Common Application Form Retail Traders / Business Enterprises Self Employed / Professionals (for loans above Rs. 25,000/-)

Sector \square Priority \square				
From,		То,		•
		The Manager / Ser	nior Manager	
		Canara Bank.		
		Branch		
Dear sir, I / We request you to grant me / us	the banking facilities indicated	d below. The necessary partic	ulars are given as under.	
I. BUSINESS DETAILS				
Name of the firm				
Business Address				
Telephone No.	Fax No.		Mobile No.	
E-mail Address				
Name(s) of the Proprietor / Partner	*/Directors Age	Residential Address	Te	lephone Number
ine of activity & Year of establishn		Residential Address	Te	repnone Number
ine of activity & Year of establishn Present Banker	nent			repnone Number
ine of activity & Year of establishn	nent	Date opened	Te	lepnone Number
ine of activity & Year of establishn Present Banker	nent			lepnone Number
Line of activity & Year of establishn Present Banker Nature of account with the present	nent Banker Loan Availed P			Amount of instalment payable during the year
ine of activity & Year of establishn Present Banker Nature of account with the present Particulars of existing liabilities Name of the Bank/s Purpose	nent Banker Loan Availed P	Date opened		Amount of instalment
Line of activity & Year of establishn Present Banker Nature of account with the present Particulars of existing liabilities Name of the Bank/s Purpose	nent Banker Loan Availed P	Date opened		Amount of instalment
ine of activity & Year of establishn Present Banker Nature of account with the present Particulars of existing liabilities Name of the Bank/s Purpose	nent Banker Loan Availed P	Date opened		Amount of instalment
Line of activity & Year of establishn Present Banker Nature of account with the present Particulars of existing liabilities Name of the Bank/s Purpose	nent Banker Loan Availed P	Date opened		Amount of instalment
Line of activity & Year of establishin Present Banker Nature of account with the present Particulars of existing liabilities Name of the Bank/s Purpose / Fls	nent Banker Loan Availed P	Date opened L Present Overdue outstanding		Amount of instalment

articulars of Co-oblig ame	gant 🔲 Guarantor		
ddress			
uiess			
ccupation	Telephone No.	6.5	Mobile No.
rticulars of Account			
et Worth Rs.			
rect / Indirect Liability Rs.			
onthly / Yearly Income Rs.			
. PERSONAL DETAILS			
ARTNER 1			
ame of the applicant			
ge		☐ Male	☐ Female
esidential Address			
elephone No.	Fax No.		Mobile No.
mail Address			
			uired for the Bank's statistical purpose) Yes No
hether the applicant is an Ex -	Serviceman? (Required for the Bank's st	tatistical pur	rpose) 🗆 Yes 🗆 No
Whether the applicant belongs t	o any of these communities? If so the a	ppropriate c	ategory may be ticked.
Christian	☐ Sikh ☐ Zoroas	strian [Neo - Buddhist
ze of applicant's family Chi	ldren Adults		Total
hether the applicant is technic	ally qualified / experienced?	☐ Yes	□ Ño
hether the applicant is an edu	cated unemployed person?	☐ Yes	□ No
/hether the applicant is	Chairman	☐ Emp	loyees of our / any bank(s)? Yes No
yes, furnish full details.			
Whether the applicant is related	to the Chairman / Director of our banks	(s) / any emp	oloyee of our bank / any other bank? 🗌 Yes 🔲 No
yes, furnish full details.			
ARTNER 2			
lame of the applicant			
ge		☐ Male	☐ Female
esidential Address			
elephone No.	Fax No.		Mobile No.
mail Address			
			uired for the Bank's statistical purpose)
	Serviceman? (Required for the Bank's st		
/hether the applicant belongs t	o any of these communities? If so the a	ppropriate c	ategory may be ticked.
Christian Muslim	☐ Sikh ☐ Zoroas	strian	Neo - Buddhist

Size of applicant's family Children	Adults	Total	
Whether the applicant is technically qua	alified / experienced?		
Whether the applicant is an educated up	nemployed person?		
Whether the applicant is	an Managing Director	☐ Director of our / any bank(s). If yes, furnish fu	ll details.
Whether the applicant is related to the O		(s) / any employee of our bank / any other bank?	☐ Yes ☐ No
nyes, rumsir rum details.			The state of the s
PARTNER 3			
Name of the applicant	***************************************		
Age		☐ Male ☐ Female	
Residential Address			
Telephone No.	Fax No.	Mobile No.	
Email Address			
Whether the applicant belongs to the So	heduled Caste or the Scheduled	Tribe? (Required for the Bank's statistical purpose) 🗌 Yes 🔲 No
Whether the applicant is an Ex - Services	man? (Required for the Bank's st	tatistical purpose) 🗌 Yes 🔲 No	
Whether the applicant belongs to any of	f these? If so the appropriate cat	tegory may be ticked.	
☐ Christian ☐ Muslim	☐ Sikh ☐ Zoroas	strian 🗌 Neo - Buddhist	
Size of applicant's family Children	Adults L	Total	
Whether the applicant is technically qua	lified / experienced?	☐ Yes ☐ No	
Whether the applicant is an educated ur	nemployed person?	☐ Yes ☐ No	
Whether the applicant is		☐ Director of our / any bank(s). If yes, furnish ful	l details
Whether the applicant is related to the O	Chairman / Director of our bank	(s) / any employee of our bank / any other bank?	☐ Yes ☐ No
If yes, furnish full details.			
PARTNER 4			and the Newson of the
Name of the applicant			
Age	-	☐ Male ☐ Female	
Residential Address			7,000
Telephone No.	Fax No.	Mobile No.	
Email Address			
Whether the applicant belongs to the Sc	heduled Caste or the Scheduled	Tribe? (Required for the Bank's statistical purpose	Yes No
Whether the applicant is an Ex - Servicer			
Whether the applicant belongs to any of			
Christian Muslim	Sikh Zoroas		
Size of applicant's family Children	Adults	Total L	
Whether the applicant is technically qua		사건 네. <u>트</u> 레이트 크림드레드 (네. 트리트)	
Whether the applicant is an educated ur			
Whether the applicant is Chairma	n	☐ Director of our / any bank(s). If yes, furnish ful	l details.

of / to be availed, by me / us. The obligation assumed / to be assumed, by me / us, in relation there to and default, if any, committed by us, in discharge thereof. b. I / We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund based credits facilities to (name of the borrower/s) and furnishing of guarantee in relation thereto, Canara Bank, requires consent of the guarantor/s of the credit facility, granted / to be g by the Bank for disclosure of information and data relating to the guarantor/s any credit facility, granted / to be granted by the Bank as by the guarantor/s in relation to thereto and default, if any, committed in discharge availed of by the guarantor/s, obligation as assume the guarantor/s in relation thereto and default, if any, committed in discharge thereof. 2. Accordingly, I / We, hereby agree and give consent for the disclosure by the Canara Bank of all or any such: a. Information and data relating to me / us b. The information or data relating to any credit facility availed of / to be availed, by me / us, and c. Default, if any, committed by me / us, in discharge of my / our such obligation as Canara bank may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and any other agency authorised in his behalf by RBI. 3. I / We declare that the information and data furnished by me / us to the Canara Bank are true and correct. 4. I / We undertake that: a. The CIBIL and any other agency so authorized may use process the said information and data disclosure by the Bank in the manner as fit by them and b. The CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products therof pr by them, to banks / financial instutions and other credit granters or registered users as may be specified by the Reserve Bank in this be furnished to CIBIL / other authorities and same is binding on me / us.		
canara Bank, requires my / our consent for the disclosure by the Bank of information and data relating to me / us, of the credit facility of / to be availed, by me / us. In relation there to and default, if any, committed by us, in discharge thereof. b. I / We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund based credits facilities to (name of the borrower/s) and furnishing of guarantee in relation thereto, Canara Bank, requires consent of the guarantor/s of the credit facility, granted / to be g by the Bank for disclosure of information and data relating to the guarantor/s any credit facility, granted / to be g any the Bank for disclosure of information and data relating to the guarantor/s any credit facility, granted / to be granted by the Bank as by the guarantor/s in relation thereto and default, if any, committed in discharge thereof. 2. Accordingly, I / We, hereby agree and give consent for the disclosure by the Canara Bank of all or any such: a. Information and data relating to me / us b. The information and data relating to any credit facility availed of / to be availed, by me / us, and c. Default, if any, committed by me / us, in discharge of my / our such obligation as Canara bank may deem appropriate and necessary to disclose and furnish to Credit information Bureau (India) Ltd. (CIBIL) and any other agency authorised in his behalf by RBI. 3. I / We declare that the information and data furnished by me / us to the Canara Bank are true and correct. 4. I / We undertake that: a. The CIBIL and any other agency so authorized may use process the said information and data disclosure by the Bank in the manner as fit by them and b. The CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products thereof proby them, to banks / financial institutions and other credit granters or registered users as may be specified by the Reserve Bank in this bruther, the proprietor / partners / Directors for offence? I	111.	DECLARATION
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SIGNATURE OF THE CO-OBLIGANT SIGNATURE OF THE GUARANTOR SIGNATURE OF THE APPLICAT		If so, furnish details.
SIGNATURE OF THE CO-OBLIGANT SIGNATURE OF THE GUARANTOR SIGNATURE OF THE APPLICAL		
SIGNATURE OF THE APPLICAL	SIGN	ATURE OF THE CO-OBLIGANT SIGNATURE OF THE GUADANTOR SIGNATURE OF THE ARRIVANT
	J. G.N.	SIGNATURE OF THE GUARANTOR SIGNATURE OF THE APPLICANT

PART 1: THE INTERVIEW FORM (To be filled in by Bank officer who interviews the Borrower) F-1 For the Retail Traders & Business Enterprises (To be used for equipments / working capital new / enhancement) Application for Finance for Construction / Renovation of building / Equipment / working capital new or enhancement / Others Rented Whether the business premises are Own ☐ Leased Details of the Proprietor / Partners / Directors Name Age **Educational Qualifications** Past Experience ☐ No ☐ Yes Are basic books of account being maintained? (if not, steps should be initiated to introduce them) Will applicant be able to route his trade proceeds through the Bank? Yes No If not, what difficulties would prevent him from doing so? Details of Bankers Names & Addresses of associate concerns (if any) MARKETING Products or services offered Sources / Major suppliers of the raw materials / inputs Number of firms engaged in similar activity in the same locality How can the competition be met successfully? ANTICIPATED PERFORMANCE In case of existing units, performance in the past two years **Net Profit** Sales Year **Anticipated Turnover**

How is the anticipated Turnover considered feasible of achievement?

ART 1: THE INTERVIEW FORM (Continuation	on)		
Particulars of Sales Tax & Income Tax assessment			
		Commence State Commence	
WORKING CAPITAL REQUIREMENT FOR ANTICIPATED TO	URNOVER Value	Margin Amount (%)	Permissible Limit
Average level of stocking required at one time	(Rs.)	Margin Amount (78)	Terringsible Limit
Average level of outstanding debtors at any one til			
	Total (Rs.)		· /
	Name and Address of the Address of t		
Working Capital required (Rs.)			
Credit available from Suppliers			
Repayment programme, if any, for the loan			
FINANCE FOR EQUIPMENT			
Requirements (proforma invoices / estimates to be		1	
SI. No. Item	Supplier	Cost	
			a de la composición dela composición de la composición dela composición de la compos
Total (Rs.)			
LESS : Applicants contribution (Rs.)			
Loan required from the Bank (Rs.)			
Need for the equipment			and the second second
rece to the equipment	The second secon		
REPAYMENT PROGRAMME			
How long will it take for the equipment to be erect	ted / anticipated sales to be reach	ned?	
Start up period required			
Repayment Programme			Land the State of
Security			
Primary			
Collateral security. If any,			
If there is a Co-obligant / Guarantor, his borrowing	g in any capacity from the Bank to	be mentioned	
Other remarks.			
SIGNATURE OF THE INTERVIEWER	SIGNATURE OF THE APPLIC	CANT	
Place	Date		

Interview Form (for professional / self employed)	
PROFESSIONAL DETAILS	
Professional qualification	
Past experience	
Date of setting up the business / profession	
Factors assuring the applicant of successful business	
PAST INCOME AND EXPENSES	
Average monthly income in the past year (Rs.)	
Average monthly expenses (Rs.)	
Net savings per month (after tax) (Rs.)	
Particulars of Income Tax & Sales Tax Assessments (Rs.)	
WORKING CAPITAL REQUIREMENTS	
Details regarding the need for Working Capital	
Amount of Working Capital required (Rs.)	
Less: Applicant's contribution (%)	Bank loan required (Rs.)
ANTICIPATED INCOME AND EXPENSES	
Anticipated monthly income	Basis for the anticipation
Anticipated monthly expenses break up of expenses	
Net Surplus (after tax) (Rs.)	
REPAYMENT PROGRAMME	
Start up period, if required, with reasons	Repayment schedule for Term loans (equipment / building finance)
For Working Capital (where applicable)	Total monthly repayment obligations
The state of the s	
-	
Towards the Bank (Rs.)	Towards any other obligation (Rs.)
SIGNATURE OF THE INTERVIEWER	SIGNATURE OF THE APPLICANT
Place	Date

Date [

PARIS				
Name of the Bank Official v	who conducted the intervi	ew		
Remarks of the Bank				
Facilities recommended / S	anctioned		The season of the season of	
Facility	Existing Limit	Proposed Limit	Margin, repayment scl	
ruemey	Existing clinic	Troposed Ellinic	margin, repayment ser	reduie, NOI, etc.
				ASSESSMENT OF STREET
			Community and Community	er in vertical the back
			- Company of the control of the cont	
Stipulations, if any				
			- A - A - A - A - A - A - A - A - A - A	
Recommended		Sanctioned		
kecommended				
RECOMMENDING OFFICER		SANCTIONING OFFICER		
Place		Date L		

ENCLOSURE TO APPLICATION FORM: LIST OF EQUIPMENTS BOTH EXISTING AND PROPOSED

Name of	the Unit:				
Sl. No.	Name of the equipment (indicate New / Second hand incase of existing and proposed incase of those to be purchased now)	Date of acquisition	Name of the manufacturer	Name of the supplier / seller	Cost price
				. 5	

IV. MARGIN SECURITY FEE DETAILS AND TIME NORMS

Margin: 15% to 25% of the total loan requirement. Where subsidy is available and which is not less than 15% of the loan amount no further

margin need be provided.

Security: The collateral security by way of immovable properties or third party guarantee is necessary where primary security is inadequate or for

any other valid reasons.

Fees / charges, etc. payable for processing proposals relating to Priority / Non priority sector advances (other than agricultural advances) upto Rs. 2

Lakhs

1. Processing charges (to be paid by the applicant at the time of submission of loan application form)

	Loan Amount	Small Enterprises (Priority Sector)	Medium Enterprises (Non Priority Sector)
Short term loans repayable with 12 months	n Upto Rs. 25,000/-	Nil	Rs. 50/-
	Above Rs. 25,000/- and upto Rs. 2 Lakhs	0.1% of the loan amount with a minimum of Rs. 250/- and maximum Rs. 1 Lakh	0.25% of the loan amount with a minimum of Rs 100/ No maximum charges
Short term loans repayable over 12 months and upto 36 months	Irrespective of the loan amount	Upfront fee at 0.50% of the loan amount without any upper ceiling	Upfront fee at 0.50% of the loan amount without any upper ceiling
Term Loans	Upto Rs. 25,000/-	Nil	Nil
	Above Rs. 25,000/- and upto Rs. 2 Lakhs	Upfront fee at 1% of the loan amount. No Maximum	Upfront fee at 0.50% of the loan amount with a minimum with a maximum

2. Refund of Processing Charges in case of:

Non - Sanction by the Bank: Refund in full Part Sanction: Pro-rata will be refunded

Non availment of loan by the borrower fails to comply with the Bank's requirement in furnishing the necessary information / documents: No refund

3. Pre-payment penalty

No penalty for prepayment of loans. Where subsidy is involved, guidelines as per the scheme shall be applicable.

4. Other charges

DD commission for loan disbursement for purchase of assets will be collected from the borrower in case of loan other than Government sponsored schemes.

5. Out-of-Pocket expenses including legal charges, remittances by post

All out-of-pocket expenses actually incurred by the Bank for servicing the borrowal account such as inspection, pre-sanction and post-sanction visits, recovery visits, insurance, valuation charges payable to approved valuers in respect of land, building, plant, machinery, vehicles, sending notices, etc should be paid by the applicant / borrower.

6. Inspection charges - Weaker Sections (small / margin farmers, persons belonging to SC / ST, rural artisans, etc.)

Loan amount upto Rs. 25,000/: NIL

Loan amount above Rs. 25,000/- and upto Rs. 2 Lakhs: Rs. 10/- per inspection per borrower subject to a maximum of Rs. 150/- per year

7. Inspection charges - Other than weaker sections

Loan amount upto Rs. 25,000/-:

Small Enterprises (Priority): NIL

Medium Enterprises (Non Priority): Rs. 50 per inspection per borrower subject to a maximum of Rs. 500/- per year

Loan amount above Rs. 25,000/- upto Rs. 2 lakhs:

Small Enterprises (Priority): Rs. 10/- per inspection per borrower subject to a maximum of Rs. 150/- per year

Medium Enterprises (Non Priority): Actual expenses incurred with a minimum of Rs. 100/- per inspection and a maximum of Rs. 1000/- per year

8. Ledger Folio Charges

In case of running working capital facilities like OD/OCC etc: Rs. 100/- per ledger page

Note: The specific charges mentioned above are based on the existing guidelines in this regard. However, whenever there is / are changes in the quantum of charges specified above, the same shall be furnished in the appropriate column mentioned above.

9. Time norms for disposal of loan applications

	Small & Medium Enterprises	Traders
Loan amount upto Rs. 25,000/-	2 weeks	2 weeks
Beyond Rs. 25,000/- upto Rs. 5 Lakhs	4 weeks	8 - 9 weeks
Over Rs. 5 Lakhs	8 weeks	8 - 9 weeks

IV. MARGIN SECURITY FEE DETAILS AND TIME NORMS

Margin: 15% to 25% of the total loan requirement. Where subsidy is available and which is not less than 15% of the loan amount no further

margin need be provided.

Security: The collateral security by way of immovable properties or third party guarantee is necessary where primary security is inadequate or for

any other valid reasons.

Fees / charges, etc. payable for processing proposals relating to Priority / Non priority sector advances (other than agricultural advances) upto Rs. 2 Lakhs

1. Processing charges (to be paid by the applicant at the time of submission of loan application form)

	Loan Amount	Small Enterprises (Priority Sector)	Medium Enterprises (Non Priority Sector)
Short term loans repayable within 12 months	Upto Rs. 25,000/-	Nil	Rs. 50/-
a a	Above Rs. 25,000/- and upto Rs. 2 Lakhs	0.1 % of the loan amount with a minimum of Rs. 250/- and maximum Rs. 1 Lakh	0.25% of the loan amount with a minimum of Rs 100/ No maximum charges
Short term loans repayable over 12 months and upto 36 months	Irrespective of the loan amount	Upfront fee at 0.50% of the loan amount without any upper ceiling	Upfront fee at 0.50% of the loan amount without any upper ceiling
Term Loans	Upto Rs. 25,000/-	Nil	Nil
	Above Rs. 25,000/- and upto Rs. 2 Lakhs	Upfront fee at 1% of the loan amount. No Maximum	Upfront fee at 0.50% of the loan amount with a minimum with a maximum

2. Refund of Processing Charges in case of:

Non - Sanction by the Bank: Refund in full Part Sanction: Pro-rata will be refunded

Non availment of loan by the borrower fails to comply with the Bank's requirement in furnishing the necessary information / documents: No refund

3. Pre-payment penalty

No penalty for prepayment of loans. Where subsidy is involved, guidelines as per the scheme shall be applicable.

4. Other charges

DD commission for loan disbursement for purchase of assets will be collected from the borrower in case of loan other than Government sponsored schemes.

5. Out-of-Pocket expenses including legal charges, remittances by post

All out-of-pocket expenses actually incurred by the Bank for servicing the borrowal account such as inspection, pre-sanction and post-sanction visits, recovery visits, insurance, valuation charges payable to approved valuers in respect of land, building, plant, machinery, vehicles, sending notices, etc should be paid by the applicant / borrower.

Inspection charges - Weaker Sections (small / margin farmers, persons belonging to SC / ST, rural artisans, etc.)

Loan amount upto Rs. 25,000/: NIL

Loan amount above Rs. 25,000/- and upto Rs. 2 Lakhs: Rs. 10/- per inspection per borrower subject to a maximum of Rs. 150/- per year

7. Inspection charges - Other than weaker sections

Loan amount upto Rs. 25,000/-:

Small Enterprises (Priority): NIL

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Loan amount above Rs. 25,000/- upto Rs. 2 lakhs:

Small Enterprises (Priority): Rs. 10/- per inspection per borrower subject to a maximum of Rs. 150/- per year

Medium Enterprises (Non Priority): Actual expenses incurred with a minimum of Rs. 100/- per inspection and a maximum of Rs. 1000/- per vear

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9. Time norms for disposal of loan applications

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M/s	Branch
vys	biancii
Dear Sir,	
Upto Rs. 2 Lakhs	
We acknowledge receipt of your application for credit facility.	
2. It will be our endeavour to convey our decision on the said app3. Your proposal falls within the powers of our higher authorities	plication withindays / weeks from now. s. Hence, it will be our endeavour to convey our decision thereon within ansit period between these two offices and the time taken by them to collec
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We acknowledge receipt of your application dated	for credit facility.
2. Additional details / documents / information required to be s	
3. Contact in case of need after days / weeks.	
Shri / Smt.	
Designation	
Phone No.	
Place	
Date	Manager / Senior Manager / CM / AGM with Branch seal
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Toll Free Helpline 1800 425 0018	
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Acknowledgement for Receipt	t of Application for Credit Facility
o	
M/s	Branch
Dear Sir,	
Upto Rs. 2 Lakhs	
1. We acknowledge receipt of your application for credit facility.	
2. It will be our endeavour to convey our decision on the said ap	
2. It will be our endeavour to convey our decision on the said ap	

Beyond Rs. 2 Lakhs

1. We acknowledge receipt of your application dated for credit facility.

2. Additional details / documents / information required to be submitted by you

3. Contact in case of need after days / weeks

Shri / Smt.

Designation

Phone No.

Place

Date LILILII

Manager / Senior Manager / CM / AGM with Branch seal

Place

To	Pranch
M/s	Branch
Dear Sir,	
Upto Rs. 2 Lakhs	
We acknowledge receipt of your application for credit	facility.
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Manager / Senior Manager / CM / AGM with Branch seal