



For Office use only:

HO : 112, JC Road, Bangalore - 560002  
www.canarabank.com  
Tollfree Helpline : 1800 425 : 0018

LOAN A/C No. :	
CUSTOMER ID :	
S.B A/C No. :	

**Common Application cum appraisal form for credit facilities for Agricultural loan above ₹200000/-**

To,  
The Manager/Sr. Manager  
**CANARA BANK**

Please use annexures wherever required

.....  
.....Branch

I/WE HEREBY REQUEST YOU TO GRANT ME/US A LOAN OF Rs..... (Rupees  
..... ONLY) FOR THE PURPOSE  
OF .....

I/WE HEREBY FURNISH THE NECESSARY PARTICULARS.

I PARTICULARS	APPLICANT I	APPLICANT II/GUARANTOR/CO-OBLIGANT																												
NAME OF THE PARTY/ FIRM/COMPANY	Mr/Mrs/M/s .....	Mr/Mrs/M/s .....																												
CONSTITUTION	Individual/Joint/Partnership/ Institution/Govt. /Govt. Undertaking Society / Company - Pvt./Public	Individual/Joint/Partnership/ Institution/Govt. /Govt. Undertaking Society / Company - Pvt./Public																												
Date of Incorporation/ Details of Partners/ Directors/Trustees/ Principal	<table border="1"> <tr> <td></td><td></td> <td></td><td></td> <td></td><td></td><td></td><td></td> </tr> <tr> <td>dd</td> <td>mm</td> <td colspan="4">YYYY</td> </tr> </table>									dd	mm	YYYY				<table border="1"> <tr> <td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>dd</td> <td>mm</td> <td colspan="4">YYYY</td> </tr> </table>									dd	mm	YYYY			
dd	mm	YYYY																												
dd	mm	YYYY																												
FATHER'S / HUSBAND'S / GUARDIAN'S NAME	Mr/Mrs/M/s .....	Mr/Mrs/M/s .....																												



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, TRACTORS COMBINE HARVESTERS, etc.				
IV) Cash In Hand/Bank, Etc.				
V) OTHER INVESTMENTS LIKE NSC/LIC/SHARES				
NET INCOME				
III. PARTICULARS	APPLICANT III / GUARANTOR / CO-OBLIGANT		APPLICANT IV / GUARANTOR / CO-OBLIGANT	
NAME OF THE PARTY/ FIRM/COMPANY	Mr/Mrs/M/s .....		Mr/Mrs/M/s .....	
	.....		.....	
	.....		.....	
	.....		.....	
	.....		.....	
	.....		.....	
CONSTITUTION	Individual/Joint/Partnership/ Institution/Govt. /Govt. Undertaking Society / Company - Pvt./Public		Individual/Joint/Partnership/ Institution/Govt. /Govt. Undertaking Society / Company - Pvt./Public	
Date of Incorporation/ Details of Partners/ Directors/Trustees/ Principal	<input type="text"/> <input type="text"/> dd	<input type="text"/> <input type="text"/> mm	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> yyyy	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> yyyy
FATHER'S / HUSBAND'S / GUARDIAN'S NAME	Mr/Mrs/M/s .....		Mr/Mrs/M/s .....	
	.....		.....	
	.....		.....	
	.....		.....	
	.....		.....	





- b) Information relating to court cases, if any, initiated by another financier including banks against the borrowers or their partners/directors etc.

**V. PARTICULARS OF LAND HOLDINGS :**

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

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

YES  NO

a) WHETHER LAND REVENUE & OTHER TAXES HAVE BEEN PAID UPTO DATE :

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



**VI. Infrastructure available/proposed :**

Infrastructure	Existing (Give details - size, area, number, HP etc.)	Proposed
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 CROP PRODUCTION / KCC KRISHI MITRA:

##### i). Crop Cultivation

SEASON	CROP	MONTH OF SOWING/ HARVESTING	AREA OF CULTIVATION (Acres.)		SCALE OF FINANCE	LOAN AMOUNT
			Sy. No.	Area		

	Working capital requirements	Cost	% of Margin	Margin (In Rs)	Loan requested (In Rs)
ii)	Post harvest /household/ consumption requirements (10% of the limit)				
iii)	Repairs and maintenance expenses of farm assets (20% of the limit)				
iv)	Crop insurance and/or accident insurance including PAIS, health insurance & asset insurance.				
	<b>Total</b>				

##### B) Kisan Credit Card Working capital for allied activities

Nature of activity	Scale of Finance (Rs.)	Loan Amount Required (Rs.)

##### C) Canara Kisan OD

	Working capital requirements	Cost	% of margin	Margin	Loan requested
a	Working capital requirements - for allied activities, farm machinery / equipments maintenance				
b	Repairs and replacements				
c	Working capital for Non-farm sector 30% of (a+b)				
d	consumption requirements 20% of (a+b+c)				
e	Repayment of genuine private debts:				
	<b>Total</b>				

**D) 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 (In Rs)	SUBSIDY, if any (In Rs)	MARGIN (In Rs)	LOAN AMOUNT REQUIRED (In Rs)
<b>TOTAL</b>								

**E) DEVELOPMENTAL LOAN REQUIREMENT****1. Land Development, Horticulture**

Nature of development work proposed	Cost per Sq feet/acre/RFT	Total area/Length	Total Cost	Subsidy	Margin	Loan amount required

**2. Farm forestry**

Name of the crop / Tree	Acreage	Survey Number Village and Taluk	Whether FARM FORESTRY is governed by any State Govt. regulations? If so details

**3. Estate purchase loan**

Relationship between the purchaser/s & vendor/s of estates, if any	
The constitution of the vendor	
Whether vendor belongs to SC/ST community?	
The constitution of the purchaser	
Whether the applicant (intending buyer) qualify the State Government norms of being an agriculturist / satisfy the income criteria stipulated by the State Government in cases where loan is considered for purchase of areca garden.	
Whether the total land holding including the land proposed to be acquired is within the land ceiling norms of respective State (3)	
Whether there are restrictions in alienation of land owned by SC/ST farmers is applicable for the area?	
What are the potentials to absorb credit for other developmental activities?	
Details about the level of maintenance in respect of existing estates (in terms of labour; annual maintenance; etc.).	
Are all taxes such as Plantation Tax, Wealth Tax, Agriculture Income Tax, Paid up to date?	
Purchase consideration	



Market value	
Guidance value/Circle rate fixed by the State.	
The value for which estate is proposed to be registered	
Mode of transfer of property for the lands proposed to be purchased	

**F) PLEDGE/PRODUCE LOANS:**

Name and description of the goods/documents of title of goods	Your L.C & Inward Bill No,	No. of Units to be pledged	Weight per Unit in Kgs	Market Rate per Unit	Total Market Value	Invoice value or landed cost as the case may be	Amount of Advance Required

**G) APPRAISAL FOR SERICULTURE LOANS:**

Whether the party has experience in sericulture	Whether extension guidance is available from sericulture department	Availability of DFLs	How far is the cocoon market and the whether the marketing arrangements made?

**H) INLAND FISHERIES - DETAILS OF PROJECT**

Construction / Repair of Pond, Tank etc	
Equipments / Seeds / Fingerlings	
Manuring Pond	
Feeds	
Medicines	
Diesel and Mobil Oil	
Rent amount (One Year)	
Labour Cost	
Other Cost	
Total Cost of Project	

IX. SECURITIES OFFERED : (specify details of assets)	मूल्य पर/ Valued at
a) HYPOTHECATION OF CROPS CULTIVATED/TO BE CULTIVATED IN ..... ACRES	
b) HYPOTHECATION OF EXISTING ASSETS	
c) HYPOTHECATION OF PROPOSED ASSETS TO BE PURCHASED OUT OF BANK FINANCE	
d) GUARANTOR/CO-OBLIGATION OF ..... WITH NET WORTH OF	
e) PLEDGE DETAILS	

f) MORTGAGE/CHARGE OF LANDED PROPERTY/BUILDINGS

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

Others - (Give Details)

**X. REPAYMENT**

**I/WE UNDERTAKE TO REPAY THE LOAN AS PER THE TERMS OF THE BANK :**

REPAYMENT WITHIN months   Installments at: MONTHLY / QUARTERLY / HALF-YEARLY / YEARLY INTERVAL

REPAYMENT HOLIDAY PERIOD : **PRINCIPAL**    months **INTEREST**   months

REPAYMENT : 1ST INST. COMMENCING FROM       ACCRUED INST. COMMENCING FROM        
 dd mm YY dd mm YY

**Installment amount**

**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 ACCOUNTS WITH THE BANK TO ANY OTHER FINANCIAL INSTITUTION/ GOV./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 THAT 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 THERE ON 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/PROPERITORS 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 STAFF MEMBER OF THE BANK TO INSPECT EQUIPMENTS, OTHER PROPERTIES OWNED/PURCHASED OUT OF BANKS 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 BORROWING 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) 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 BORROWING 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.
- J) I/WE HEREBY STATE THAT I HAVE NO OBJECTION IN AUTHENTICATING MYSELF WITH AADHAAR BASED AUTHENTICATION SYSTEM AND CONSENT TO PROVIDING MY AADHAAR NUMBER, BIOMETRIC AND/OR ONE TIME PIN(OTP) DATA FOR AADHAAR BASED AUTHENTICATION FOR THE PURPOSES OF AVAILING OF THE CASH DEPOSIT/CASH WITHDRAWAL/MONEY TRANSFER/IDENTIFICATION PROOF SERVICES, ETC FROM CANARA BANK.
- K) I/WE UNDERSTAND THAT THE BIOMETRICS AND/OR OTP I PROVIDE FOR AUTHENTICATION SHALL BE USED ONLY FOR AUTHENTICATING MY IDENTITY THROUGH THE AADHAAR AUTHENTICATION SYSTEM FOR THAT SPECIFIC TRANSACTION AND FOR NO OTHER PURPOSES.
- L) I/WE HAVE NO OBJECTION TO THE UIDAI SHARING INFORMATION PROVIDED BY ME TO THE UIDAI WITH AGENCIES ENGAGED IN DELIVERY OF PUBLIC SERVICES INCLUDING WELFARE SERVICES.
- M) 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 THE APPLICANT II/CO-OBLIGANT/GUARANTOR

SIGNATURE OF THE APPLICANT III/CO-OBLIGANT/GUARANTOR

SIGNATURE OF THE APPLICANT IV/CO-OBLIGANT/GUARANTOR

**FOR BANK'S USE ONLY**  
**APPRAISAL/SANCTION REPORT :**

CANARA BANK

.....  
 .....

To,  
 RO/CO.....

For sanction

For Review

Proposal No.	CIC Score/ Risk Grade	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 OD/OTHER WORKING CAPITAL LIMITS :

**5.1 KCC FOR CROP PRODUCTION**

a) Crop Cultivation Expenses

SEASON	CROP	CULTIVATED AREA		MONTH OF SOWING	MONTH OF HARVESTING	SCALE OF FINANCE	CROP VALUE	LIMIT RECOMMENDED/ SANCTIONED
		Sy. No.	Area					

- b) Post harvest /household/consumption requirements : \_\_\_\_\_
- c) Repairs and maintenance expenses of farm assets: \_\_\_\_\_
- d) Crop insurance and/or accident insurance including PAIS, health insurance & asset insurance: \_\_\_\_\_
- e) Total ( a+b+c+d) : \_\_\_\_\_

Computation of KCCS 5<sup>th</sup> year limit

I Year	Current year assessment (e)	Rs.
II Year	10% increase over previous year	Rs.
III Year	10% increase over previous year	Rs.
IV Year	10% increase over previous year	Rs.
V Year	10% increase over previous year	Rs.

**5. 2 WORKING CAPITAL FOR KCC ALLIED ACTIVITIES**

Nature of activity	Scale of Finance (Rs.)	Amount Eligible (Rs.)

**5.3 KCCS WITH GOLD JEWELLERY AS COLLATERAL SECURITY**

I/We here below furnish the details of Jewels to be pledged.

Description of the jewels	Gross Weight	Net Weight	Gold Rate per Gram (In Rs.)	Appraised Value (In Rs.)

I hereby declare and certify that

- 1.The jewellery in the above mentioned schedule have been tested by me.
- 2.The gross weight, net weight and the appraised value are as per details furnished in the schedule and, I guarantee the above valuation.

Place:

Date:

SIGNATURE OF THE APPRAISER

I/We confirm that;

1. I am/we are the true owner/s of the said jewellery and or prior lien or charge has been created on the gold jewellery described in the schedule. I am/We are aware that the Bank has right to recall the loan at any time.
2. I/We specifically do empower you to sell jewels pledged for appropriation towards any account/s due and payable by me/us or any other person/s for whom I/we stand as guarantor/surety/co-obligant/s and waive our rights to notice of such sale of the pledged jewels in public/private auction, as you may deem fit to realize, without prejudice to your rights to proceed to recover the aforesaid dues, including the shortfall after appropriation of the sale proceeds.

SIGNATURE OF THE BORROWER/S

**KCC WITH GOLD JEWELLERY AS COLLATERAL SECURITY: ASSESSMENT OF LIMIT**

(A) Eligible limit under KCCs Crop Production / Working Capital for allied activities\* :

Rs. \_\_\_\_\_

(B) Appraised value of Gold : Rs. \_\_\_\_\_

(C) Limit Sanctioned (A or B whichever is less) : Rs. \_\_\_\_\_

**\*Note:- Strike off whichever is not applicable**

5.4 CANARA KISAN OD	COST	%MARGIN	MARGIN (RS.)	LIMIT RECOMMENDED/ SANCTIONED
a) WORKING CAPITAL FOR ALLIED ACTIVITIES				
b) WORKING CAPITAL FOR FARM MACHINERY / MAINTENANCE OF EQUIPMENTS				
c) REPAIR AND REPLACEMENTS (give details)				
d) CONSUMPTION NEED				
e) WORKING CAPITAL FOR NON-FARM SECTOR				
f) REPAYMENT OF GENUINE PRIVATE DEBTS				

**Kisan OD - Assessment of limit.**

i) Limit assessed as per (5.4 a+ 5.4 b + 5.4 c + 5.4 d + 5.4 e + 5.4f)	
ii) Gross annual income	
iii) 50% of gross annual income	
iv) Value of properties to be mortgaged	
<b>v) Less existing Limits</b>	
a) Running accounts - Limits	
b) Single transaction accounts - Liability	
c) Single transaction accounts - Unavailed limit	
<b>vi) Residual Value of Properties to be mortgaged</b>	
<b>TOTAL ASSESSED limit for KISAN OD</b>	

6. ACTIVITY FOR WHICH TERM LOAN REQD :	COST	% MARGIN	MARGIN (Rs.)	LOAN RECOMMENDED/ SANCTIONED (Rs.)
		<b>TOTAL</b>		

**7) APPRAISAL FOR PLEDGE/PRODUCE LOANS:**

Warehouse Receipt no:

Dated:

Type of receipt.

**a) Land Based assessment**

Land Holding (Acre)	Nature of Produce	Yield per Acre in KGs	Quantity per Bag	Price per Bag	No of Bags	Total Amount

**b) Stock based assessment:**

Sl.no	Nature of Produce	Quality/ Grade/ variety	Marketability period in(months)	No of Units	Present Value				
					Market value	Total Amount	Distress Value	Margin	Eligible Limit

**c) Godown Details**

Category of Godown	Name and Office Address	Total Rent payable to Godown	Expected date of Release
Central warehouse/ State Warehouse/ Private Godown/ Cold Storage/ EPSU			

Maximum permissible loan amount as per Specified by Produce loan Model No. \_\_\_\_\_ of Rs \_\_\_\_\_ and Margin stipulated of Rs. \_\_\_\_\_ (%).

**8) SERICULTURE LOAN ECONOMIC ASPECTS****Details of Income and Expenditure**

Expenditure	Rs	Income	Rs
Cost of maintenance mulberry		From sale of Cocoons	
Cost of rearing worms		From sale of Mulberry	
Other Costs		Income from other sources	
House hold expenditure			

Other			
Excess of Income over Expenditure		Excess of Expenditure over Income	
Total		Total	

## 9) INLAND FISHERIES ECONOMIC ASPECTS

Income	Last 2 years		Anticipated for succeeding 2 years	
Crop species/Fish name				
No Stocked				
No Survived				
Total Weights in Kgs				
Rate per Kg				
Total amount of Revenue				

### Expenditure

Seeds/Fingerlings				
Feeds				
Manuring				
Medicines				
Diesel and Mobil Oil				
Rent Amount				
Miscellaneous expenses				
Total Expenditure				

Total revenue/sales value				
Total expenditure				
Income from Pisciculture				

<b>Particulars of Annual Income</b>				
Income from Pisciculture				
Income from other sources				
Total annual Income				
<b>Particulars of Expenditure</b>				
House Hold				
Other Expenses				
Net Surplus				
Total Expenditure				



**10. ECONOMIC ASPECTS (TERM LOANS)**

**10.1 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 (Rs.)	Gross Surplus (7-9) Rs.
1	2	3	4	5	6	7	8	9	10
Pre-Development									
	<b>Total</b>								
Post-Development									
	<b>Total</b>								

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)	Rs.	f) INCREMENTAL INCOME (c + d - e)	

**10.2 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.....
- v) In case of Second Hand Vehicles
  - a) Age of the Vehicle :
  - b) Value of Vehicle as per valuation Report :
  - c) Purchase Consideration :
  - d) Valuation Report Attached (Yes/No) :

**10.3 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/ manure			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 changes			G) Sale of gunny bags				
G) Transport			H) Sale of litter/manure				
H) Others			I) Income from other sources				
<b>Excess of income over expenditure</b>			<b>Expenditure over income</b>				

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

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

A. Nature of limit/loan	Tenability/Repayment period	Margin	Rol	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 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 LOANS HAS TO BE REPAYED AS UNDER :

REPAYMENT WITHIN        months. Installments at : MONTHLY / QUARTERLY / HALF-YEARLY / YEARLY INTERVALS

REPAYMENT HOLIDAY PERIOD :    **PRINCIPAL**           months

INTEREST           months

REPAYMENT :    FIRST INSTALLMENT COMMENCING FROM

ACCRUED INT. COMMENCING FROM

dd / mm / yy

dd / mm / yy

**INSTALLMENT AMOUNT:**

**OTHER TERMS AND CONDITIONS (IF ANY) :**

DECLARATION

- I/WE/AEO/OFFICER HAVE/HAS INSPECTED THE FARM ON .....
- PREVIOUS DEALING IS SATISFACTORY/NOT SATISFACTORY (NOT APPLICABLE FOR NEW PARTY)
- THE ESTIMATES GIVEN BY THE PARTY FOR THE PROPOSED ACTIVITIES ARE REASONABLE. THE PROJECT ARE NOT REASONABLE AND HENCE SCALED DOWN / REJECTED ON ACCOUNT OF FOLLOWING REASONS :
- THE INFRASTRUCTURE AND MARKETING FACILITIES 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 ADVANCES IS ELIGIBLE/NOT ELIGIBLE FOR COVER UNDER NABARD REFINANCE
- WE CONFIRM HAVING VERIFIED ALL THE RELEVANT RECORDS.
- SUBSIDY OF Rs. .... (Rupees .....) @ .....% is available from ..... agency.
- I/WE NOTE TO COVER THE ACCOUNT UNDER PERSONAL ACCIDENT INSURANCE SCHEME/RWBCIS/PMFBY/CGFMU AS PER THE EXISTING NORMS.

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

PLACE :  
DATE :

AEO/OFFICER

MANAGER/SENIOR MANAGER

**ORIGINAL COPY****CUSTOMER COPY**

APPLICATION RECEIVED ON : .....  
 TOKEN OF SERVICES ISSUED ON : .....  
 PAPERS/DETAILS CALLED FOR : .....

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

**CANARA BANK**

.....

..... **BRANCH**

**ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATIONS FOR CREDIT FACILITY**

**TO**

**Mr. / M/S**.....

.....

Dear Sir,

I/ I/We acknowledge receipt of your application for credit facility

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

I/ Your proposal falls within the powers of our higher authorities. Hence, it will be our endeavour to convey our decision thereon within..... days / 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

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

3. <b>Time norms :</b>	Proposals upto Rs.25000/	*15 days
	Proposals above Rs.25000/ upto Rs.100000/-	*30 days for Branch sanction *45 days for RO/CO sanction *60 days for HO sanction
	For KCCS proposals within Branch powers	*15 days

**4. Processing fee/Upfront charges**

Particulars	upto Rs.25000	> Rs. 25000 to Rs. 2 lacs	> Rs. 2 lacs	> Rs. 2 lacs to Rs. 25 lacs	Above Rs 25 Lacs
Short term loans	NIL	Rs 300	Rs.250 Per lakh or part thereof No Maximum cap		
Term loans	NIL	0.50 % of loan amount with the Minimum amount of Rs.500		0.75% of loan amount with the Minimum amount of Rs.2000/-	1% of loan amount (including appraisal Charges) No Maximum cap

If the proposal is turned down by the Bank the processing fee will be returned.

Prepayment penalty – applicable incase of pre-closure of term loans by transfer of the loan to other banks - @2% of outstanding liability. All out of pocket expenses actually incurred for servicing the borrowal accounts such as inspection, recovery visits, insurance charges, valuation charges payable to approved valuers, sending notices, legal charges, sending remittances of loan proceeds by post including remittance fees will be collected from the borrower, along with folio charges in respect of running limits like KCCS, OD, Canara Kisan OD etc as per extant Bank norms. The above are subject to changes/revision as per RBI/Bank guidelines.

**DUPLICATE COPY**

APPLICATION RECEIVED ON : .....  
 TOKEN OF SERVICES ISSUED ON : .....  
 PAPERS/DETAILS CALLED FOR : .....

APPLICATION INWARD No.	
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**CANARA BANK**

.....

..... **BRANCH**

**ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATIONS FOR CREDIT FACILITY**

**TO**

**Mr. / M/S**.....

.....

Dear Sir,

I/ I/We acknowledge receipt of your application for credit facility

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

I/ Your proposal falls within the powers of our higher authorities. Hence, it will be our endeavour to convey our decision thereon within..... days / 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

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

3. <b>Time norms :</b>	Proposals upto Rs.25000/	*15 days
	Proposals above Rs.25000/ upto Rs.100000/-	*30 days for Branch sanction *45 days for RO/CO sanction *60 days for HO sanction
	For KCCS proposals within Branch powers	*15 days

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**OFFICE COPY**

APPLICATION RECEIVED ON : .....  
 TOKEN OF SERVICES ISSUED ON : .....  
 PAPERS/DETAILS CALLED FOR : .....

APPLICATION INWARD No.	
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**CANARA BANK**

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## Sanction Memorandum:

Name :  
 Purpose :  
 Nature of the Limit :  
 Date of Loan :  
 Loan Amount Recommended :  
 Rate of interest :  
 Repayment :  
 Any other conditions :  
 1.  
 2.  
 3.

In due-consideration of techno-economic viability of the proposal & credit worthiness of the Borrowers Sri\_\_\_\_\_ and Guarantor Sri\_\_\_\_\_ following credit facility is sanctioned.

Place:	Signature of Sanctioning Authority
Date	Name: Designation :

**Acknowledge by Applicant :**

i/Wee hereby accept the aforesaid terms and conditions of the above noted loan facility/ Term loan sanctioned to me/us by the **Canara Bank** branch\_\_\_\_\_

Place:	Signature of Applicant
Date	Name:



## Rejection of Application:

Cr.Ref no.

Date

To..

Sub: Your application dated\_\_\_\_for the credit facility of Rs\_\_\_\_\_

With the reference to the above we would like to inform you that your application for credit facility could not be considered favorably on account of the following:

- Proposal not Viable.
- Proposal technically not feasible.
- Does not conform to bank's benchmarks.
- Does not suit the risk perception of the bank.
- Other (Specify)...
- 1.
- 2.
- 3.

Thanking you

Yours Faithfully

Signature of sanctioning authority

## Disbursement undertaking form.

Received from Canara Bank Branch the sum of Rs .... (Rupees ... ....) Sanctioned to me/us in terms of the loan documents surety/ies and the Bank.

1. I/we requested that the above proceeds be credited to my/our SB/CA A/c no..... at your branch.
2. I/we request that the above proceeds may be remitted to
  - i. ...
  - ii. ....
3. I/we request that the above proceeds may be issued as DD No ..... Dated to vendor M/s.....

Place:

Date

Account No.....

Revenue Stamp
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