

INCOME DETAILS	GROSS INCOME	NET INCOME	GROSS INCOME	NET INCOME
Agriculture				
Allied Activities				
Other Sources				
TOTAL				
Presently Banking With	Bank	Branch	Bank	Branch
	SB / Current	A/c No	SB / Current	A/c No
Banking since				
PARTICULARS OF ASSETS OWNED:	APPLICANT I		APPLICANT II/GUARANTOR / CO-OBLIGANT	
	DESCRIPTION	VALUE (in Rs.)	DESCRIPTION	VALUE (in Rs.)
i) LANDS & BUILDINGS (Give boundaries)				
ii) LIVESTOCK				
iii) OIL ENGINES/PUMPSETS ELECTRIC MOTOR, VEHICLES, etc.				
iv) Cash in hand / Bank, etc				
v) OTHER INVESTMENTS LIKE NSC/LIC/SHARES				
NET WORTH				

II. PARTICULARS	APPLICANT III/GUARANTOR / CO-OBLIGANT	APPLICANT IV /GUARANTOR / CO-OBLIGANT												
OF THE PARTY/ FIRM/ COMPANY	Mr/Mrs/Ms M/s.....	Mr/Mrs/Ms M/s.....												
CONSTITUTION	Individual / Joint / Partnership / Institution / Govt. / Govt. Undertaking / Society / Company - Pvt. / Public	Individual / Joint / Partnership / Institution / Govt. Undertaking / Society / Company - Pvt. / Public												
Date Of Incorporation	dd/mm/yyyy	dd/mm/yyyy												
Details of Partners / Directors/ Trustees / Principal	<table border="1"> <thead> <tr> <th>Sl No</th> <th>Name & Address</th> <th>Net worth</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sl No	Name & Address	Net worth				<table border="1"> <thead> <tr> <th>Sl No</th> <th>Name & Address</th> <th>Net worth</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sl No	Name & Address	Net worth			
Sl No	Name & Address	Net worth												
Sl No	Name & Address	Net worth												
FATHER'S /HUSBAND'S GUARDIAN'S NAME	Mr/Mrs/Ms.....	Mr/Mrs/Ms.....												
AGE/DATE OF BIRTH & SEX	dd mm yy MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>	ysrs dd mm yy MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>												
CATEGORY	SC <input type="checkbox"/> ST <input type="checkbox"/> BC <input type="checkbox"/> OBC <input type="checkbox"/> OTHERS <input type="checkbox"/>	SC <input type="checkbox"/> ST <input type="checkbox"/> BC <input type="checkbox"/> OBC <input type="checkbox"/> OTHERS <input type="checkbox"/>												
Minority Community	Christian <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Zorastrian <input type="checkbox"/> Neo-Buddhist <input type="checkbox"/> Others <input type="checkbox"/> Specify.....	MC:Christian <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Zorastrian <input type="checkbox"/> Neo-Buddhist <input type="checkbox"/> Others <input type="checkbox"/> Specify.....												
CATEGORY OF FARMER	MARGINAL <input type="checkbox"/> SMALL <input type="checkbox"/> LARGE <input type="checkbox"/> Landless <input type="checkbox"/> Agricultural Labourer <input type="checkbox"/> OTHERS <input type="checkbox"/>	MARGINAL <input type="checkbox"/> SMALL <input type="checkbox"/> LARGE <input type="checkbox"/> Landless <input type="checkbox"/> Agricultural Labourer <input type="checkbox"/> OTHERS <input type="checkbox"/>												
MARITAL STATUS	MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/>	MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/>												

NO. OF DEPENDENTS VOTER ID CARD No PAN No PASSPORT No ADDRESS	CHILDREN	ADULTS	CHILDREN	ADULTS
	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>	
	Residential		Residential	
	
	
	Farm.....		Farm.....	
	
	

Phone No.	e-mail	Phone No	e-mail
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PARTICULARS OF ASSETS OWNED:	APPLICANT III/GUARANTOR / CO-OBLIGANT		APPLICANT IV /GUARANTOR / CO-OBLIGANT	
	DESCRIPTION	VALUE (in Rs.)	DESCRIPTION	VALUE (in Rs)
i) LANDS & BUILDINGS (Give boundaries)				
ii) LIVESTOCK				
iii) OIL ENGINES/PUMPSETS ELECTRIC MOTOR, VEHICLES, etc.				
iv) Cash in hand / Bank, etc				
v) OTHER INVESTMENTS LIKE NSC/LIC/SHARES				
NET WORTH				

III. Whether related to the Chairman / Directors of our Bank/any other Bank, any employees of our Bank

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IF YES, DETAILS OF RELATIONSHIP

IV. EXISTING LOAN FACILITIES AND INDIRECT LIABILITIES AS CO -OBLIGANT / GUARANTOR, if any

(Amount in Rupees)

	Direct / Indirect	Bank / Financial Institutions	Loan A/c No.	Purpose	Date of Availment	Limit	Liabilities	Overdues ,if any
Applicant - I								
Applicant - II/ Guarantor/Co-obligant								
Applicant - III/ Guarantor/Co-obligant								
Applicant - IV/ Guarantor/Co-obligant								

V. PARTICULARS OF LAND HOLDINGS :

VILLAGE	Survey No.	TOTAL ACREAGE	OF WHICH IRRIGATED	SOURCE OF IRRIGATION	ENCUMBRANCE, if any	OWNED/ LEASED	LEASE PERIOD *	VALUE (in Rs.)
.....
.....
.....

DISTANCE OF FARM FROM OUR BRANCH FARM HOUSE KM * FURNISH COPY OF LEASE DEED

(a). WHETHER LAND REVENUE & OTHER TAXES HAVE BEEN PAID UPTO DATE: YES NO

(b). MAIN OCCUPATION/BUSINESS..... EXPERIENCE (in years) years

VI. Infrastructure available / proposed:

Infrastructure	Existing (Give details- size, area, number, HP etc.)	Proposed
<ol style="list-style-type: none"> 1. Shed/housing for animals 2. Shed/ building for machinery etc. 3. Power and fuel 4. Water 5. Feed/fodder 6. Processing facilities 7. Others 		

VII. Facilities available for marketing of Produce :

Type	Availability (Give full details)
1. Tie-up Arrangement 2. Demand for the Produce 3. Other facilities for marketing 4. Others	

VIII. DETAILS OF FINANCIAL REQUIREMENTS

**A).WORKING CAPITAL/ KISAN CREDIT CARD / KISAN SUVIDHA/KISAN OD/OTHER WORKING CAPITAL :
Crop Cultivation**

SEASON	CROP	Month of Sowing / harvesting	AREA OF CULTIVATION (Acres.)		SCALE OF FINANCE	LOAN AMOUNT
			Sy. No.	Area		
ACTIVITY FOR WHICH WORKING CAPITAL REQD (KISAN CREDIT CARD / KISAN SUVIDHA - WORKING CAPITAL/ KISAN OD)			COST	% MARGIN	MARGIN	LOAN REQUESTED
CROP CULTIVATION ACTIVITIES						
WORKING CAPITAL FOR ALLIED ACTIVITIES AND FARM MACHINERY MAIN TENANCE						
REPAIRS AND REPLACEMENTS (For Kisan OD only) (Give details)						
WORKING CAPITAL FOR NON -FARM SECTOR						
CONSUMPTION NEED						
***** TOTAL *****				**TOTAL**		

B).. INVESTMENT LOAN REQUIREMENTS like purchase of livestock ,implements, farm machineries.....

TYPE OF THE ASSETS TO BE PURCHASED	BREED/ MAKE / HP	NUMBER of Units/	AGE OF THE ASSET	YEAR OF MANUFACTURING	COST	SUBSIDY , if any	MARGIN	LOAN AMOUNT REQUIRED (Rs)
TOTAL			*****					

DECLARATION:

- A) I/WE HEREBY DECLARE THAT THE PARTICULARS GIVEN ABOVE ARE TRUE AND CORRECT TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF.
- B) I/WE SHALL ABIDE BY THE TERMS AND CONDITIONS OF THE BANK IN RESPECT OF THE PROPOSED LOAN AND TO FURNISH YOU WITH ALL THE PARTICULARS REQUIRED FROM TIME TO TIME.
- C) I/WE HEREBY AUTHORISE THE BANK TO DISCLOSE ALL OR ANY PARTICULARS OR DETAILS OF INFORMATION RELATING TO MY/OUR LOAN ACCOUNT WITH THE BANK TO ANY OTHER FINANCIAL INSTITUTION/GOVT. / ANY AGENCY / IES AS MAY BE CONSIDERED NECESSARY OR DESIRABLE BY THE BANK.
- D) I/WE HEREBY DECLARE THAT I/WE HAVE NO BORROWINGS FROM ANY OTHER AGENCY AS ON DATE OF THE APPLICATION OTHER THAN THE DETAILS FURNISHED .
- E) I/WE HEREBY AGREE AS A PRECONDITION OF THE LOAN/ADVANCES GIVEN TO IT BY THE BANK THAT IN CASE THE BORROWER/S COMMIT/S DEFAULT IN THE REPAYMENT OF THE LOAN/ADVANCES OR IN THE REPAYMENT OF INTEREST THEREON AND ANY OF THE AGREED INSTALLMENT OF THE LOAN ON DUE DATE/S, THE BANK OR RBI WILL HAVE AN UNQUALIFIED RIGHT TO DISCLOSE OR PUBLISH ITS NAME/S AND ITS DIRECTORS/PARTNERS/PROPREITORS AS DEFAULTER IN SUCH MANNER AND THROUGH SUCH MEDIUM AS THE BANK OR RBI IN THEIR ABSOLUTE DISCRETION MAY THINK FIT.
- F) I/WE UNDERTAKE TO UTILISE THE LOAN AMOUNT FOR THE PURPOSE FOR WHICH IT IS GRANTED.
- G) I/WE PERMIT ANY MEMBER STAFF OF THE BANK TO INSPECT EQUIPMENTS, OTHER PROPERTIES OWNED / PURCHASED OUT OF BANK'S ASSISTANCE UNTILL FULL REPAYMENT OF THE LOAN THAT MAY BE GRANTED AND ALSO TO FURNISH TO SUCH STAFF ALL THE PARTICULARS AND INFORMATION ABOUT THE EQUIPMENT / PROPERTIES DESIRED BY THEM.
- H) IT WILL BE IN ORDER FOR THE BANK TO DISQUALIFY ME/US FROM RECEIVING ANY CREDIT FACILITIES FROM THE BANK IN CASE IT IS PROVED THAT DECLARATION OF MY/OUR OUTSIDE BORROWINGS MADE ABOVE CONTAINS MISREPRESENTATION OF FACTS. THIS IS APART FROM THE RIGHT OF THE BANK TO TAKE LEGAL ACTION IN CASE OF ANY LOSS TO IT BY SUCH ACT.
- I) I / WE UNDERTAKE NOT TO BORROW FROM ANY OTHER AGENCY WITHOUT THE PERMISSION OF THE BANK.

PLACE:
DATE:

SIGNATURE OF THE APPLICANT I

SIGNATURE OF APPLICANT II /CO -OBLIGANT / GUARANTOR

SIGNATURE OF APPLICANT III /CO -OBLIGANT / GUARANTOR

SIGNATURE OF APPLICANT IV /CO -OBLIGANT / GUARANTOR

FOR BANK'S USE ONLY

APPRAISAL/SANCTION REPORT :

CANARA BANK

To,
RO/ CO
For sanction
For Review

Proposal No.	Credit File No.	Loan A/c No.	SB A/c No.

Amount Applied for Rs.....
Amount sanctioned/recommended Rs

1. NAME OF THE PARTY:
2. PURPOSE OF LOAN:
3. TOTAL COST OF THE PROJECT Rs..... MARGIN Rs..... (Margin %)
4. LOAN AMOUNT Rs..... RATE OF INTEREST% p.a.
5. RECOMMENDATION FOR WORKING CAPITAL LIMITS: KCC/KISAN SUVIDHA/KISAN OD/OTHER WORKING CAPITAL LIMITS:

SEASON	CROP	CULTIVATED AREA		Month of Sowing /	Month of harvesting	Scale of finance	CROP VALUE	LIMIT RECOMMENDED/ SANCTIONED
		Sy. No.	Area					
5.1 ACTIVITY FOR WHICH WORKING CAPITAL LIMIT RECOMMENDED / SANCTIONED :					COST	% MARGIN	MARGIN	LIMIT RECOMMENDED / SANCTIONED
a.CROP CULTIVATION ACTIVITIES								
b.WORKING CAPITAL FOR ALLIED ACTIVITIES								
c.WORKING CAPITAL FOR FOR FARM MACHINERY MAINTENANCE								
d.REPAIR AND REPLACEMENTS (Kisan OD only) (give details)								
e.CONSUMPTION NEED								
f.WORKING CAPITAL FOR FOR NON -FARM SECTOR								
OTHER WORKING CAPITAL REQUIREMENTS (Give details) (NOT for KCCS/KISAN SUVIDHA/ KISAN OD)								
5.2 .Kisan OD – Assessment of limit.					Assessment			
i. Limit assessed as per (5.1. b + 5.1.c + 5.1.d + 5.1.e + 5.1.f)								
ii. Gross annual income								
iii. 50% of gross annual income.								
iv.Value of properties to be mortgaged								
v.Less existing limits								
a. Running accounts – Limits								
b.Single transaction accounts - Liability								
c. Single transaction accounts - Unavailed limit								
vi.Residual Value of properties to be mortgaged								
TOTAL Assessed limit for KCC/ KISAN SUVIDHA -WC / KISAN OD								

6. ACTIVITY FOR WHICH TERM LOAN REQD:	COST	% MARGIN	MARGIN	LOAN RECOMMENDED/ SANCTIONED
		TOTAL		

7. ECONOMIC ASPECTS (TERM LOANS) :

7.1 CASH FLOW AND INCREMENTAL INCOME FOR DEVELOPMENT LOANS, MINOR IRRIGATION LOANS, OTHER CROP BASED ACTIVITIES OTHER THAN FARM MACHINERY & ALLHV

Sl No	Name of the Crop	Extent in Acres	Yield per acre in Qtls.	Total yield Qtls.	Price per Qtl. (Rs.)	Total Value (Rs)	Cost of cultivation (incl. machinery maintenance)	Total cultivation Cost	Gross Surpluses (7-9) Rs.
1	2	3	4	5	6	7	8	9	10
Pre-Development									
	TOTAL								
Post-Development									
	TOTAL								
a) GROSS SURPLUS OF COLUMN 10 IN POST-DEVELOPMENT			Rs.	d) ADD INCOME FROM HIRING / SUPPLY TO OTHER FARMERS			Rs		
b) GROSS SURPLUS OF COLUMN 10 IN PRE-DEVELOPMENT			Rs	e) LESS MAINTENANCE OF PUMPSET / EQUIPMENT ON ACCOUNT OF HIRING.			Rs		
c) INCREMENTAL INCOME FROM CROP (a-b)				f) INCREMENTAL INCOME (c + d - e)					

7.2. CASH FLOW AND INCREMENTAL INCOME FOR FARM MACHINERY /ALLHV:

- i) Annual Savings in hiring charges for the farm @ Rs..... per acre for Acres : Rs.
- ii) Annual income from hiring of machinery @ Rs. Per hour for Hours : Rs.....
- iii) Annual Maintenance cost : a) Own farm use Hour @ per hour : Rs
- b) Hiring farm use Hour @ per hour : Rs.....
- iv) Surplus income on account of purchase of Machinery for one year : Rs.....

7.3. CASH FLOW AND INCREMENTAL INCOME FOR ALLIED ACTIVITIES

EXPENDITURE	EXISTING	PROJECTED	INCOME	QTY.	VALUE	EXISTING	PROJECTED
A) purchase of seeds / fingerlings	A) sale of eggs / milk/ fish B) sale of meat / cocoons
B) purchase of feed / manuring	C) sale of calf
C) veterinary aid			D) sale of wool				
D) equipment maintenance			E) sale of manure				
E) power & fuel			F) culled stock				
F) labour charges			G) sale of gunny bags				
G) transport			H) sale of litter / manure				
H) others			I) income from other sources				
Excess of income over expenditure			Expenditure over income				

8. THE APPLICANT IS IDENTIFIED BY AGENCY. THE PROJECT IS ELIGIBLE FOR A SUBSIDY OF Rs.....
(.....%) FROM AGENCY.

9. LOAN/ LIMIT RECOMMENDED / SANCTIONED AS PER TERMS BELOW:

A. Nature of limit / loan	Tenability / Repayment period	Margin	RoI	Loan Amount/ Limit

B. CO-OBLIGATION/ GUARANTEE OF	Networth
i. ii. iii. iv.	

C. DETAILS OF PRIME/COLLATERAL SECURITY:

	Primary/ Collateral	Valued at
a) HYPOTHECATION OF CROPS CULTIVATED / TO BE CULTIVATED IN ----- ACRES (detailed above)		
b) HYPOTHECATION OF EXISTING ASSETS		
c) HYPOTHECATION OF PROPOSED ASSETS TO BE PURCHASED OUT OF BANK FINANCE		

d) MORTGAGE/ CHARGE OF LANDED PROPERTY / BUILDINGS

VILLAGE	SURVEY NO.	ACREAGE	TALUK	DISTRICT	ENCUMBRANCE, if any	VALUE (Rs)
TOTAL						

e. OTHER SECURITIES (IF ANY) STIPULATED.

D. REPAYMENT SCHEDULE

THE LOAN HAS TO BE REPAID AS UNDER:

REPAYMENT WITHIN _____ months. Installments at : MONTHLY / QUARTERLY / HALF-YEARLY / YEARLY
IN TERVALS

REPAYMENT HOLIDAY PERIOD: **PRINCIPAL** [][][] months, **INTEREST** [][][] months

REPAYMENT: FIRST INSTALLMENT COMMENCING FROM [][][][][][][]
d d m m y y

ACCRUED INT. COMMENCING FROM [][][][][][][]
d d m m y y

OTHER TERMS AND CONDITIONS (IF ANY):

DECLARATION

- I/WE / AEO/ OFFICER HAVE / HAS INSPECTED THE FARM ON (date).
- HIS PREVIOUS DEALING IS SATISFACTORY / NOT SATISFACTORY (NOT APPLICABLE FOR NEW PARTY).
- THE ESTIMATES GIVEN BY THE PARTY FOR THE PROPOSED ACTIVITIES ARE REASONABLE. THE PROJECTS ARE NOT REASONABLE AND HENCE SCALED DOWN / REJECTED ON ACC OUNT OF FOLLOWING REASONS :
 - THE INFRASTRUCTURE AND MARKETING FACILITIEIS GIVEN BY THE APPLICANT IS AVAILABLE.
 - PARTY HAS YEARS OF EXPERIENCE IN THE PROPOSED ACTIVITY.
 - PROJECT IS ECONOMICALLY VIABLE & THE PROJECTIONS GIVEN BY THE APPLICANT IS ACCEPTABLE
- AND THE NET INCREMENTAL INCOME IS
- THE ADVANCE IS ELIGIBLE / NOT ELIGIBLE FOR COVER UNDER NABARD REFINANCE
- WE CONFIRM HAVING VERIFIED ALL THE RELEVENT RECORDS.
- SUBSIDY OF RS. (Rupees) @% is available fro mAgency.
- WE NOTE TO COVER THE ACCOUNT UNDER **PERSONAL ACCIDENT INSURANCE SCHEME** AND **RASHTRIYA KRISHI BIMA YOJANA** AS PER THE EXISTING NORMS.

I/WE RECOMMEND/HAVE SANCTIONED THE LIMIT / LOAN AS PER THE TERMS AND CONDITIONS DETAILED ABOVE.

PLACE: AEO/OFFICER MANAGER/ SENIOR MANAGER
DATE

OFFICE COPY

APPLICATION RECEIVED ON :.....

APPLICATION INWARD No.	
------------------------------	--

TOKEN OF SERVICE ISSUED ON:

PAPERS/DETAILS CALLED FOR :

CUSTOMER COPY

CANARA BANK

.....
.....BRANCH
.....

ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATIONS FOR CREDIT FACILITY ABOVE Rs 2 LACS.

To
Mr./ M/s.....
.....
.....

Dear Sir,
We acknowledge receipt of your application for credit facility

It will be our endeavour to convey our decision on the said application within days/weeks from now.

Your proposal falls within the powers of our higher authorities. Hence, it will be our endeavour to convey our decision thereon withindays/weeks from now. However, this period is exclusive of transit period between these two offices and the time taken by them to collect the additional details/documents needed by them to process the application.

DATE:
PLACE:

MANAGER / SR. MANAGER / AGM

1. Please tick the appropriate boxes and fill in the blanks.
2. This acknowledgement should be prepared in triplicate – original to the applicant, duplicate to be sent along with the related credit proposal and triplicate as office copy.