



## CAM Report – Dairy Loan

Initiator Branch Name: \_\_\_\_\_ Date: \_\_\_\_\_

Reference No.: \_\_\_\_\_ Loan Account No.: \_\_\_\_\_

### Customer Details

Identity Proof: \_\_\_\_\_ Identity Number: \_\_\_\_\_

CIF Number: \_\_\_\_\_ Customer Type: \_\_\_\_\_

Title: \_\_\_\_\_ First Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Father/Spouse Name: \_\_\_\_\_

Gender: \_\_\_\_\_ DOB / DOC: \_\_\_\_\_ Age: \_\_\_\_\_

Primary ID Proof: \_\_\_\_\_ Document No./Identification No. \_\_\_\_\_

Issue Date: \_\_\_\_\_ Expiry Date: \_\_\_\_\_ PAN Available: \_\_\_\_\_

Name of Nominee: \_\_\_\_\_ Relationship with Applicant: \_\_\_\_\_

### Address

Address Type	Door/Flat No/ Building/ Society	Street/Road Name/ Block	Locality/Village/ Tehsil	District	City/Town	State	Pin Code

Gross Income: \_\_\_\_\_ CIBIL Score: \_\_\_\_\_

Loan Application Details

Product Code: \_\_\_\_\_

Type of Loan: \_\_\_\_\_

Purpose of Loan: \_\_\_\_\_

Loan Amount Requested: \_\_\_\_\_

Loan Tenor: \_\_\_\_\_

Sector: \_\_\_\_\_

Segment Code: \_\_\_\_\_

Activity Code: \_\_\_\_\_

Existing Connection Details of Applicant

CIF ID	Account Description	Account Type	Account / Deposit Number	Branch	Open Date	Loan Tenor	Limit	DP	Outstanding / Balance	Overdue	DPD / IRAC

Number of Co-applicant(s): \_\_\_\_\_ Number of Guarantor(s): \_\_\_\_\_

Co-applicant(s) or Guarantor(s) Details

Co-applicant or Guarantor	CIF ID	Title	Full Name	Phone Number	KYC ID	KYC Number	Gender	Date of Birth	Age	Address	Gross Income	Existing EMI	Networth	CIBIL Score

Existing Connection Details of Co-applicant(s) or Guarantor(s)

CIF ID	Account Description	Account Type	Account / Deposit Number	Branch	Open Date	Loan Tenor	Limit	DP	Outstanding / Balance	Overdue	DPD / IRAC

Pre-sanction Inspection Date: \_\_\_\_\_ Name & Designation of Official: \_\_\_\_\_

Remarks: \_\_\_\_\_

Legal Opinion

Legal Opinion							
Legal Opinion By	Name Of Lawyer	Date of Report	Type of Title Deed	Searches Made	Verified with Originals	How Seller Got Title	How Borrower Getting Title

Valuation Report

Valuation Report																									
Valuation Report by	Date of Report	Property Description	Construction Cost per Sq.ft	Composite Rate per Sq.ft (Incased of Finished Property)	Extent (Sq.ft) / UDS as per Documents	Extent (Sq.ft) / UDS	Boundaries	MV	Approved Plan/ Authority	Latitude	Longitude	Property Geo Tag	Pin Number	Sale Deed / SRO	Last Sale Deed Number	Sale Deed Date	Value as per Sale Deed	Guideline Rate	Guideline value	Market Rate	Market Value	Realisable Value	Distress Sale Value	Value Taken	Total Value Taken

# Security Details

## Animal Details – Primary Security

No. of Animal(s): \_\_\_\_\_

Animal Details				
<input type="checkbox"/>	Animal Breed	Animal Age	Animal Value as per Veterinary Doctor	Animal Photo
<input type="checkbox"/>				
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Property – Collateral Security

Property Type: \_\_\_\_\_

Land Details												
Survey No.	Plot No.	Location	Area / Extent	Owner	Type of Land	Khata No.	Passbook No.	PIN	Latitude	Longitude	Geo-Tag	Units

Flat / House Details											
Door No. / Near Door No.	Apartment / Building Name	Flat No. / Floor	Built-Up Area	Address			PIN	Latitude	Longitude	Geo-Tag	Units

Legal Position						
EC-No. of Years	SARFAESI Complaint	Chain of Title	Valid Mortgage	Advocate's Comments	Type of Title Deed	Tax Assessment No.

Valuation Report												
Guideline Rate	Guideline Value	Market Rate	Market Value	Realisable Value	Distress Sale Value	Adopted Value	Cost of Construction	Plan Approved	Authority	Sale Agreement Value	Composite Rate per Sqft	Total Value (Cost of Land + Construction)

## Credit Score

### Credit Evaluation

A. KYC: \_\_\_\_\_ Rating Score: \_\_\_\_\_

B. Stability of Income: \_\_\_\_\_ Rating Score: \_\_\_\_\_

C. Net Worth: \_\_\_\_\_ Rating Score: \_\_\_\_\_

D. Credit History Score: \_\_\_\_\_ Rating Score: \_\_\_\_\_

E. Security Coverage & Location of Property: \_\_\_\_\_ Rating Score: \_\_\_\_\_

F. EMI/NMI & LTV Matrix: \_\_\_\_\_ Rating Score: \_\_\_\_\_

### Investment Grade

Credit Quality: \_\_\_\_\_ Rating Numeric: \_\_\_\_\_ Aggregate Score: \_\_\_\_\_

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## Assessment

CIBIL Score: \_\_\_\_\_ Credit Score: \_\_\_\_\_ Credit Rating: \_\_\_\_\_

### Project Cost

Type of Milch Animal: \_\_\_\_\_ No. of Animal: \_\_\_\_\_ Cost per Animal: \_\_\_\_\_

Insurance/Transportation/Other Exps per Animal: \_\_\_\_\_ Total Cost of Animals: \_\_\_\_\_

### Cost for Construction of Shed / Equipment

Description: \_\_\_\_\_ Cost Amount: \_\_\_\_\_

### Cost of Fodder

Fodder required per Animal (Kg): \_\_\_\_\_ No. of Months: \_\_\_\_\_ Cost of Fodder: \_\_\_\_\_

Total Cost of Fodder: \_\_\_\_\_ Total Project Cost: \_\_\_\_\_

Margin (%): \_\_\_\_\_ Margin Amount: \_\_\_\_\_ Loan Eligibility: \_\_\_\_\_

Disbursement Cycle: \_\_\_\_\_

### Monthly Expenses

Location Period (Months): \_\_\_\_\_ Dry Period (Months): \_\_\_\_\_

### Medical / Other Maintenance Expenses

No. of animals: \_\_\_\_\_ Medical Expenses per Animal: \_\_\_\_\_ Total: \_\_\_\_\_

Shed Rental: \_\_\_\_\_ Interest: \_\_\_\_\_

Own Maintenance: \_\_\_\_\_ Other Expenses: \_\_\_\_\_ Total Expenses: \_\_\_\_\_



## Income

### Milk Yield

No. of animals: \_\_\_\_\_ Yield per Animal per Month: \_\_\_\_\_ Total Yield (ltrs): \_\_\_\_\_

Milk Rate per liter: \_\_\_\_\_ Income from selling milk: \_\_\_\_\_ Other Income: \_\_\_\_\_

Total Income: \_\_\_\_\_ Surplus/Deficit (per Month): \_\_\_\_\_ Surplus/Deficit (Annual): \_\_\_\_\_

EMI/Instalments (Annual): \_\_\_\_\_ DSCR: \_\_\_\_\_

## Charges

Charges							
Charges Type	Charges (%)	Charges Amount	GST (18%)	Total	Concession (%)	Recommended Charges Amount	Reasons For Concession

## Interest Details

Indicator: \_\_\_\_\_ Benchmark Rate: \_\_\_\_\_ Business Spread: \_\_\_\_\_

Credit Rating: \_\_\_\_\_ Credit Risk Premium: \_\_\_\_\_ Rate of Interest: \_\_\_\_\_

Deviation Premium Given(%): \_\_\_\_\_ Concession (%): \_\_\_\_\_ Effective Rate of Interest: \_\_\_\_\_

Reasons for Concession: \_\_\_\_\_

## Recommendations

Combined Income: \_\_\_\_\_ Loan Tenor (In Months): \_\_\_\_\_ EMI Repayment Method: \_\_\_\_\_

EMI Start Date: \_\_\_\_\_ EMI Amount: \_\_\_\_\_

Existing EMIs: \_\_\_\_\_ Annual EMI for Proposed Loan: \_\_\_\_\_

Total EMI (Existing + proposed): \_\_\_\_\_ EMI / NMI: \_\_\_\_\_

Loan Amount Requested: \_\_\_\_\_ Assessed Loan Amount: \_\_\_\_\_ Recommended Loan: \_\_\_\_\_

Remarks: \_\_\_\_\_

Deviations: \_\_\_\_\_

Additional Details

Insurance Company Name: \_\_\_\_\_ Insurance Policy Number:\_\_\_\_\_

Insurance Issue Date: \_\_\_\_\_ Insurance Expiry Date: \_\_\_\_\_

Insurance Amount: \_\_\_\_\_ Hypothecation Clause: \_\_\_\_\_

Animal Details

No. of Animal(s): \_\_\_\_\_

Animal Details				
<input type="checkbox"/>	Animal Breed	Animal Age	Animal Value as per Veterinary Doctor	Animal Tag Number
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Approval History

User Name	Date and Time	Activity Name	Decision	Comments