



Photo

For Office use only:

For Office use only: LOAN A/C No. :

CUSTOMER ID :

S.B A/C No. :

To.
The Manager/ Sr. Manager
CANARA BANK

BRANCH

**COMMON APPLICATION FORM CUM APPRAISAL REPORT
FOR CREDIT FACILITIES FOR AGRICULTURAL LOAN UPTO ₹2,00,000/-
(FOR INDIVIDUALS ONLY)**

I HEREBY REQUEST YOU TO GRANT ME A LOAN OF ₹..... (Rupees.....) ONLY) FOR THE PURPOSE OF..... I HEREBY FURNISH THE NECESSARY PARTICULARS.

1. PARTICULARS

NAME & COMPLETE ADDRESSS/o/D/o/W/o..... TEL.NO.....
CATEGORY	SC <input type="checkbox"/> ST <input type="checkbox"/> BC <input type="checkbox"/> OBC <input type="checkbox"/> OTHERS <input type="checkbox"/> SEX: MALE / FEMALE / TRANSGENDER
MINORITY COMMUNITY	Christian <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Buddhist <input type="checkbox"/>
CATEGORY OF FARMER	Marginal <input type="checkbox"/> Small <input type="checkbox"/> Others <input type="checkbox"/> Agrl. Labourer <input type="checkbox"/> Tenant Farmer <input type="checkbox"/> Aadhar No. :

2. PARTICULARS OF ASSETS OWNED	DESCRIPTION	VALUE (In ₹)
i) Existing lands & buildings With Boundaries		
ii) LIVESTOCK		
iii) FARM MACHINERY & EQUIPMENTS		
iv) Cash in hand / Bank, etc		
v) OTHER INVESTMENTS (specify)		
Particulars of Lease In respect of Leased Lands, (Types of Lease Contract Agreement, Land Owner Name & Address, permit of Lease)		

3. EXISTING BANK / LOAN ACCOUNT FACILITIES AND LIABILITIES, if any

Amt. in Rs.

Bank / Financial Institutions	Loan A/c No.	Purpose	Date/Year of Availment	Limit	Liabilities		Overdues, if any
					Direct	Indirect	

4. DISTANCE OF FARM FROM OUR BRANCH FARM HOUSE KM

5. WHETHER LAND REVENUE & OTHER TAXES HAVE BEEN PAID UPTO DATE: YES NO

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

7. DETAILS OF FINANCIAL REQUIREMENTS

7.1. Kisan Credit Card Crop Production / KCC - Krishi Mitra - WORKING CAPITAL:

a.) Crop Cultivation

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

b.) Post harvest /household/consumption requirements (10% of the limit)	
c.) Repairs and maintenance expenses of farm assets (20% of the limit)	
d.) Crop insurance and/or accident insurance including PAIS, health insurance & asset insurance.	
***** TOTAL *****	

7.2 KCC WC allied

Nature of Activity	Scale of Finance (Rs.)	Loan Amt. Required (Rs.)

7.3 INVESTMENT LOANS / DEVELOPMENT LOAN REQUIREMENTS / OTHER PURPOSES:

TYPE OF THE ASSETS TO BE PURCHASED/ NATURE OF DEVELOPMENT WORK/ OTHER PURPOSES	COST	SUBSIDY, if any	MARGIN	LOAN AMOUNT REQUIRED (Rs)
TOTAL				

8. SECURITY: NATURE OF SECURITY AND VALUE:

9.1 MY ANNUAL GROSS INCOME IS Rs.....

9.2 SURPLUS: AFTER MEETING ALL THE EXPENSES I SHALL BE LEFT OUT ANNUALLY WITH Rs..... TO MEET THE LOAN COMMITMENT .

Whether related to the Chairman / Directors of our Bank/any other Bank, any employees of our Bank: YES / NO
If Yes, Details Of Relationship:

10. DECLARATION:

- A) I/WE HEREBY DECLARE THAT THE PARTICULARS GIVEN ABOVE ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. I 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.
- B) I/WE HEREBY AUTHORISE THE BANK TO DISCLOSE ALL OR ANY PARTICULARS OR DETAILS OF INFORMATION RELATING TO MY LOAN ACCOUNT WITH THE BANK TO ANY OTHER FINANCIAL INSTITUTION/GOVT. / ANY AGENCY / IES AS MAY BE CONSIDERED NECESSARY OR DESIRABLE BY THE BANK UNDER ITS RULES/NORMS.
- C) I/WE HEREBY DECLARE THAT I HAVE NO BORROWINGS FROM ANY OTHER AGENCY AS ON DATE OF THE APPLICATION OTHER THAN THE DETAILS FURNISHED. I UNDERTAKE TO UTILISE THE LOAN AMOUNT FOR THE PURPOSE FOR WHICH IT IS GRANTED. I UNDERTAKE NOT TO BORROW FROM ANY OTHER AGENCY WITHOUT THE PERMISSION OF THE BANK.
- D) I/WE HEREBY AGREE AS A PRECONDITION OF THE LOAN/ADVANCES GIVEN TO ME BY THE BANK THAT IN CASE THERE IS 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 MY NAME AS DEFAULTER IN SUCH MANNER AND THROUGH SUCH MEDIUM AS THE BANK OR RBI IN THEIR ABSOLUTE DISCRETION MAY THINK FIT.
- E) I/WE PERMIT ANY STAFF MEMBER 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 / ASSETS DESIRED BY THEM.
- F) 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.
- G) 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.
- I) 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.

PLACE:

DATE:

SIGNATURE OF THE APPLICANT

.....

FOR THE USE OF THE BRANCH

APPRAISAL/SANCTION REPORT

- 1. NAME OF THE PARTY:
- 2. PURPOSE OF LOAN:
- 3. LOAN AMOUNT Rs.....
- 4. RATE OF INTEREST% p.a. Simple / Compound
- 5. SUBSIDY OF Rs..... (Rs.....). IS AVAILABLE FROM..... AGENCY.

6. MARGIN:

7. SECURITY: (Nature & value of security)

8. REPAYMENT SCHEDULE

8.1 THE LOAN HAS TO BE REPAID AS UNDER :

REPAYMENT WITHIN [][] months. Installments at : MONTHLY QUARTERLY HALF -YEARLY YEARLY INTERVAL

REPAYMENT HOLIDAY PERIOD: PRINCIPAL [][] months, INTEREST [][] months Installment Amt. Rs [][][][]

REPAYMENT : 1st INST. COMMENCING FROM [][][][] ACCRUED INT. COMMENCING FROM [][][][]

8.2 RUNNING LIMIT: INTEREST TO BE SERVICED YEARLY DURING (MONTH). EACH DRAWAL TO BE CLEARED WITHIN MONTHS.

- I/WE / AEO/ OFFICER HAVE / HAS INSPECTED THE FARM ON (date).
- HIS / HER PREVIOUS DEALING IS SATISFACTORY (NOT APPLICABLE FOR NEW PARTY).
- PARTY HAS YEARS OF EXPERIENCE IN THE PROPOSED ACTIVITY.
- PROJECT IS ECONOMICALLY VIABLE & THE PROJECTIONS GIVEN BY THE APPLICANT IS ACCEPTABLE
- THE ADVANCE IS ELIGIBLE/NOT ELIGIBLE FOR COVER UNDER NABARD REFINANCE
- WE CONFIRM HAVING VERIFIED ALL THE RELEVANT RECORDS.
- ASSESSED ANNUAL INCOME Rs.....
- I/WE HAVE SATISFIED OURSELVES ABOUT THE INCOME GENERATION AND REPAYMENT CAPACITY OF THE BORROWER TO MEET THE LOAN COMMITMENT UNDER THIS SANCTION.
- WE NOTE TO COVER THE ACCOUNT UNDER PAIS / RWBCIS / PMFBY / CGFMU AS PER EXISTING NORMS.

I/WE RECOMMEND/HAVE SANCTIONED A LOAN OF Rs..... @%p.a. AS PER THE TERMS AND CONDITIONS DETAILED ABOVE TO SRI/SMT.....

PLACE:

AEO/OFFICER

MANAGER/ SENIOR MANAGER

DATE:

BORROWER's ACCEPTANCE TO LOAN TERMS

AGREE TO THE SANCTION MEMORANDUM AS ABOVE.

PLACE:

SIGNATURE OF THE APPLICANT

DATE:

OFFICE COPY

APPLICATION RECEIVED ON :

TOKEN OF SERVICE ISSUED ON:

PAPERS/DETAILS CALLED FOR :

APPLICATION INWARD No.	
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OFFICE COPY

CANARA BANK

.....BRANCH

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ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATIONS FOR CREDIT FACILITY UPTO Rs 2,00,000/ -.

To

Mr./ Ms.....

.....

.....

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.

DATE:

PLACE:

MANAGER / SR.MANAGER / CHIEF MANAGER