

## Example of a Loan Evaluation Form

**Client Name**

**A. Loan Verification Check List**

**Client No:**

**Branch Code:**

SI	Particulars	Remarks
1.	House/Room Description (no) :	Tin: Semi-built: Building:
	If rented house, (i) Is client living in this area > 5 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	(ii) Are the family members economically and socially stable?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	(iii) Please write down house owner's name & mobile No.	
2.	Family member's income Source	
	Name	Relation
	Occupation	Monthly Income
3.	Will the loan be used for your own purpose?	Yes No
	Name of the purpose.	
4.	Does the client has other loan?	Yes No
	If Yes, then note the Institution Name, Amount and Period.	
5.	How many children does the client have?	Total: School-going:
6.	Is the client aware of the risks of child labour?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7.	Is the project hazardous for the environment? (nature, society, and public health)	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.	Do family members & guarantor know about the loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**B. Repayment Capacity Analysis or Debt on Net Income Ratio Calculation:**

Monthly income from sales/project	
Monthly income from family members	
Total income (1)	
Project operating expenditure	
Family expenditure	
Monthly loan Instalment payment for other loans	
Total expenditure (2)	
Monthly Net Income (3) = Total Income - Total expenditure (1-2)	
Bi weekly Net Income (4)=3/2)	
Instalment of Proposed loan (5)	
Tolerable limit of Debt on Net Income Ratio (6) = 5/4*100)	

After overall verification, no discrepancy was found. Terms and conditions of promissory note are discussed with respective member and guarantor. Member is eligible for the loan.

Signature ..... Date .....

This document is a sample loan evaluation form used by financial service providers. It illustrates key criteria and basic information required before approving a loan. It should not be used as a substitute for official institutional policies.

**Key Words:** Loan evaluation form example - Loan assessment template FSP - Credit application checklist – Credit risk assessment form