہم کردہ ایک روزہ تربیتی پروگرام برائے استعمال مرمت و دیکھ بھال زرعی آلات / مشینری میں شرکت کروں گا۔ 11۔ مشینری و زرعی آلات کی الاٹمنٹ کے بارے میں الاٹمنٹ کمیٹی / ناظم اعلیٰ زراعت (توسیع و تحقیقی تحقیق) پنجاب کا فیصلہ سنی ہوگا اور کسی بھی عدالت میں چیلنج نہیں کروں گا۔ 12۔ میں طے شدہ شرائط اور قواعد و ضوابط کی خلاف ورزی کی صورت میں حاصل کردہ مالی اعانت گورنمنٹ کو واپس ادا کرنے کا پابند ہوں گا۔ 13۔ شناختی کارڈ بریکٹری رجسٹریشن تک، زرعی رقبہ کی فرد ملکیت کی تصدیق شدہ کاپی اور 100 روپے کے احکام پیپر پر بیان ملٹی درخواست فارم کے ساتھ لف ہیں۔ نیز میں اقرار کرتا ہوں کہ مندرجہ بالا شرائط میں سے کسی ایک شرط کی خلاف ورزی یا غلط بیانی کی صورت میں محکمہ زراعت حکومت پنجاب کو مالی اعانت کی کل رقم نقد واپس کرنے کا پابند ہوں گا۔

گزارش ہے کہ میرے درخواست تابع مندرجہ بالا شرائط منظور فرمائی جائے اور قواعد و ضوابط میں شامل کیا جائے۔

تاریخ:

تصدیق از نمبر دار و سپہ متعلقہ

نمبر دار و سپہ

یہ تصدیق کرتا ہوں کہ مذکورہ درخواست میں درج شدہ کوآئف بائکل درست ہیں۔


شناختی کارڈ نمبر

تحصیل


ضلع


دستخط / نشان انگوٹھا نمبر دار

Application Form Sindh Tractor Subsidy Scheme



One More Step for the Prosperity of Farmers
by the Agriculture Department, Government of Sindh





**SUBSIDY OF RS. 2 TO 3 LACS
BY THE GOVERNMENT OF SINDH
FOR PURCHASING LOCALLY ASSEMBLED/
MANUFACTURED TRACTORS**

Application Form

I hereby submit that I _____ Computerized National Identity Card No.: _____ Father's/Husband's Name: _____
 Resident _____ Post Office: _____ Taluka/Tehsil _____ District: _____ Agricultural Land Survey No./Block No.: _____
 Tapsa/Deh: _____ Own _____ Acre: _____ Ghanta Agricultural Land _____

Terms and Conditions for the Applicant

Application forms for the subsidy scheme can be obtained from designated district branches of Sindh Bank Limited or from the website: www.sindhbanktd.com and can be submitted in designated branches of Sindh Bank with the following documents/conditions:

- Photocopy of applicant's CNIC.
- Photocopy of form VII issued by Mukhtiar and countersigned/attested by Assistant Commissioner of the concerned Tehsil/Taluka.
- Refundable payment of Rs.25,000 (Rupees twenty-five thousand only) in the form of Pay Order/Demand Draft in the name of the Director, Agricultural Engineering, Hyderabad.
- Affidavit by the farmer.
- Biometric of the applicant at Sindh Bank Branch.

Current Residential Address: _____
Telephone/Mobile No.: _____

Application for Tractor


Price below Rs 900,000	Applicant's choice of Tractor from eligible local Assemblers/Manufacturers
Or	Model _____ Company _____
Price exceeding Rs 900,000	

Land Ownership Certificate

Signature/Thumb Impression _____

I do hereby certify that the information provided by me/Ms in the above relevant form is correct.


Signature and Seal: _____
Assistant Commissioner: _____



Sr. No. _____ Director, Agricultural Engineering, Hyderabad _____ Sindh Bank Branch Copy _____

Sindh Bank Branch Name: _____
Name: _____
Father's/Husband's Name: _____
CNIC No.: _____


Authorized Signatory & Stamp: _____ (Amount Payable via Pay Order/DD Only)



Sr. No. _____ Director, Agricultural Engineering, Hyderabad _____ Accounts Copy _____

Sindh Bank Branch Name: _____
Name: _____
Father's/Husband's Name: _____
CNIC No.: _____

Authorized Signatory & Stamp: _____ (Amount Payable via Pay Order/DD Only)



Sr. No. _____ Director, Agricultural Engineering, Hyderabad _____ Applicant's Copy _____

Sindh Bank Branch Name: _____
Name: _____
Father's/Husband's Name: _____
CNIC No.: _____

Authorized Signatory & Stamp: _____ (Amount Payable via Pay Order/DD Only)

APPLICATIONS ARE INVITED

For farm mechanization in the province, a subsidy of Rs. 2 to 3 lacs is being given by the Government of Sindh for purchasing tractors. Under this scheme, the subsidy will be provided on the basis of district quota allocated by the Government of Sindh based on area under cultivation in the respective districts.

Terms & Conditions and Eligibility Criteria for the Applicant

Application forms for the Subsidy Scheme can be obtained from designated district branches of Sindh Bank Limited or from the website: www.sindhbanktd.com and can be submitted in designated branches of Sindh Bank with following documents:

- Photocopy of applicant's CNIC.
- Photocopy of form VII issued by Mukhtiar and countersigned/attested by Assistant Commissioner of the concerned Tehsil/Taluka.
- Refundable payment of Rs.25,000 (Rupees twenty-five thousand only) in the form of Pay Order/Demand Draft in the name of Director, Agricultural Engineering, Hyderabad by the farmer.
- Affidavit by the farmer.
- Any Pakistan citizen having ownership of agricultural land up to 25 acres or less in case of barage land and 50 acres or less in case of non barage land in the province of Sindh will be eligible to apply in the scheme.
- In case of shareholdes in land, only one of them shall be eligible for the subsidy under this scheme and in case of multiple applications from one family, each member shall have independent land holding the above prescribed limit of the land (i.e. 25 acres or less for barage and 50 acres or less for non barage).
- The applicant will not be allowed to submit tractor application in Sindh Bank branch of concerned district where higher land situated.
- Senators, MNAs, MPAs, District and Tehsil Heads, Government Officers at EPS-IT and above and their family members (blood relatives) shall not be eligible for the scheme.
- Applicant will only be eligible for the Government subsidy, if tractor application and documents are found in order and genuine after verification by Agriculture Department.
- The farmer is neither allowed to sell the tractor obtained under this scheme, nor is he allowed to transfer the physical possession of the tractor to another person for the next three (3) years.
- If a farmer decides to purchase a tractor worth up to Rs. 9 lacs, below will be granted a subsidy of Rs. 2 lacs and if he/she decides to purchase a tractor worth more than Rs. 9 lacs, he/she will be granted a subsidy of Rs. 3 lacs.
- The list containing the names of successful farmer/applicants will be uploaded at www.sindhbank.com and will also be available in the designated Sindh Bank branches and also on Sindh Bank Website: www.sindhbanktd.com.
- The successful applicant will be required to deposit the balance amount of the price of the tractor, excluding the subsidy amount (which will be paid by the department).
- The tractor received/obtained under this scheme must be used for agricultural purpose only.
- Farmers who have already received the subsidy in any similar previous scheme are not eligible for this scheme.
- The applicant will not be allowed to change the make and model of the tractor once he/she has purchased a particular tractor in the application form.
- Any difference in the price of the tractor as a result of any increase/decrease in the same will be the sole concern of the applicant.
- Successful applicant will be required to pay registration fee of tractor in the form of a separate Pay Order to Director, Agricultural Engineering, Hyderabad, Sindh.
- The amount of Rs.25,000 deposited by a successful applicant will be returned to him/her by Agriculture department after the registration of the tractor in his/her name.
- Sindh Bank will provide loan facility to successful farmers in banking according to the policy of Sindh Bank Limited, excluding the Government subsidy.
- In case a farmer exists the loan facility of Sindh Bank, the tractor will be delivered to him/her after the tractor is registered jointly in the name of Sindh Bank and the farmer and after payment of charges of Comprehensive Insurance by the farmer.
- Un-Successful Applicants will be charged Service Fee of Rs. 300 and refund amount would be between Rs. 24,700.
- Applicant needs to do biometric verification at Sindh Bank branch.
- Following affidavit on Judicial Stamp Paper of Rs. 100 to be attached with the application form.

Affidavit

I, _____ Bearing CNIC _____, S/o, D/o, W/o _____, P/O _____ Taluka _____ District _____, Agriculture Land holding Survey # / Block _____ Tapsa/Deh _____, land holding _____ acres _____ Ghanta) do hereby solemnly declare that I am owner of under Cultivation _____ acres _____ ghanta agriculture land survey No. Block No. situated in Tapsa/Deh _____ Taluka/District, do hereby undertake that neither me nor my family member (Blood Relative via a son/daughter /MNA /MNA /District & Tehsil Muzim / Government Employee or EPS-IT or above in any Provincial / Federal Government. Further I declare that I have never availed Sindh Government Subsidy for the purchase of Wheel Type Tractor and assure that the Tractor will be used in Sindh Province, if it is found or caught outside Sindh Province, legal action will be taken and agree and bound to produce Tractor upto 03 years for verifications.

- In case of any Male claim I shall be liable to return the amount of subsidy received from Agriculture, supply & Power Department, Government of Sindh under the Scheme "Provision of Assistance to Farmers on Purchase of Wheel Type Tractors (Phase-IV)" and shall not make any claim against the Government or Tractor manufacturer / Local Assembler.
- If I am declared successful in the bidding done for the allotment of tractors under the Government scheme and followed all terms and conditions, I will approach the Manufacturer/Assembler of my selected tractor within 30 days, make payment of remaining amount equivalent to the price of the tractor, excluding the subsidy amount in the form of Pay Order/Demand Draft. In case of violation of any condition relating to the allotment of tractor, such allotment will be declared as cancelled and I will not challenge such cancellation in any court of law.
- I am bound under the terms and conditions of the scheme to get the registration of the tractor from the Excise & Taxation Department, Government of Sindh.
- I will not sell the tractor allotted to me under the scheme, nor will transfer the physical possession/ownership thereof for the next three years.
- I will use the tractor allotted to me under the scheme for agricultural purposes only.
- I do hereby agree that in case of violation any of the terms and conditions of the scheme or make any misdeclaration, I will be bound to repay the subsidy amount to Agriculture Department, Government of Sindh, and pay any amount payable by me will be recovered from me under the new Law Revenue Laws/Acts.

SIGN: _____
NAME: _____
CNIC: _____
DATE: _____

Note: Please get this Affidavit written on a 100 Rs stamp paper and submit it along with Application form after attestation by Notary Public/District Commissioner in the following branches.

Sr. #	Name of Branch	Sr. #	Name of Branch	Sr. #	Name of Branch	Sr. #	Name of Branch	Sr. #	Name of Branch	Sr. #	Name of Branch
01	Adabi	11	Chandernagar	21	Changan	31	Chandernagar	41	Chandernagar	51	Chandernagar
02	Adabi	12	Chandernagar	22	Changan	32	Chandernagar	42	Chandernagar	52	Chandernagar
03	Adabi	13	Chandernagar	23	Changan	33	Chandernagar	43	Chandernagar	53	Chandernagar
04	Adabi	14	Chandernagar	24	Changan	34	Chandernagar	44	Chandernagar	54	Chandernagar
05	Adabi	15	Chandernagar	25	Changan	35	Chandernagar	45	Chandernagar	55	Chandernagar
06	Adabi	16	Chandernagar	26	Changan	36	Chandernagar	46	Chandernagar	56	Chandernagar
07	Adabi	17	Chandernagar	27	Changan	37	Chandernagar	47	Chandernagar	57	Chandernagar
08	Adabi	18	Chandernagar	28	Changan	38	Chandernagar	48	Chandernagar	58	Chandernagar
09	Adabi	19	Chandernagar	29	Changan	39	Chandernagar	49	Chandernagar	59	Chandernagar
10	Adabi	20	Chandernagar	30	Changan	40	Chandernagar	50	Chandernagar	60	Chandernagar

Please contact for further information:
Agriculture Department, Government of Sindh
 Directorate Agril. Engg. Hyderabad, Block "B", Sitabdi Bldg, Hyderabad, Phone No: 021-9921143, 021-9206461, 021-9206469, Fax No: 021-9206777
www.sindhbank.com & www.sindhbank.com

Sindh Bank Limited, Agricultural Credit Division
 3rd Floor, Federation House, Abdulqadir Khan Road, C/Block, Karachi-75000, Phone No: 6880-13322, Fax No: 021-95076049
 Website: www.sindhbank.com & www.sindhbank.com

List of Suggested Machinery and Equipment

Sr. No.	Description	Estimated price (Rs. In million)
1.	Tractor 85 HP (4WD)	1.700
2.	Sugarcane whole stalk harvester (tractor mounted)	6.00
3.	Groundnut planter (imported)	1.000
4.	Reaper binder (tractor mounted)	0.750
5.	Silage baler (Tractor pulled)	1.500
6.	Hay baler (tractor pulled)	2.500
7.	Wheat chaff straw (Bhoosa) baler (mobile unit)	0.700
8.	Reversible MB Plow (3 bottom)	1.000
9.	Hydraulic disc harrow (18 discs)	0.500
10.	Combine harvester	20.000

Negative List of Implements

Sr. No.	Implement	
1	Laser Leveler (Japanese)	25 Knapsack Sprayer (Power Operated)
2	Land Leveler (Rear Blade)	26 Reaper
3	Land Leveler (Front Blade)	27 Wheat Thresher
4	M. B. Plow	28 Maize Sheller
5	Chisel Plow	29 Potato Planter
6	Disc Harrow	30 Potato Digger
7	Rotavator	31 Vegetable Ridger
8	Spring tine Cultivator	32 Groundnut Digger Shaker Invertors
9	Cultivator with Crumbler	33 Groundnut Thresher
10	Disc Plow	34 Groundnut Shaller
11	Double Coulter Drill with Fertilizer	35 Seed Grader / Cleaner
12	Seed Drill with Fertilizer Attachment (Rabi)	36 Ridge Intercultural Equipment with Fertilizer
13	Zero Tillage Drill	37 Field Shredder / Flail Mover
14	Kharif Drill for Cotton Sowing	38 Cotton Seed Delinter
15	Band Placement Drill	39 Sugarcane Crusher
16	Zone Disc Tiller Drill	40 Fodder Cutter / Chopper (Tokka)
17	Bed & Furrow Shapper Planter	41 Post Hole Digger
18	Sugarcane Planter	42 Seed Treater
19	Bed & Furrow Drill (Wheat & Maize, Cotton)	43 Sunflower Thresher
20	Sugarcane Ridger	44 Power Duster
21	Cotton Ridger with Fertilizer	45 Granule Broadcaster
22	Bed Intercultural Equipment	46 Shielded Sprayer
23	Sugarcane Stubble Shaver	47 Tractor <85 HP
24	Knapsack Sprayer (Hand Operated)	48 Tipping Trolley