



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

CORP CONSUMER
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,

Affix recent pass port size Photograph of Applicant with signature
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Affix recent pass port size Photograph of Co-applicant with signature

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

PERSONAL DETAILS		
	APPLICANT	CO-APPLICANT
01. NAME IN FULL	Mr/Ms.....	Mr/Ms..... Relationship with applicant.....
02. FATHER'S / HUSBAND'S NAME		
03. DATE OF BIRTH		
04. GENDER	MALE : [] FEMALE: []	MALE: [] FEMALE: []
05. MARITAL STATUS	SINGLE [] MARRIED [] DIVORCEE []	SINGLE [] MARRIED [] DIVORCEE []
06. No. OF DEPENDENTS	CHILDREN..... OTHERS.....	CHILDREN..... OTHERS.....
07. RELIGION		
08. EDU. QUALIFICATION IF PROFESSIONAL	Graduate [] Post Graduate [] Others [] Doctor [] CA [] Engineer [] MBA [] Others (specify)[]	Graduate [] Post Graduate [] Others [] Doctor [] CA [] Engineer [] MBA [] Others (specify)[]
09. A. STATUS B. CATEGORY	RESIDENT [] NRI [] PIO [] SC [] ST [] OBC [] OTHERS []	RESIDENT [] NRI [] PIO [] SC [] ST [] OBC [] OTHERS []
10. PAN NO.	No.....Issued by..... Valid till.....	No.....Issued by..... Valid till.....
11. PASSPORT NUMBER	No.....Issued by..... Valid till.....	No.....Issued by..... Valid till.....
12. VOTER ID NUMBER		
13. DRIVING LICENCE NO.		
14. RESIDENTIAL ADDRESS	..... 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.
15. PERMANENT ADDRESS.	..... CITY:.....PIN : PHONE .....MOBILE:.....	..... CITY:.....PIN : PHONE .....MOBILE:.....
16. OCCUPATION	Employed [] Professional [] Business [] Self employed [] Agriculture & Allied activities[] Others (Specify) []	Employed [] Professional [] Business [] Self employed [] Agriculture & Allied activities [] Others (Specify) []
17. NETWORTH *	Rs.	Rs.

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

EMPLOYMENT DETAILS		
	APPLICANT	CO -APPLICANT
01. EMPLOYER'S 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
	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 CO- APPLICANT IS SELF EMPLOYED / PROFESSIONAL /BUSINESSMAN, ETC				
1. BUSINESS NAME				
2. DATE OF ESTABLISHMENT				
3. NATURE OF CONSTITUTION	Self employed [] Professional [] Proprietorship [] 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			

ADDITIONAL INFORMATION FOR ALL CATEGORY OF THE BORROWER/S

PRESENT BANKERS	APPLICANT	CO -APPLICANT
NAME OF THE BANK/S & BRANCH		
DEALING WITH SINCE		
CREDIT FACILITIES ENJOYED, IF ANY.	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)
Whether any relative is working in our Bank?	[] Yes [] No. If yes, his/her details:	[] Yes [] No. If yes, his/her details:
OTHER INFORMATION	APPLICANT	CO APPLICANT
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.....

LOAN DETAILS

Sl.No	Name of the consumer durable	Brand Name	Value (Rs.)
1			
2			
3			
4			
Total value of the items to be purchased			Rs.
Name & Address of the Dealer			
Collateral Securities offered if any			
VALUE OF ITEMS TO BE PURCHASED	MARGIN		LOAN AMOUNT
Rs.	%	Rs.	Rs.
Repayment Period required months.			
In case of salaried class, whether confirmed in the service :			Yes [] No []
My salary is routed through the Branch & I have enclosed standing instructions to recover EMI by debiting to my salary account :			Yes [] No []

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.

Place:
Date:

Signature of the Applicant

Signature of the Co- applicant/s

PARTICULARS OF GUARANTOR

NAME IN FULL	Mr/Ms.....	
FATHER'S/ HUSBAND'S NAME		
DATE OF BIRTH & GENDER	DOB: MALE : [] FEMALE: []	
MARITAL STATUS	SINGLE [] MARRIED [] DIVORCEE []	RELIGION :
EDU. QUALIFICATION	Graduate [] Post Graduate [] Others (specify)..... []	
IF PROFESSIONAL	Doctor [] CA [] Engineer [] MBA [] Others (specify)[]	
PAN No	No: Issued by.....	
PASSPORT NUMBER	No: Issued by..... Valid till:.....	
VOTER CARD NUMBER		
DRIVING LICENCE NO		
RESIDENTIAL ADDRESS	PRESENT	PERMANENT
	..... CITY:.....PIN : Phone :.....Mobile:..... Email :.....	..... CITY:.....PIN: Phone :.....Mobile:..... Email
OFFICE ADDRESS	..... CITY:.....PIN : Phone :.....Mobile:.....Email:.....	
OCCUPATION	Employed [] Professional [] Business [] Self employed [] Agriculture & Allied activities [] Others (Specify) []	
NET WORTH & INCOME	Net Worth: Rs. Net Annual Income: Rs. (Furnish proof of income such as salary slip/F-16/ IT return etc)	
	Statement of Assets & Liabilities should be submitted as per Bank's format.	

PRESENT BANKERS				
NAME OF THE BANK/S & BRANCH				
DEALING WITH SINCE				
CREDIT FACILITIES ENJOYED, IF ANY.	A/C NO.	LIMIT (in lacs)	Bal.O/S(in lacs)	EMI(Rs)

I declare that all the particulars and information furnished above are true, correct and complete to the best of my knowledge & belief. Further I declare that I am not a close relative of the borrower/s.

I hereby agree to stand as guarantor toloan (nature of facility)
for Rs.....(Rupees.....only)
sought by Mr/Ms.....

Affix recent
pass port size
Photograph of
the Guarantor
with signature

Place :
Date :

Signature of the Guarantor

CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

Please mark [✓] the documents that are produced

Common Documents		Yes	No
1	Address Proof & Age Proof of applicant/s and guarantor/s (Voter Identification Card, Passport, SSC Certificate or PAN - Card/ Ration Card/Driving Licence, etc)		
2	Net-worth Statements - Details of Assets and Liabilities of Borrower / Guarantor [Format available in the Branch].		
3	Two Passport size photographs of the Applicant/ Co applicant & Guarantor.		
4	For Salaried class: Last 3 months Salary Certificate . (showing particulars of deductions for other loans, if any)		
5	Quotation / Pro-forma invoice		
6	Undertaking letter/Standing Instructions to recover EMI by debiting to salary account		

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	Mr/Ms.....			
Guarantor	Mr/Ms.....		Rs.	Rs.

STATUS	Resident [] NRI [] PIO []	CATEGORY	SC [] ST [] OBC [] Others []	MINORITY	Yes [] No []
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Sl.No	Details of consumer durables to be purchased	Value (Rs.)
1		
2		
3		
4		

LOAN DETAILS

Value of consumer durables	Margin	Loan Amount	Rate of Interest
Rs.	Rs.	Rs.	
EMI :Rs.	Repayment Period :.....months. (Maximum repayment period is 36 months)		
DETAILS OF SECURITIES OFFERED			VALUE
PRIMARY	Hypothecation of consumer durables purchased out of loan.		Rs.
COLLATERALS, IF ANY			Rs.

Applicant is dealing with the branch since	
Salary is routed through the Branch	Yes []
Operations in the account / other dealings with the branch	Good [] Satisfactory [] Average []

COMPUTATION OF INCOME (Monthly)		(Amount in Rupees)	Applicant/s
1	Income (as per Salary slip)		
2	Any other regular & verifiable income .		
3	Gross Total Income (1+2)		
4	Statutory /Compulsory deductions (Income Tax/Prof Tax/PF/SSS/LIC direct payment etc)		
5	Net Income (3 - 4)		
6	50% OR 60% OR 70% OR% of net income (item no 5) as the case may be		
7	EMI/Notional interest of existing loans.		
8	Net income available for repayment of proposed loan (item no. 6-7)		

COMPUTATION OF ELIGIBLE LOAN AMOUNT & EMI		Rupees
A	Maximum permissible loan amount under the scheme.	
B	Loan amount based on value of the items : value of the consumer durables :Rs. Less : Prescribed Margin :Rs.	
C	Loan amount sought by the applicant	
D	Loan amount as per repayment capacity of the applicant/co applicant/s:	
1	Net monthly income of applicant/Co applicants available for repayment of proposed loan as arrived at item No (8) in computation of income : Rs.....	
2	EMI factor for Rs.1 lakhs for the repayment period for prescribed rate of interest % :Rs.....	
3	Eligible loan amount (is arrived at by dividing net income available (D.1) by EMI factor (D.2) (Since EMI factor is for Rs.1 lakh, loan amount will be in multiples of Rupees Lakhs only)	
E	PERMISSIBLE LOAN AMOUNT : (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 repayment period is 36 months)	

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 Consumer loan annexed herewith.

We recommend for sanction of loan under Corp Consumer 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 Consumer 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 CONSUMER SCHEME		YES	NO	NA
1	Amount sanctioned does not exceed maximum prescribed limit under the scheme			
2	Salary is invariably routed through the Branch.			
3	Minimum net annual income is Rs. 1,20,000/-			
4	Only close relatives (father, mother, Spouse, son,) are taken as co applicant/s. If NO, deviation sanction reference No:			
5	In addition to spouse, maximum of one close relative joined as co applicant. If No, deviation sanction reference No:			
6	Third party guarantee is obtained. If No, deviation sanction reference No:			
7	Third party guarantee obtained if any, is other than Father, mother, spouse, son, daughter, sister. If NO, deviation sanction reference No:			
8	Prescribed margin is maintained.			
9	Whether valid income proof as per extant guidelines is obtained ?			
10	Whether applicable processing charges are collected ? If NO, deviation sanction reference:			
11	Whether proposed loan is within the delegated lending powers of branch manager?			
12	Undertaking letter to credit the salary of the applicant to his SB A/c in our Branch or to remit EMI directly to the branch to be obtained from the employer.			
13	Post dated cheques/ECS Mandate towards payment of EMI of the loan to be obtained from the applicant.			
14	Whether due diligence/Pre sanction visit is done by the branch /Outside agency ? Observation: Positive [] Negative []			
15	EMI/Notional interest as % to net income: EMI/Notional interest of existing & proposed loan together shall not exceed: 50% of net income/take home salary, where net annual income is upto Rs.3 lakhs. 60% of net income/take home salary, where net annual income is above Rs.3 lakhs & upto Rs.10 lakhs 70% of net income/take home salary, where net annual income is above Rs.10 lakhs. If No, deviation sanction reference No:			