

Credit Appraisal Memorandum (CAM)

Date	\$DD\$-\$MMM\$-\$YYYY\$	Account Branch	\$Branch Code\$
Requested Loan Amount	\$Account Currency\$ \$Requested Loan Amount\$	Loan Tenure	\$Tenure in years, months, and days\$
Sourced By	\$Sourced By\$	Product	\$Product\$
Applicant Name	\$Applicant Name\$	Joint Applicant	\$Joint Applicant Name\$
Application Number	\$Application Number\$	Process Reference Number	\$Process Reference Number\$

Applicant's Profile

	Primary Applicant	Joint Applicant
Applicant Name	\$Applicant Name\$	\$Joint Applicant Name\$
CIF Number	\$CIF Number\$	\$CIF Number\$
Date of Birth and Age	\$Date of Birth and Age of Applicant\$	\$Date of Birth and Age of Applicant\$
Marital Status	\$Marital Status of Applicant\$	\$Marital Status of Applicant\$
Relationship with Primary Applicant	\$Relationship Details\$	\$Relationship Details\$
Age at Loan Maturity	\$Applicant Age at Loan Maturity\$	\$Applicant Age at Loan Maturity\$
Preferred Communication Address	\$Communication Address\$	\$Communication Address\$
Contact Information Mobile No - Email Id -	\$Mobile Number\$ \$Email Address\$	\$Mobile Number\$ \$Email Address\$
Identification Details Unique ID & Reference Number	\$Unique ID and Reference Number\$	\$Unique ID and Reference Number\$
Is Insider	\$Yes/No\$	\$Yes/No\$
Is Service Member	\$Yes/No\$	\$Yes/No\$

Bank Name
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Politically Exposed Person	\$Yes/No\$	\$Yes/No\$
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Employment details

	Primary Applicant	Joint Applicant
Employer Name /Profession Name	\$Employer Name\$	\$Employer Name\$
Designation/Profession description	\$Applicant Designation\$	\$Applicant Designation\$
Employment Tenor	\$YYYY\$-\$MM\$-\$DD\$	\$YYYY\$-\$MM\$-\$DD\$
Is Income Reliant	\$Yes/No\$	\$Yes/No\$

Financial Details

	Primary Applicant	Joint Applicant
Total Monthly Income	\$Total Monthly Income\$	\$Total Monthly Income\$
Total Monthly Expenses	\$Total Monthly Expenses\$	\$Total Monthly Expenses\$
Net Income	\$Net Income\$	\$Net Income\$
Total Asset	\$Total Asset\$	\$Total Asset\$
Total Liability	\$Total Liability\$	\$Total Liability\$
Net Worth	\$Net Worth\$	\$Net Worth\$

Loan Details

Date of Application	\$DD\$-\$MMM\$-\$YYYY\$
Loan Type	\$Loan Type\$
Type of Loan	\$Type of Loan\$
Estimated Cost	\$Estimate Cost of the Loan\$
Customer Contribution	\$Contribution Amount by consumer\$
Requested Loan Amount	\$Requested Loan Amount\$

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Loan Purpose	\$Loan Purpose\$
Loan Term (Tenure Requested)	\$Tenure in years, months, and days\$
Armed Forces eligible applicant (Only applicable in US region)	\$Armed Forces Eligible Applicant\$
Approximate Monthly Repayment	\$Approximate Repayment Amount per Month\$
Total Charge Applicable /Loan Processing fee	\$Total Charge/Processing Fee\$
Lenders Mortgage Insurance	\$XXXX\$

Interest Rate Details

Repayment Type	Rate Type	Term	Interest Rate:	Margin:	Effective Rate:
\$Repayment Type\$	\$Rate Type\$	\$Tenure in years, months, and days\$	\$Interest Rate (in %)\$	\$Margin/ Variance (in%)\$	\$Effective Rate (in %)\$
Margin Break up					
Discretionary Margin			\$Margin/Variance (in%)\$		
Risk Based Margin			\$Margin/Variance (in%)\$		
Product Margin			\$Margin/Variance (in%)\$		

Collateral Details

\$Applicant Name\$

Collateral ID	\$Collateral ID\$
Collateral Type	\$Collateral Type\$
Collateral Category	\$Collateral Category\$
Liability ID	\$Liability ID\$
Collateral Available /Existing collateral	\$Yes/No\$
Collateral Value	\$Collateral Value\$
Hair Cut percentage	\$Hair Cut (in %)\$

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Collateral Amount to be considered	\$Collateral Amount\$
Property Address	\$Property Location\$
Collateral Ownership percentage	\$Collateral Ownership (in %)\$

Credit Bureau Analysis

\$Applicant Name\$

Bureau Parameter	\$Bureau Parameter\$
Credit Bureau Name	\$Name of Credit Bureau\$
Date of Report	\$DD\$-\$MM\$-\$YYYY\$
Credit Score	\$Credit Score\$
Outstanding Loans	\$Outstanding Loan Amount\$
Installment Amount	\$Installment Amount\$
Delinquency if any	\$Number of Delinquency\$
Recent Enquiries	\$Number of Recent Enquiries\$

Bureau Parameter	\$Bureau Parameter\$
Credit Bureau Name	\$Name of Credit Bureau\$
Date of Report	\$DD\$-\$MM\$-\$YYYY\$
Credit Score	\$Credit Score\$
Outstanding Loans	\$Outstanding Loan Amount\$
Installment Amount	\$Installment Amount\$
Delinquency if any	\$Number of Delinquency\$
Recent Enquiries	\$Number of Recent Enquiries\$

Legal Opinion

\$Applicant Name\$

Bank Name
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Collateral ID	\$Collateral ID\$
Collateral Type	\$Collateral Type\$
Collateral Category	\$Collateral Category\$
Collateral Description	\$Collateral Description\$
Opinion Type	\$Opinion Type\$
Agency Name	\$Agency Name\$
Legal Remarks	\$Remarks\$
Opinion Date	\$YYYY\$-\$MM\$-\$DD\$

Valuation details

\$Applicant Name\$

Collateral ID	\$Collateral ID\$
Collateral Type	\$Collateral Type\$
Collateral Category	\$Collateral Category\$
Collateral Description	\$Collateral Description\$
Valuation Amount	\$Valuation Amount\$
Agency Name	\$Agency Name\$
Valuation Amount	\$YYYY\$-\$MM\$-\$DD\$

Assessment and Credit Decision

Borrowing Capacity	\$Amount\$
Qualitative Score	\$Qualitative Score (in %)\$
Debt to Income Ratio	\$Ratio (in %)\$
Quantitative Score	\$Quantitative Score (in %)\$

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Decision and Grade	\$Decision and Grade\$
Pricing	\$Pricing (in %)\$
System Recommendation	\$System Recommendation\$
Approved Amount	\$Approved Amount\$
Rate Type	\$Rate Type\$
Interest Rate	\$Interest Rate\$
Proposed Margin/Variance	\$Proposed Margin/ Variance (in%)\$
Effective Rate of Interest	\$Effective Rate of Interest (in %)\$
Insider Limit Breached	\$Yes/No\$
LTV	\$Loan-to-Value\$

Assessment Summary

Qualitative Scoring Data

Applicant Name:	\$Applicant Name\$	Scoring Model Code:	\$Scoring Model Code\$
Description:	\$Scoring Model Description\$	Weightage Score:	\$Weightage Score\$
Question Code	Question	Value	Score
\$Question Code\$	\$Question\$	\$Answer\$	\$Score Value\$
\$Question Code\$	\$Question\$	\$Answer\$	\$Score Value\$
\$Question Code\$	\$Question\$	\$Answer\$	\$Score Value\$
\$Question Code\$	\$Question\$	\$Answer\$	\$Score Value\$

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Quantitative Scoring Data

Applicant Name:	\$Applicant Name\$	Scoring Model Code:	\$Scoring Model Code\$
Description:	\$Scoring Model Description\$	Weightage Score:	\$Weightage Score\$
Feature	Weightage %	Score	Weightage Score
Credit Bureau Score	\$Weightage Score (in %)\$	\$Score Value\$	\$Weightage Score\$
Qualitative Score	\$Weightage Score (in %)\$	\$Score Value\$	\$Weightage Score\$
Customer Age	\$Weightage Score (in %)\$	\$Score Value\$	\$Weightage Score\$
Loan to Value Ratio	\$Weightage Score (in %)\$	\$Score Value\$	\$Weightage Score\$
Debt to Income Ratio	\$Weightage Score (in %)\$	\$Score Value\$	\$Weightage Score\$

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