



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

CORP DEMAT
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.

Affix recent
pass port size
Photograph
of Applicant
with signature

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

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

I/We hereby apply for a Corp Demat 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	MR.....	MR.....
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	GRADUATE [] POST GRADUATE [] OTHERS []	GRADUATE [] POST GRADUATE [] OTHERS []
IF PROFESSIONAL	DOCTOR [] CA [] ENGINEER [] MBA [] OTHERS (SPECIFY) []	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.....	No.....ISSUED BY.....
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. NET WORTH*	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 NAME		
02. EMPLOYER TYPE	Central [] State [] PSU [] Others []	Central [] State [] PSU [] Others []
03. EMPLOYER 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	Rs.....	Rs.....
2. Other income (specify:)	Rs.....	Rs.....
3. Total Income (1+2)	Rs.....	Rs.....
4. Statutory Deductions (PF+Tax+SSS,etc)	Rs.....	Rs.....
5. Other Deductions (LIC direct payment etc)	Rs.....	Rs.....
6. Net Income (Enclose Income Proof)	Rs.....	Rs.....

DETAILS IN CASE APPLICANT /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: Fax: Email:			
6. REGISTRATION NUMBER				
7. SALES TAX NO. / PAN NUMBER NO.				
8. PAN NUMBER				
9. BUSINESS PERFORMANCE FOR THE LAST 3 YEARS (Enclose the proof)	(Amount in lacs)			
	Years	Turnover	Gross Income /Profit	Net income/ Profit
	First			
	Second			
	Third			

ADDITIONAL INFORMATION FOR ALL CATEGORY OF BORROWERS

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

PURPOSE OF LOAN	Domestic needs [] To invest in Shares [] Others (specify) []
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VALUE OF SHARES PLEDGED	PRESCRIBED MARGIN	LOAN AMOUNT
Rs.	% Rs.	Rs.
COLLATERAL SECURITY IF ANY		
Repayment Period required .....Months. (Maximum permissible repayment period is 24 months)		

PARTICULARS OF FULLY PAID UP DEMAT SHARES OFFERED AS SECURITY

Sl. No	Name of the Company	Number of shares held	Ordinary OR Preference	Face value of the shares Rs.	Market value of the shares. Rs.
1					
2					
3					
4					
5					

Name of the Depository	
Name of the depository participant & ID No.	
Account Number /ID number of Client.	

I/We declare that I/We have not availed any loan against shares/Debentures from any Banks/Financial Institutions. I/We further declare that I/We have not offered any shares/ debentures held in my/our name as prime /collateral securities for any loans granted to any third party by your Bank or other Banks/ Financial Institutions. []

OR

I/We have availed loans against shares from the following Banks/Financial Institutions the particulars of which are mentioned below:

Name of the Bank/Financial Institution	Amount of loan	Name of the Company whose shares are pledged
	Rs.	
	Rs.	
	Rs.	

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 / HUSBANDS 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 PRESENT 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 etc./Driving Licence etc)		
2	Net-worth Statements - Details of Assets and Liabilities of Applicant/co-applicant & Guarantor . [Format available in the Branch] duly certified by the Chartered Accountant where the aggregate loan amount is for Rs.25 lakhs and above inclusive of maximum loan of Rs.20 lakhs under this Scheme.		
3	Two Passport size photographs of the Applicant , Co -applicant and Guarantor.		
4	For Salaried class: Last 3 months Salary Certificate or Latest IT return/Order if any. (showing particulars of deductions for other loans, if any)		
5	For Professionals: IT return/Order or Income statement & Balance Sheet for the preceding 3 years .		
6	For agriculturists: Income Certificate issued by the Revenue Authority		
7	For businessmen: IT return/order or Balance Sheet (if not assessed to income tax) for the preceding 3 years .		
8	Where applicant is non-account holder, Post Dated Cheques /ECS mandate towards EMIs to be given.		
9	Details of Depository Participant, Account Number/ ID number		
10	Client ID/ Account number		

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/M/s.....		Rs.	Rs.
Co -Applicant	Mr/Ms.....		Rs.	Rs.
Guarantor	Mr/Ms.....		Rs.	Rs.

TATUS	Resident [] NRI [] PIO []	CATEGORY	SC [] ST [] OBC [] Others []	MINORITY	Yes [] No []
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PURPOSE OF LOAN	Domestic expenses [] To invest in Shares [] Others.....(Specify) []
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LOAN DETAILS			
Value of shares pledged	Margin	Loan Amount	Rate of Interest
Rs.	Rs.	Rs.	
EMI :Rs.	Repayment Period :.....months. (Maximum repayment period is 24 months)		

DETAILS OF SECURITIES OFFERED		VALUE
PRIMARY	Pledge of fully paid approved shares in Demat form	Rs.
COLLATERALS, IF ANY		Rs.

Applicant is dealing with the branch since	
Operations in the account / other dealings with the branch	Good [<input type="checkbox"/>] Satisfactory [<input type="checkbox"/>] Average [<input type="checkbox"/>]

PARTICULARS OF DEMAT SHARES OFFERED AS SECURITY				(Amt in Rupees)	
Sl.No	Name of the Company	Number of shares held	Face value of shares held	Market value of shares	
1					
2					
3					
4					
5					
Total value of shares offered as security				Rs.	

COMPUTATION OF INCOME (Monthly)		(Amount in Rupees)		Applicant	Co-Applicant/s
1	Income (as per Salary slip/IT returns/Balance Sheet/Revenue Certificate etc,)				
2	Any other regular & verifiable income (such as pension etc.,)				
3	Depreciation /cash accruals if any				
4	Gross Total Income (1+2+3)				
5	Statutory/Compulsory deductions (Income Tax/Prof Tax/PF/SSS/LIC direct payment etc)				
6	Net Income (4 - 5)				
7	50% OR 60% OR 70% OR % of net income (item no 6) as the case may be .				
8	Deductions (EMI / Notional interest if any) towards existing loans.				
9	Net income available for repayment of proposed loan (item no. 7- 8)				

COMPUTATION OF ELIGIBLE LOAN AMOUNT & EMI		Rupees
A	Maximum permissible loan amount under the scheme.	
B	Loan amount based on value of the shares : Value of the shares :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 applicant/s available for repayment of proposed loan as arrived at item No (9) 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 of 24 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 Demat loan annexed herewith.

We recommend for sanction of loan under Corp Demat 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 Demat 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 DEMAT SCHEME		YES	NO	NA
1	Minimum & Maximum loan prescribed under the scheme is Rs.0.50 lacs & Rs.20 lakhs respectively			
2	All joint holders of the shares have joined as co applicants.			
3	Only close relatives (father, mother, Spouse, son,) are taken as co applicant/s. If NO, deviation sanction reference No:			
4	In addition to spouse, maximum of one close relative joined as co applicant. If No, deviation sanction reference No:			
5	Third party guarantee is obtained. If No, deviation sanction reference No:			
6	Third party guarantee obtained if any, is other than Father, mother, spouse, son, daughter, sister. If NO, deviation sanction reference No:			
7	Shares offered as security are fully paid up.			
8	Shares offered as security are on Bank's approved list.			
9	Shares offered as security should be in Demat form.			
10	Corporation Bank' shares should not be offered as security.			
11	Prescribed margin on value of the shares is maintained.			
12	Whether regular & verifiable income only considered for repayment capacity.			
13	Whether valid income proof as per extant guidelines is obtained ?			
14	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:			
15	Whether applicable processing charges are collected ? If NO, deviation sanction reference:			
16	Only term loans shall be sanctioned under the scheme. If No, deviation sanction reference No:			
17	Whether the Branch is one of the identified branches for Corp Demat scheme ?			
18	Whether proposed loan is within the delegated lending powers of Sanctioning Authority?			
19	Undertaking letter to credit the salary of the applicant /Co-applicant to his SB A/c in our Branch to be obtained ,wherever it is possible.			
20	Whether due diligence/ Pre sanction visit is done by the Branch /Outside agency ? Observation: Positive [] Negative []			
21	Post dated cheques /ECS Mandate towards payment of EMI of the loan to be obtained from the applicant/co-applicant/s.			