



**Canara Bank**

(A Govt. of India Undertaking)

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

**CUSTOMER ID:**

**S.B A/C No. :**

To,  
The Manager/ Sr. Manager  
CANARA BANK

Please use annexures if required

**COMMON APPLICATION FORM CUM APPRAISAL REPORT  
FOR CREDIT FACILITIES FOR AGRICULTURAL LOAN UPTO Rs 2 LAKHS**

(For individuals and joint borrowers only)

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.

**1. PARTICULARS** **APPLICANT I** **APPLICANT II /GUARANTOR / CO-OBLIGANT**

NAME OF THE APPLICANT CONSTITUTION FATHER'S / HUSBAND'S GUARDIAN'S NAME AGE/DATE OF BIRTH & SEX CATEGORY Minority Community CATEGORY OF FARMER MARGINAL Landless MARITAL STATUS MARRIED UNMARRIED NO. OF DEPENDENTS CHILDREN ADULTS VOTER ID CARD No PAN No PASSPORT No ADDRESS	Mr/Mrs/Ms M/s..... INDIVIDUAL <input type="checkbox"/> JOINT <input type="checkbox"/> Mr/Mrs/Ms..... <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> <small>yrs d d m m y y</small> SC <input type="checkbox"/> ST <input type="checkbox"/> BC <input type="checkbox"/> OBC <input type="checkbox"/> OTHERS <input type="checkbox"/> Christian <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Zorastrian <input type="checkbox"/> Neo-Buddhist <input type="checkbox"/> Others(specify) <input type="checkbox"/> MARGINAL <input type="checkbox"/> SMALL <input type="checkbox"/> BIG <input type="checkbox"/> Agricultural Labourer <input type="checkbox"/> OTHERS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> CHILDREN <input type="text"/> <input type="text"/> ADULTS <input type="text"/> <input type="text"/> Residential..... Farm / Unit..... Phone No. <input type="text"/> e-mail <input type="text"/>	Mr/Mrs/Ms M/s..... Mr/Mrs/Ms..... <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> <small>yrs d d m m y y</small> SC <input type="checkbox"/> ST <input type="checkbox"/> BC <input type="checkbox"/> OBC <input type="checkbox"/> OTHERS <input type="checkbox"/> MC:Christian <input type="checkbox"/> Muslim <input type="checkbox"/> ikh <input type="checkbox"/> Zorastrian <input type="checkbox"/> Neo-Buddhist <input type="checkbox"/> Others specify) <input type="checkbox"/> MARGINAL <input type="checkbox"/> SMALL <input type="checkbox"/> BIG <input type="checkbox"/> Agricultural Labourer <input type="checkbox"/> OTHERS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> CHILDREN <input type="text"/> <input type="text"/> ADULTS <input type="text"/> <input type="text"/> Residential / Farm ..... Phone No <input type="text"/> e-mail <input type="text"/>
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2. INCOME DETAILS	GROSS INCOME	NET INCOME	GROSS INCOME	NET INCOME
Agriculture				
Allied Activities				
Other Sources				
<b>TOTAL</b>				

<b>3. Presently Banking with</b>	Bank	Branch	Bank	Branch
	SB / Current	A/c No	SB / Current	A/c No
Banking since				

4.PARTICULARS OF ASSETS OWNED:	APPLICANT I		APPLICANT II /GUARANTOR / CO-OBLIGANT	
	DESCRIPTION	VALUE (in Rs.)	DESCRIPTION	VALUE (in Rs)
LANDS / BUILDINGS With Boundaries				
ii) LIVESTOCK				
iii) OIL ENGINES/PUMPSETS ELECTRIC MOTOR, VEHICLES, etc.				
iv) Cash in hand / Bank, etc				
v) OTHER INVESTMENTS LIKE NSC/LIC/SHARES				

5. PARTICULARS	APPLICANT III/ GUARANTOR / CO-OBLIGANT	APPLICANT IV /GUARANTOR / CO-OBLIGANT
NAME OF THE APPLICANT	Mr/Mrs/Ms M/s.....	Mr/Mrs/Ms M/s.....
FATHER'S / GUARDIAN'S NAME	Mr/Mrs/Ms.....	Mr/Mrs/Ms.....
AGE/DATE OF BIRTH & SEX	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> <small>d d      m m      y y</small>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> <small>yrs      d d    m m    y y</small>
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 (specify) <input type="checkbox"/>	MC:Christian <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Zorastrian <input type="checkbox"/> Neo-Buddhist <input type="checkbox"/> Others (specify) <input type="checkbox"/>
CATEGORY OF FARMER	MARGINAL <input type="checkbox"/> SMALL <input type="checkbox"/> BIG <input type="checkbox"/> Landless <input type="checkbox"/> Agricultural Labourer <input type="checkbox"/> OTHERS <input type="checkbox"/>	MARGINAL <input type="checkbox"/> SMALL <input type="checkbox"/> BIG <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	CHILDREN <input type="text"/> <input type="text"/> ADULTS <input type="text"/> <input type="text"/>	CHILDREN <input type="text"/> <input type="text"/> ADULTS <input type="text"/> <input type="text"/>
VOTER ID CARD No	<input type="text"/>	<input type="text"/>
PAN No	<input type="text"/>	<input type="text"/>
PASSPORT No	<input type="text"/>	<input type="text"/>
ADDRESS	Residential..... ..... .....	Residential / Farm ..... ..... .....
	Phone No. <input type="text"/> e-mail <input type="text"/>	Phone No <input type="text"/> e-mail <input type="text"/>

6. INCOME DETAILS	GROSS INCOME	NET INCOME	GROSS INCOME	NET INCOME
Agriculture				
Allied Activities				
Other Sources				
<b>TOTAL</b>				

7. Presently Banking With	Bank	Branch	Bank	Branch
	SB / Current	A/c No	SB / Current	A/c No
Banking since				

8.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				
ii) LIVESTOCK				
iii) OIL ENGINES/PUMPSETS ELECTRIC MOTOR, VEHICLES, etc.				
iv) Cash in hand / Bank, etc				
v) OTHER INVESTMENTS LIKE NSC/LIC/SHARES				

Whether related to the Chairman / Directors of our Bank/any other Bank, any employees of our Bank  
**IF YES, DETAILS OF RELATIONSHIP**

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**9. EXISTING LOAN FACILITIES AND INDIRECT LIABILITIES AS CO-OBLIGANT / GUARANTOR, if any** (Amount in Rupees)

	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							

**10. PARTICULARS OF LAND :**

VILLAGE	Survey No.	TOTAL ACREAGE	IRRIGATED / DRY	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

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

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

**13. DETAILS OF FINANCIAL REQUIREMENTS**

**13.1. KISSAN CREDIT CARD / KISSAN SUVIDHA - WORKING CAPITAL/ KISSAN OD:**

SEASON	CROP	Month of Sowing / harvesting	AREA OF CULTIVATION (Acres.)		SCALE OF FINANCE	LOAN AMOUNT
			Sy. No.	Area		
WORKING CAPITAL FOR ALLIED ACTIVITIES AND FARM MACHINERY MAINTENANCE						
REPAIRS AND REPLACEMENTS ( For Kisan OD only)						
WORKING CAPITAL FOR NON-FARM SECTOR						
CONSUMPTION NEED						
***** TOTAL *****						

**13.2 INVESTMENT LOANS / DEVELOPMENT LOAN REQUIREMENTS:**

2. TYPE OF THE ASSETS TO BE PURCHASED/ NATURE OF DEVELOPMENT WORK	BREED/ MAKE / HP	NUMBER of Units/ TOTAL of Sq ft/ Acre//Unit.....	AGE OF THE ASSET	COST	SUBSIDY, if any	MARGIN	LOAN AMOUNT REQUIRED (Rs)
	Cost per sq ft./ acre / unit.....						
<b>TOTAL</b>			*****				

**14. SECURITIES OFFERED:**

a) HYPOTHECATION OF CROPS CULTIVATED IN -----ACRES -----SY. NO. -----VILLAGE -----VALUED AT-----

b) HYPOTHECATION OF EXISTING / PROPOSED ASSETS TO BE PURCHASED OUT OF BANK FINANCE VALUED AT Rs.....

c) GUARANTEE / CO-OBLIGATION OF Shri / Smt..... NET WORTH Rs .....

**d) MORTGAGE/ CHARGE OF / ON LANDED PROPERTY / BUILDINGS**

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

TOTAL EXTENT .....ACRES TOTAL ESTIMATED VALUE Rs. ....

**15. REPAYMENT**

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

**16. 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,  
DO/ 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..... MARGI N Rs..... ( Margin ..... %)
4. LOAN AMOUNT Rs..... RATE OF INTEREST .....% p.a. Simple / Compound

**5. SECURITY DETAILS:**

- a) HYPOTHECATION OF CROPS CULTIVATED IN -----ACRES in SY. nos. -----LOCATED in ..... VILLAGE VALUED AT-----
  - b) HYPOTHECATION OF EXISTING / PROPOSED ASSETS TO BE PURCHASED OUT OF BANK FINANCE VALUED AT Rs.....
  - c) GUARANTEE / CO-OBLIGATION OF Shri / Smt..... NET WORTH Rs .....
  - d) MORTGAGE/ CHARGE OF LANDED PROPERTY / BUILDINGS
- | VILLAGE | Survey No. | ACREAGE | TALUK | DISTRICT | ENCUMBERANCE, if any | VALUE (Rs) |
|---------|------------|---------|-------|----------|----------------------|------------|
| .....   | .....      | .....   | ..... | .....    | .....                | .....      |
| .....   | .....      | .....   | ..... | .....    | .....                | .....      |
| .....   | .....      | .....   | ..... | .....    | .....                | .....      |

TOTAL EXTENT .....ACRES TOTAL PRESENT / POST DEVELOPMENT VALUE Rs.....

e) OTHERS (Specify)

(STRIKE OFF WHICHEVER IS NOT APPLICABLE)

**6. REPAYMENT SCHEDULE**

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  
 Installation Amt. Rs

REPAYMENT : 1ST INST. COMMENCING FROM       ACCRUED INT. COMMENCING FROM

d d m m y y d d m m y y

(PLEASE INDICATE BY MARKING ' 0 ' . STRIKE OFF WHICHEVER IS NOT APPLICABLE)

- 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
- PARTY HAS ..... YEARS OF EXPERIENCE IN THE PROPOSED ACTIVITY.
- PROJECT IS ECONOMICALLY VIABLE & THE PROJECTIONS GIVEN BY THE APPLICANT IS ACCEPTABLE
  - i) ANTICIPATED NET INCOME PER YEAR: Rs.....
  - ii) PRESENT NET INCOME PER YEAR Rs.....
  - iii) NET INCREMENTAL INCOME .....
- THE ADVANCE IS ELIGIBLE/NOT ELIGIBLE FOR COVER UNDER NABARD REFINANCE
- WE CONFIRM HAVING VERIFIED ALL THE RELEVANT RECORDS.
- SUBSIDY OF Rs.....(Rs.....). IS AVAILABLE FROM ..... AGENCY

**I/WE RECOMMEND/HAVE SANCTIONED A LOAN OF RS..... @ ..... %p.a. 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 UPTO 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 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

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.

- \*3. Time norms:  
Two weeks in respect of proposals upto Rs 25,000/ -.  
Four weeks in respect of proposals above Rs 25,000/ - and upto Rs 2 lacs.