



**CORPORATION BANK**  
(A GOVT. OF INDIA ENTERPRISE)  
HEAD OFFICE : MANGALORE

**CORP PERSONAL**  
**APPLICATION CUM APPRAISAL**

1. Please fill all the columns in the application invariably & no columns shall be left blank. If any information is not applicable mark as NA.
2. Wherever space is not sufficient, separate sheet may be used.
3. Corporation Bank reserves the right to reject any application.
4. Please tick ( ) whichever is applicable.
5. Applicant should submit duly filled application along with all relevant documents.

**To:**  
**The Branch Manager,**  
..... **Branch**

**Dear Sir,**

I/We hereby apply for a Corp Personal loan of Rs..... (Rupees..... only) To enable you to consider my/our application for loan, I/we furnish the following details.

Affix recent  
pass port size  
Photograph  
of Applicant  
with signature

Affix recent  
pass port size  
Photograph  
of Co-applicant/  
Guarantor\*  
with signature

**PERSONAL DETAILS (FOR INDIVIDUALS ONLY)**

	<b>APPLICANT</b>	<b>CO-APPLICANT /GUARANTOR*</b>
<b>01. NAME IN FULL</b>	Mr/Ms..... .....	Mr/Ms..... .....
<b>02 FATHER'S/HUSBAND'S NAME</b>	MR.....	MR.....
<b>03. DATE OF BIRTH</b>		
<b>04. GENDER</b>	MALE : [ ] FEMALE: [ ]	MALE: [ ] FEMALE: [ ]
<b>05. MARITAL STATUS</b>	SINGLE [ ] MARRIED [ ] DIVORCEE [ ]	SINGLE [ ] MARRIED [ ] DIVORCEE [ ]
<b>06. No.OF DEPENDENTS</b>	CHILDREN..... OTHERS.....	CHILDREN..... OTHERS.....
<b>07. RELIGION</b>		
<b>08. EDU. QUALIFICATION</b>	GRADUATE [ ] POST GRADUATE [ ] OTHERS [ ]	GRADUATE [ ] POST GRADUATE [ ] OTHERS [ ]
<b>IF PROFESSIONAL</b>	DOCTOR [ ] CA [ ] ENGINEER [ ] MBA [ ] OTHERS (SPECIFY) ..... [ ]	DOCTOR [ ] CA [ ] ENGINEER [ ] MBA [ ] OTHERS (SPECIFY) ..... [ ]
<b>09. A. STATUS</b> <b>B. CATEGORY</b>	RESIDENT [ ] NRI [ ] PIO [ ] SC [ ] ST [ ] OBC [ ] OTHERS [ ]	RESIDENT [ ] NRI [ ] PIO [ ] SC [ ] ST [ ] OBC [ ] OTHERS [ ]
<b>10. PAN NO</b>	No.....ISSUED BY.....	No.....ISSUED BY.....
<b>11. PASSPORT NUMBER</b>	No.....ISSUED BY..... VALID TILL.....	No.....ISSUED BY..... VALID TILL.....
<b>12. VOTER ID NUMBER</b>		
<b>13. DRIVING LICENCE NO.</b>		
<b>14. RESIDENTIAL ADDRESS</b>	..... ..... CITY:.....PIN : ..... PHONE : ..... MOBILE:..... EMAIL:..... OWNED [ ] RENTED [ ] EMPLOYER'S [ ] PERIOD OF STAY ..... YEARS.	..... ..... CITY:.....PIN : ..... PHONE : ..... MOBILE:..... EMAIL:..... OWNED [ ] RENTED [ ] EMPLOYER'S [ ] PERIOD OF STAY..... YEARS.
<b>15. PERMANENT ADDRESS.</b>	..... ..... CITY:.....PIN : ..... PHONE : ..... MOBILE:.....	..... ..... CITY:.....PIN : ..... PHONE : ..... MOBILE:.....
<b>16. NET WORTH</b>	Rs.	Rs.

Note : Full details to be furnished in the Statements of Assets and Liabilities by the applicant / co-applicant/Guarantor

\* Only in exceptional cases, third party guarantee is permitted instead of co-applicant.

EMPLOYMENT DETAILS		
	APPLICANT	CO-APPLICANT /GUARANTOR*
01. EMPLOYER NAME		
02. STATUS OF EMPLOYER	Central [ ] State [ ] PSU [ ] Others [ ]	Central [ ] State [ ] PSU [ ] Others [ ]
03. EMPLOYER'S ADDRESS: (Mention the address of the Office presently you are based at )	..... ..... CITY:.....PIN :..... State :..... Office Phone No..... Ext No..... Email.....	..... ..... CITY:.....PIN :..... State:..... Office Phone No..... Ext No..... Email.....
04. WORKING SINCE	Date:	Date:
05. WHETHER THE JOB IS TRANSFERABLE	YES : [ ] NO: [ ] If yes: With in State [ ] All India [ ]	YES : [ ] NO: [ ] If yes: With in State [ ] All India [ ]
06. REMAINING SERVICE	.....Years	.....Years.
07. DESIGNATION & DEPARTMENT	Designation: Department:	Designation: Department:
08. DETAILS OF PREVIOUS EMPLOYMENT IF ANY (Please mention Name of the employer, no of years of service etc.)	..... ..... .....	..... ..... .....
09. INCOME DETAILS	APPLICANT	CO-APPLICANT /GUARANTOR*
1. Gross Salary 2. Other income (specify: ) 3. Total Income (1+2) 4. Statutory Deductions (PF+Tax+SSS,etc ) 5. Other Deductions (LIC direct payment etc) 6. Net Income (Enclose Income Proof)	Rs..... Rs..... Rs..... Rs..... Rs..... Rs.....	Rs..... Rs..... Rs..... Rs..... Rs..... Rs.....

DETAILS IN CASE APPLICANT IS SELF EMPLOYED / PROFESSIONAL /BUSINESSMAN				
1. BUSINESS NAME				
2. DATE OF ESTABLISHMENT				
3. NATURE OF ONSTITUTION	Self employed [ ] Professional [ ] Others [ ]			
4. NATURE OF BUSINESS /PROFESSION				
5. BUSINESS ADDRESS	..... ..... ..... Phone:                      Mobile                      Fax:                      Email:			
6. REGISTRATION NUMBER				
7. SALES TAX NO / VAT NO				
8. PAN NUMBER				
9. BUSINESS PERFORMANCE FOR THE LAST 3 YEARS (Enclose the proof)	(Amount in lacs)			
	Year	Turnover	Gross Income /Profit	Net income/ Profit
	First			
	Second			
	Third			

Note : Full details to be furnished in the Statements of Assets and Liabilities separately .

**ADDITIONAL INFORMATION FOR ALL CATEGORY OF BORROWERS**

<b>PRESENT BANKERS</b>	<b>APPLICANT</b>	<b>CO-APPLICANT /GUARANTOR*</b>
<b>NAME OF THE BANK/S &amp; BRANCH</b>		
<b>DEALING WITH SINCE</b>		
<b>CREDIT FACILITIES ENJOYED ,IF ANY.</b>	A/C NO. LIMIT (in lacs) Bal.O/S(in lacs) EMI(Rs.)	A/C NO. LIMIT (in lacs) Bal.O/S(in lacs) EMI(Rs.)
<b>Whether any relative is working in our Bank?</b>	[ ] Yes [ ] No. If yes, his/her details: .....	[ ] Yes [ ] No. If yes, his/her details: .....

<b>OTHER INFORMATION</b>	<b>APPLICANT</b>	<b>CO- APPLICANT/GUARANTOR*</b>
Saving habits	No Savings [ ] PPF/NSC/Pension fund [ ] Bank Deposit/Mutual fund/others [ ]	No Savings [ ] PPF/NSC/Pension fund [ ] Bank Deposit/Mutual fund/others [ ]
Borrowing history	Loans / Credit Cards [ ] Credit Card only [ ] No loans /Credit Cards [ ]	Loans / Credit Cards [ ] Credit Card only [ ] No loans /Credit Cards [ ]
Family Medical History	Critical illness in family [ ] No illness [ ] No Critical illness require regular treatment [ ]	Critical illness in family [ ] No illness [ ] No Critical illness require regular treatment [ ]
Method of repayment	Post dated cheques [ ] Salary deduction [ ] Standing instructions [ ]	Post dated cheques [ ] Salary deduction [ ] Standing instructions [ ]
Projected Income	Stable Income[ ] Irregular/varying Income[ ] Decline in Income [ ] No much variation [ ]	Stable Income [ ] Irregular/varying Income [ ] Decline in Income [ ] No much variation [ ]
Two references (To be provided by the borrower)	Name:..... Phone:..... How do you know..... Know since.....	Name:..... Phone:..... How do you know..... Know since.....
	Name:..... Phone:..... How do you know..... Know since.....	Name:..... Phone:..... How do you know..... Know since.....

<b>PURPOSE OF LOAN</b>	Family functions [ ] Education [ ] Travel [ ] Medical [ ] Domestic [ ]		
<b>PRESENT OCCUPATION</b>	Employment [ ] Profession [ ] Business [ ] Pensioner [ ] Other :.....[ ]		
<b>LOAN AMOUNT SOUGHT</b>	Rs.	<b>REPAYMENT PERIOD</b>	.....Months
<b>MODE OF REPAYMENT</b>	From my salary credited at the branch [ ] Directly remitted by the employer [ ] Debit to my SB /CA No..... with the branch [ ] Post Dated Cheques [ ] ECS [ ]		

<b>APPLICABLE FOR SALARIED EMPLOYEE</b>			
Whether the job transferable :	Yes [ ] No [ ]	Designation :	Scale/ Class :
Whether confirmed in the service :	Yes [ ] No [ ]	Salary is routed through the branch : Yes [ ] No [ ]	
Whether undertaking letter from the employer to route the salary through the branch or to remit the loan instalments directly to the Bank till closure of the loan in full, is submitted ?			
Yes [ ] No [ ]			

INCOME DETAILS			
1. Monthly Gross Salary (Enclose latest salary Slip/certificate)	Rs.....	9. Any other deductions .....	Rs.....
2. Deduction for Provident Fund	Rs.....	10. Total deductions ( total of <b>2 to 9</b> )	Rs.....
3. Deduction for Income Tax	Rs.....	11. Net /Take home salary ( <b>1 - 10</b> )	Rs.....
4. Deduction for Profession Tax	Rs.....	12. Instalments for Employee's Co-Operative society loan	Rs.....
5. Deduction for LIC- SSS	Rs.....	13. Instalment for any other loan/s	Rs.....
6. Deduction for ESI	Rs.....	14. Total commitment for other loans ( <b>12+13</b> )	Rs.....
7. LIC Premium- direct payment	Rs.....	15. Net Surplus ( <b>11 - 14</b> )	Rs.....
8. Deduction for Labour Welfare fund	Rs.....		

APPLICABLE FOR PENSIONERS			
Pension is routed through the branch : Yes [ ] No [ ]		Date since when pension is received :	
1. Monthly Pension	Rs.....	5.Total monthly gross income ( <b>1 to 4</b> )	Rs.....
2.Interest received, if any	Rs.....	6. Monthly commitments for other liabilities, if any.	Rs.....
3. Income from house property	Rs.....	7. Net Surplus ( <b>5-6</b> )	Rs.....
4.Income from agriculture/other income	Rs.....		

APPLICABLE FOR OTHER THAN SALARIED /PENSIONER				
POSITION HELD	Individual [ ]	Proprietor [ ]	Partner [ ]	Director [ ]
1.Income as per Income Tax return/ Assessment order (enclose latest IT return /Assessment order)	Rs.....	5. Other payments, if any		Rs.....
2. Income tax payment	Rs.....	6. Total deductions ( <b>2 to 5</b> )		Rs.....
3. Profession tax payment	Rs.....	7. Net income ( <b>1 -6</b> )		Rs.....
4. LIC premium payment	Rs.....	8. Commitment for other loans/liabilities.		Rs.....
		9. Surplus ( <b>7- 8</b> )		Rs.....

DETAILS OF COLLATERAL SECURITIES OFFERED IF ANY			(Amount in Rupees)
TYPE OF SECURITY	DESCRIPTION OF THE SECURITY	VALUE	
Bank Deposits (Furnish accrued value )			
NSC's (Furnish face value)			
LIC Policies (Furnish surrender value)			
Others ( specify)			

I/We declare that all the particulars and information furnished above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank. I/We have not ever been adjudicated insolvent nor any insolvency proceedings are pending against me/us. I/ We further understand that the loan is at the sole discretion of the Bank. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/anti-social purposes. I/We authorize Corporation Bank to conduct such checks as it considers necessary in its sole discretion and also to authorize the Bank to release such information or any other information in its records to any agency for the purpose of credit appraisal/sharing or for any other purposes. Further, the guarantor is not a close relative of the borrower.

Place:

Date:

Signature of the Applicant

Signature of the Co-applicant/Guarantor\*

<b>CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION</b> Please mark [ ] the documents that are produced		Yes	No
1	Address Proof & Age Proof of applicant and co-applicant/guarantor (Voter Identification Card, Passport, SSC Certificate or PAN - Card/ Ration Card/Driving Licence etc)		
2	Net-worth Statements - Details of Assets and Liabilities of Applicant / Co-applicant /Guarantor [Format available in the Branch].		
3	Two Passport size photographs of the Applicant & Co-applicant/Guarantor.		
4	Statement of account for the last 6 months from the existing banker.		
5	For salaried class : <b>Last 3 months</b> Salary slip/Certificate <b>duly attested.</b> (showing particulars of deductions for other loans, if any)		
	Undertaking letter from the employer to route the salary to the branch or to deduct & remit loan instalments directly to the branch till the loan is closed.		
6	For Pensioners: Pension payment order/ Pension proof		
7	For others: Last three years Income Tax return/ Assessment order.		

NOTE: The checklist is only indicative. The Check List is intended to help the loan applicants to become aware of basic requirements, which will enable the Bank to process the application quickly. The bank reserves the right to accept or reject any application, without assigning any reasons. Neither the Bank nor any of its officials is liable for any delay and/or lapse on part of any third party.

**APPRAISAL NOTE**

Name of the Branch:.....

	NAME IN FULL	Age	Net Worth	Net Income
Applicant	Mr/Ms..... .....		Rs.	Rs.
Co-applicant/ Guarantor*	Mr/Ms..... .....		Rs.	Rs.

<b>BORROWER TYPE</b>	Employee [ ] Pensioner [ ] Others [ ]	<b>CATEGORY</b>	SC [ ] ST [ ] OBC [ ] Others [ ]
		<b>MINORITY</b>	Yes [ ] No [ ]

**LOAN DETAILS**

Loan amount	Rs.	Rate of Interest :	EMI :Rs.	Repayment period .....Months
-------------	-----	--------------------	----------	------------------------------

**DETAILS OF COLLATERAL SECURITIES OFFERED IF ANY**

(Amt in Rupees)

TYPE OF SECURITY	DESCRIPTION OF THE SECURITY	VALUE	Margin	NET VALUE
NSC's (Furnish face value)			15%	
LIC Policies (Furnish surrender value)			10%	
Others (specify)				

Applicant/s is/are dealing with the branch since	
Operations in the account / other dealings with the branch	Good [ ] Satisfactory [ ] Average [ ]

In case the applicant is enjoying any other loans, details thereof.	Date of loan	Loan amount	Present balance	EMI/Notional interest
		Rs.	Rs.	Rs.

Whether the Salary / Pension is routed through the branch :	Yes [ ] No [ ]
Whether letter of undertaking by the employer to route the salary through the branch or to deduct & remit the loan instalments directly to the Bank till closure of the loan in full, is available ?	Yes [ ] No [ ]

**COMPUTATION OF INCOME (Monthly)**

(Amount in Rupees)

**Applicant**

1	Gross Salary /Pension /Income ( as per latest Salary slip/Certificate /Pension Payment Order/ IT return/Assessment order etc, )	
2	Statutory /Compulsory deductions ( Income Tax/Prof Tax/PF/SSS/LIC direct payment etc)	
3	Net take home salary/Pension/Income ( 1 -2 )	
4	<b>50% OR 60% OR 70%</b> of net take home salary /Pension/ Income , ( <b>item No.3</b> ) as the case may be	
5	Deductions ( EMI / Notional interest if any) towards existing loans.	
6	Net income available for repayment of proposed loan ( <b>item no. 4-5</b> )	

COMPUTATION OF ELIGIBLE LOAN AMOUNT & EMI		Rupees
A	Maximum loan permissible under the scheme.	
B	Loan amount sought by the applicant.	
C	Where salary is routed through the branch But Undertaking letter from the employer is <b>NOT</b> available.	<b>6 months Net salary ( item No. 3 x 6 months )</b>
	Where salary is routed OR not routed through the branch but Undertaking letter from the employer to route the salary or to deduct EMI & remit directly to the branch till the closure of loan is full is available.	<b>12 months Net salary ( item No. 3 x 12 months )</b>
	In case of Pensioners drawing pension through the branch. (Pension should invariably be drawn through the branch)	<b>6 months of Pension (item No. 1 x 6 months)</b>
	In case of individuals with income other than salary /pension.	<b>25 % of the gross annual income (25% of item No. 1 )</b>
D	Loan amount as per repayment capacity of the Applicant	
1	Net monthly income of applicant available for repayment of proposed loan as arrived at item No (6) in computation of income (In case of persons other than salaried/pensioners, gross income in Item No.6 shall be divided by 12 to arrive at monthly income)	: Rs.....
2	EMI factor for Rs.1 lakhs for the repayment period for prescribed ..... % of interest .	:Rs.....
	Eligible loan amount (is arrived at by dividing net income available (D.1) by (D.2) (Since EMI factor is for Rs.1 lakh, loan amount will be in multiples of Rupees Lakhs only)	
E	<b>PERMISSIBLE LOAN AMOUNT</b> : (Lowest amount from A, B, C, D, above )	
F	EMI for proposed loan: EMI factor (D.2)..... X ..... Permissible loan (E)	
G	Repayment Period .. .....months (Maximum 36 months for salaried class & 60 months for other than salaried class)	

DETAILS OF DEVIATIONS PERMITTED BY THE COMPETENT AUTHORITY			
Sanctioning Authority	Sanction Reference	Date of Sanction	Nature of Deviations permitted

Please enclose sanction letter.

We have appraised the loan proposal as per the scheme guidelines, applicable as on date, and after due compliance of check list for appraisal of Corp Personal loan annexed herewith.

We recommend for sanction of loan under Corp Personal loan as per the terms & conditions mentioned above .

Date: **Officer /Credit Officer**

**Submitted to the Branch Manager for Sanction:**

Orders of Branch Manager:

Sanctioned Corp Personal loan of Rs.....(Rs.....only.) as recommended above.

Not Sanctioned/ Rejected for the reason:.....

Submitted to Zonal Manager/Retail Hub ..... with recommendation for sanction of the Proposal as per the terms & conditions mentioned herein.

Date: **Branch Manager**

CHECK LIST FOR APPRAISAL OF LOAN UNDER CORP PERSONAL SCHEME		YES	NO	NA
1	In case of salaried class , applicant is permanent employee.			
2	Employee is not working in Private Company/firm etc. If No, deviation sanction reference no:			
3	Applicant is not having any other unsecured /clean loans.			
4	In case of salaried class, salary is routed through the branch.			
5	Salary is routed through the branch at least from preceding one month.			
6	Undertaking letter from the employer to routed the salary or to deduct & remit EMI directly to the branch till the closure of the loan is available. If No, deviation sanction reference no:			
6	Where salary is not routed, the applicant is dealing with the Branch at lest for the last 3 months			
7	EMI/Notional interest of existing & proposed loan together is not exceeding .....% of net income as per the uniform/common guidelines applicable for Corp Schemes.			
8	Where salary is routed but undertaking letter is not available,maximum loan is 6 months of net salary.			
9	Where undertaking letter is available, maximum loan is 12 months of net salary.			
10	For pensioners, maximum loan is 6 months of pension.			
11	For other than employees/pensioners, maximum loan is 25% of gross annual income.			
12	Loan amount is within the maximum limit prescribed under the scheme If Not, Deviation sanction reference no:			
13	Maximum repayment period is 36 OR 60 months, which is as per the Scheme guidelines.			
14	In case of salaried /pension class EMI coincides with salary /pension disbursement schedule.			
15	For employees, repayment period should not exceed retirement date.			
16	For other than salaried class, repayment period shall not exceed 65 years.			
17	Whether proposed loan is within the delegated lending powers of Branch Manager?			
18	Income of the co-applicant is not considered to arrive at eligible loan amount.			
19	Whether Post Dated cheques /ECS mandate is obtained for EMI?			
20	Whether due diligence is/pre sanction visit is done by the branch /Outside agency ? Observation: Positive [ ] Negative [ ]			