



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 Mortgage 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'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		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 PROPRIETORSHIP / FIRM /COMPANY/ HUF/ INSTITUTION /TRUST /ETC							
1. BUSINESS NAME							
2. DATE OF ESTABLISHMENT							
3. NATURE OF CONSTITUTION		Self employed [] Professional [] Institution [] Trust [] HUF [] Proprietorship [] Partnership [] Company [] 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					
10. PARTICULARS OF PROPRIETOR /PARTNERS / DIRECTORS /TRUSTEES/ ETC							
Name & Address			Age	Qualification	Net Worth	Net Income	Phone No.
A.							
B.							
C.							
D.							

Note : Full details to be furnished in the Statements of Assets and Liabilities separately by the proprietor/partners/directors etc.

LIST OF COPIES OF DOCUMENTS TO BE SUBMITTED					
VISA	Yes []	No []	EMPLOYMENT CONTRACT	Yes []	No []
PASSPORT	Yes []	No []	Salary slip for the last 3 months	Yes []	No []
IDENTITY CARD	Yes []	No []	One year NRE bank account Pass Sheet	Yes []	No []
WORK PERMIT	Yes []	No []	Receipt for advance payment if any	Yes []	No []
Declaration to the effect that the proposed house /flat will be used for self occupation only, on return to India and not for any other purpose.			Yes [] No []		
Declaration to the effect that margin money to be paid by remittances from abroad through normal banking channels or out of funds in the borrower's NRE/FCNR/NRO account in India.			Yes [] No []		
Declaration: Where NRI - applicant is a principal borrower, with resident close relative as co applicant/ guarantor or where land is owned jointly by NRI borrower with the resident close relative, margin money and repayment of loan instalment /interest is to be paid by NRI borrower.			Yes [] No []		

LOAN DETAILS			
PURPOSE OF LOAN	Domestic []	Family medical expenses []	Business []
	Working capital []	Other (specify)..... []	
VALUE OF THE PROPERTY	MARGIN		LOAN AMOUNT
Rs.	Rs.		Rs.
NATURE OF FACILITY	REPAYMENT PERIOD		NET ANNUAL INCOME
Running account [] Term Loan [ ]	..... Years/Months		Rs.

Full address /location of the property (Survey No/ Door No/ Flat No/House No/ Road, Village, Taluk, District, State) Prominent land mark/s if any.	.....

NAME & ADDRESS OF THE OWNER	.....
	Phone..... Mobile.....Email.....

PROPERTY PROFILE	Location	Metro []	Urban []	Semi Urban []	Rural []
	Ownership	Single []	Joint []		
	Age of the house /flat : Years (for ready built house/flat only)				
Whether the house/flat was originally constructed as per approved plan			Yes [] No []		
If the property is already mortgaged to our Bank for other loan/credit limits, furnish the following information					
Nature of loan /credit limit	Date of loan	Sanctioned loan amount		Present Balance	EMI/Notional Interest
		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 :.....
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

PART - A : Common Documents		Yes	No
1	Address Proof & Age Proof of the 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] duly certified by the Chartered Accountant where the loan amount is for Rs.25 lakhs and above.		
3	Two Passport size photographs of the Applicant , Co -applicant/s and Guarantor.		
4	Documents of title for property and/ or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds.		
5	Up to date encumbrance certificate for the past 13 years.		
6	Latest property Tax-paid receipts.		
7	Legal Opinion on title to property from Bank's approved advocate to be obtained through the branch.		
8	Copy of Approved Plan and Building Licence		
9	Valuation report from approved Civil Engineer to be obtained through the Branch.		
10	Copy of Occupancy Certificate issued by the local authority.		

PART-B : Income proof & other documents			
For Salaried Persons:			
11	Salary Slip/Certificate (showing particulars of deductions for other loans, if any) for 3 months		
12	Income Tax Assessment Order / Return for the past 3 years.		
For Professionals :			
13	Copies of Balance Sheet and Income Statement for the past three years duly certified by Chartered Accountant		
14	IT assessment order>Returns for the past 3 years		
15	Statement of account for the last 6 months from the existing banker .		
For Businessmen :			
16	Copies of Balance Sheet and Profit & Loss account for the past three years.		
17	IT Returns/Assessment order and tax paid receipt for the past 3 years		
18	Statement of account for the last 6 months from the existing banker.		
19	Where applicant is non-account holder, Post Dated Cheques /ECS mandate towards EMIs to be given.		

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/s	1) Mr/Ms/M/s.....		Rs.	Rs.
	2) Mr/Ms.....		Rs.	Rs.
Guarantor	Mr/Ms.....		Rs.	Rs.

STATUS	Resident [] NRI [] PIO []	CATEGORY	SC [] ST [] OBC [] Others []	MINORITY	Yes [] No []
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PURPOSE OF LOAN	Domestic [] Family medical expenses [] Business [] Working capital [] Other (specify)..... []
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LOAN DETAILS				
Value of Property	Margin	Loan Amount	Rate of Interest	Type of facility
Rs.	Rs.	Rs.		Over Draft [] Term Loan []
EMI :Rs.	Repayment Period : Running account repayable on demand [] OR Repayable in Months			

DETAILS OF SECURITIES OFFERED		VALUE
PRIMARY		Rs.
COLLATERAL SECURITY OFFERED, IF ANY		Rs.

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

Where property is already mortgaged to our Bank for Housing/CVidya loans	Nature of loan	Limit/ Present Balance	Property value	Margin	Unencumbered value

TECHNICAL EVALUATION					
1	Full address /location of the property (Survey No/ Door No/ Flat No/House No/ Road, Village, Taluk, District, State) Prominent land mark/s if any.				
2	Area /Extent of Land	Total Area		Built up Area	
3	Name of the valuer & Valuation Details	Age of the property	Balance life of property	Date of valuation	Value Rs.
	Mr/Ms.				

LEGAL EVALUATION		
1	Name of the Lawyer :Mr/Ms.	
2	Whether he is in Bank's Panel	Yes [] No []
3	Date of legal scrutiny report	
4	Whether legal opinion is scrutinized through check list?	Yes [] No []
5	Whether applicant has clear & marketable title	Yes [] No []
6	Whether valid mortgage can be created in favour of Bank	Yes [] No []
7	Any other conditions stipulated by the lawyer & compliance of the same:	

COMPUTATION OF INCOME		(Amount in Rupees)	Applicant	Co Applicant/s
1	Income (as per Income Tax return/Assessment Order)			
2	Depreciation /Cash accruals if any			
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	Deductions (EMI / Notional interest if any) towards existing loans.			
8	Net income available for repayment of proposed mortgage loan (item no. 6- 7)			

COMPUTATION OF ELIGIBLE LOAN AMOUNT & EMI			Rupees
A	Maximum permissible loan amount under the scheme, based on the location of the property		
B	Loan amount based on value of the property : Unencumbered Property value :Rs. Less : Prescribed Margin :Rs.		
C	Maximum loan shall be 5 times of net annual income : Net Income: Rs. x 5		
D	Loan amount sought by the applicant		
E	Loan amount as per repayment capacity of the applicant/co applicant/s:		
1	Net income of applicant/co applicant/s 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 % of interest	:Rs.....	
	OR		
	Notional Interest for Rs.1 lakhs for prescribed rate of interest.....%	:Rs.....	
	Eligible loan amount (is arrived at by dividing net income available (E.1) by (E-2) (Since EMI/Notional interest is for Rs.1 lakh, loan amount will be in multiples of Rs.lakhs only)		.....
F	PERMISSIBLE LOAN AMOUNT (Lowest amount from A, B, C, D, E above)		
G	Repayment Schedule : Running account repayable on demand subject to annual review /Renewal		[]
	Term loan repayable in Months/Years in EMI of Rs.....		[]

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 Mortgage loan annexed herewith.

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

Date:

Officer /Credit Officer

Submitted to the Branch Manager for Sanction:

Orders of Branch Manager:

Sanctioned Mortgage 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 MORTGAGE SCHEME		YES	NO	NA
1	Age of the applicant/ co applicant/s is between 18 and 65 years. If NO, deviation sanction reference No:			
2	All the joint owners/co- owners of the property have joined as co applicant/s.			
3	Where property is owned by spouse/parents who has no income, they have joined as co applicant/s.			
4	Only close relatives (father, mother, Spouse, son,) are taken as co applicant/s. If NO, deviation sanction reference No:			
5	Third party guarantee obtained if any, is other than Father, mother, spouse, son, daughter, sister. If NO, deviation sanction reference No:			
6	Applicant is a Income Tax assessee.			
7	Loan amount sanctioned is within the prescribed limit , based on location of the property. If NO, deviation sanction reference No:			
8	Loan amount sanctioned is up to 5 times of net annual income. If NO, deviation sanction reference No:			
9	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:			
10	Whether regular & verifiable income only considered for repayment capacity.			
11	Whether valid income proof as per extant guidelines is obtained ?			
12	For salaried class, repayment period should not go beyond retirement age. If NO, deviation sanction reference No:			
13	For other than salaried class, repayment period should not go beyond 70 years of age. If NO, deviation sanction reference No:			

14	Whether prescribed margin on value of the property is maintained ? If NO, deviation sanction reference:			
15	Age of the property to be mortgaged is not exceeding 20 years. If NO, deviation sanction reference:			
16	Repayment period do not exceed balance life of the property.			
17	In case the loan is against continuing security of property mortgaged for Corp Home /Corp Vidya loans, value of the property shall be 200% of aggregate loans availed.			
18	Loan is not considered against continuing security of the property already mortgaged to the Bank for availing other credit facilities (other than Corp Home & Corp Vidya)			
19	In case of loan to Firms/Cos/Trusts, all partners/directors/trustees have joined as co applicant/guarantors.			
20	In case of term loan, whether the repayment period is within 7 to 10 years ? If NO, deviation sanction reference:			
21	Whether applicable processing charges are collected ? If NO, deviation sanction reference:			
22	Whether the property to be mortgaged is situated with in the command area of the Branch? If NO, deviation sanction reference:			
23	Whether proposed loan is within the delegated lending powers of Sanctioning Authority?			
24	Whether confidential opinion from existing banker is obtained? If Yes, whether the report is Satisfactory [] Good [] Negative []			
25	Whether due diligence/ pre sanction visit is done by the Branch /Outside agency ? Observation: Positive [] Negative []			
26	Undertaking letter to credit the salary of the applicant /Co-applicant to his SB A/c in our Branch or to remit the EMI directly to the Branch is obtained.			
27	Post dated cheques /ECS Mandate , towards payment of EMI of the loan to be obtained from the applicant/co-applicant/s.			