



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 (Incase 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: _____

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: _____

Existing Exposure : _____ Total Exposure : _____

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