



1. Please use block letters.
2. Please fill all the columns in the application invariably & no columns shall be left blank. If any information is not applicable mark as NA.
3. Wherever space is not sufficient, separate sheet may be used.
4. Corporation Bank reserves the right to reject any application.
5. Please tick (**U**) whichever is applicable.
6. 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 Shelter loan of Rs..... (Rupees.....only).  
To enable you to consider my/our application for loan, I/we furnish the following details.  
I agree that the processing fee paid by me to you is not refundable.

PERSONAL PROFILE		
	APPLICANT	CO-APPLICANT -SPOUSE
<b>01. NAME IN FULL</b>	Mr/Ms..... ..... S/oW/o.....	Mr/Ms..... ..... S/o/W/o.....
<b>02. DATE OF BIRTH</b>		
<b>03. GENDER</b>	MALE : [ ]                      FEMALE: [ ]	
<b>04. MARITAL STATUS</b>	MARRIED [ ]      UN MARRIED ,    Single [ ] Divorced [ ]    Widowed [ ]	
<b>05. No. of . DEPENDENTS</b>	CHILDREN..... OTHERS.....	
<b>06.RELIGION</b>		
<b>07.EDU. QUALIFICATION IF PROFESSIONAL</b>	Graduate [ ]    Post Graduate [ ] Others [ ] Doctor [ ] CA [ ] Engineer [ ] MBA [ ] Others (specify) ..... [ ]	Graduate [ ]    Post Graduate [ ] Others [ ] Doctor [ ] CA [ ] Engineer [ ] MBA [ ] Others (specify) ..... [ ]
<b>08. CATEGORY</b>	SC [ ] ST [ ] OBC [ ] OTHERS [ ]	
<b>09.PRESENT RESIDENTIAL OR MAILING ADDRESS (If different from subject Property 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>10. PERMANENT ADDRESS. ( OTHER THAN PRESENT ADDRESS, IF ANY)</b>	..... ..... ..... CITY:.....PIN : ..... PHONE :                      MOBILE:	..... ..... ..... CITY:.....PIN : ..... PHONE :                      MOBILE:

<b>11. OCCUPATION</b>	Retired /Not Re employed [ ] Employed [ ] Professional [ ] Business [ ] Self employed [ ] Agriculture & Allied activities [ ] Others (Specify) .....[ ]	Retired/Not Re employed [ ] Employed [ ] Professional [ ] Business [ ] Self employed [ ] Agriculture & Allied activities [ ] Others (Specify) ..... [ ]
<b>12. ANNUAL INCOME</b>	GROSS: Rs. NET: Rs.	GROSS: Rs. NET: Rs.
<b>13. PAN NO</b>	No.....Issued by.....	No.....Issued by.....
<b>14. PASSPORT NUMBER</b>	No.....Issued by..... Valid till.....	No.....Issued by..... Valid till.....
<b>15. VOTER ID NUMBER</b>		
<b>16. DRIVING LICENCE NO.</b>		

<b>17.ADDITIONAL INFORMATION</b>	<b>APPLICANT</b>	<b>CO APPLICANT</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 [ ]
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.....

Name & Address of Alternate contact person in case of emergency.	Mr/Ms..... ..... Phone: Mobile : Email:
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<b>DETAILS OF LEGAL HEIRS (Use additional sheet if required)</b>			
Name & Address	Age	Relationship with borrower	Phone/Mobile/Email
Mr/Ms			
Mr/Ms			
Mr/Ms			
Mr/Ms			
Mr/Ms			

EMPLOYMENT PROFILE		
	APPLICANT	CO -APPLICANT-SPOUSE
<b>01. EMPLOYER NAME</b>		
<b>02. EMPLOYER ADDRESS:</b> [Mention the Address of the office you are based at )	..... ..... CITY:.....PIN :..... State :..... Office Phone No..... Ext No..... Email.....	..... ..... CITY:.....PIN :..... State :..... Office Phone No..... Ext No..... Email.....
<b>03.WORKING SINCE</b>	Date:	Date:
<b>04.WHETHER THE JOB IS TRANSFERABLE</b>	YES : [ ] NO: [ ]	YES : [ ] NO: [ ]
<b>05.REMAINING SERVICE</b>	.....Years	.....Years.
<b>06.DESIGNATION &amp; DEPARTMENT</b>	Designation: Department:	Designation: Department:

BUSINESS PROFILE	
<b>1. BUSINESS NAME</b>	
<b>2. DATE OF ESTABLISHMENT</b>	<b>REGISTRATION NUMBER :</b>
<b>3. NATURE OF CONSTITUTION</b>	Self employed [ ] Professional [ ] Proprietorship [ ] Other [ ]
<b>4. NATURE OF BUSINESS /PROFESSION</b>	
<b>5. BUSINESS ADDRESS</b>	..... ..... Phone: Mobile: Email:
<b>6. SALES TAX or PAN NUMBER</b>	

EXISTING BANK DETAILS	APPLICANT	CO -APPLICANT
<b>NAME OF THE PRESENT BANK &amp; BRANCH</b>		
<b>DEALING WITH SINCE</b>		
<b>NATURE OF LOAN FACILITIES ENJOYED IF ANY.</b>	A/C NO. AMOUNT	A/C NO. AMOUNT
<b>CREDIT CARD DETAILS</b>	Card No : Issued by:	Card No : Issued by :

<b>Bank Account Details</b> ( To be nominated by the borrower/s to receive the loan disbursement)	Bank: Branch: Account No:
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<b>Whether any relative is working in our Bank?</b>	[ ] Yes [ ] No. If yes, his/her details: .....	[ ] Yes [ ] No. If yes, his/her details: .....
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**LOAN PROFILE**

<b>PURPOSE OF THE LOAN</b>	<input type="checkbox"/> Supplementing Pension/Other income
	<input type="checkbox"/> Upgradation /Renovation/Extension of residential property
	<input type="checkbox"/> Uses associated with home Improvement/Maintenance/Insurance of residential property
	<input type="checkbox"/> Medical/Emergency expenditure for maintenance of family
	<input type="checkbox"/> Repayment of an existing loan taken for the residential property to be mortgaged
	<input type="checkbox"/> Meeting any other genuine needs(specify) .....

<b>PAYMENT OF APPLICABLE CHARGES</b>	To be paid by the borrowers <input type="checkbox"/>	To be included in the loan amount <input type="checkbox"/>
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<b>LOAN AMOUNT SOUGHT</b>	<b>LOAN TENOR</b>	<b>TYPE OF INTEREST SOUGHT</b>		<b>VALUE OF THE PROPERTY</b>
<b>Rs.</b>	..... Years/Months	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	<b>Rs.</b>

<b>Mode of Disbursement Sought</b>	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Half Yearly <input type="checkbox"/>	Yearly <input type="checkbox"/>	Lump-sum <input type="checkbox"/>
	Combination of Lump-sum and periodical disbursement <input type="checkbox"/>				

**PROPERTY PROFILE** (Against the security of which Corp Shelter loan is sought)

Name of the Registered Owner	Mr/Ms.
Mode of acquisition of Property	
Does the owner of the property include any person other than the borrower and his/her spouse: ( If yes, give the details)	
Full address /location of the property (Survey No/ Door No/ Flat No/House No/ Road , Village, Taluk, District, State)	.....
<b>Prominent land mark/s if any.</b>	.....

<b>OTHER DETAILS</b>	Location	Metro <input type="checkbox"/>	Urban <input type="checkbox"/>	Semi Urban <input type="checkbox"/>	Rural <input type="checkbox"/>	
	Ownership	Single <input type="checkbox"/>	Joint <input type="checkbox"/>			
	Type of Property	House <input type="checkbox"/>	Flat <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Other (Specify).....[ <input type="checkbox"/> ]	
	Type of Construction	Brick <input type="checkbox"/>	Mortar/Cement <input type="checkbox"/>	Stone <input type="checkbox"/>	Timber Frame <input type="checkbox"/>	Other <input type="checkbox"/>
	Age of the house /flat : .....	Years.	Period required for renovation/extension.....Months			

Whether the house/flat was originally constructed as per approved plan ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the Property being used wholly for residential purpose If No, please specify the details	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is any part of the Property let out/ tenanted ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property adequately insured against losses/damage caused by fire, flood an such other risks, as it is usual for residential property: ( If yes, please provide details)		

Please give the details of person/s, other than spouse, who is/are not a loan applicant/s, but will be living in the property

during the life of the Applicant / Spouse of the Applicant.	
Name of the other occupants	Relationship with the borrowers /s

**EXISTING MORTGAGE DETAILS**

Please furnish details of all mortgages against the Residential Property to be mortgaged under reverse mortgage. In the event of the loan application being approved, it will be conditional that any existing mortgage must be redeemed in full. In case of more than one mortgage is outstanding against the subject property, please provide details under additional information.

1. Name of the Bank/Financial Institution where loan is :  
outstanding against mortgage of house property

2. Limit Sanctioned	Rs.....	6. Original Repayment period	.....
3. Date of Sanction of loan	.....	7. EMI	Rs.....
4. Date of Disbursement of loan	.....	8. Present Rate of interest	.....
5. Present balance outstanding	Rs.....	9. Overdues if any (Please give details)	Rs.....

**Additional Information :**

In case loan is sought for Upgradation/ repairs/ renovation/improvement of house. (Furnish plan & estimate)	Cost of Project : Rs. _____ Enclose copy of permission/licence from Muncipal Authority.	Likely date of Completion: _____
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1	Have you or your spouse ever had a Court Judgement or any other Order for non- payment of a debt issued against you ? If yes, Please give the details:	Yes [ ] No [ ]
2	Have you or your spouse ever incurred mortgage, rent or loan arrears including Credit Card ?	Yes [ ] No [ ]
3	Have you or your spouse ever been refused a mortgage or credit ?	Yes [ ] No [ ]
4	Have you or your spouse ever been declared insolvent ?	Yes [ ] No [ ]
5	Have you or your spouse ever entered into any arrangement with creditors or been party to a mortgage where the property has been taken in to possession on either a voluntary or enforced basis ?	Yes [ ] No [ ]
6	Whether Order of discharge by the Insolvency Court ( if applicable ) is enclosed ?	Yes [ ] No [ ]

**DECLARATION: I/We declare /Undertake that:**

1	All the Particulars and information furnished herein above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank.
2	I/We will create equitable/Registered mortgage of the property in favour of Bank for granting Corp Shelter loan to me/us.
3	I/We have not ever been adjudicated insolvent nor any insolvency proceedings/legal proceedings are pending against me/us
4	We hereby agree as a pre-condition of the loan/advance given to me/us by the Bank that in case I/We commit default in the repayment of the loan/advances or in the repayment of interest thereon or any of the agreed instalment of the loan on due date/s, the Bank and /or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish my/our name or the name of our company/firm/unit and its directors / partners/proprietors as defaulter in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
5	I/We understand that the sanction of loan is at the sole discretion of the Bank. I/We confirm that all details given above to the Bank are true and correct and no material information has been suppressed/withheld. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/anti social purpose. 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 purpose.
6	I/We confirm that the said residential property which is used as my/our Apermanent@ primary residence is self -acquired, self occupied and not let out/ tenanted and there is no third party interest. I/we also accept that the property will not be let out or no third party interest will be created without (Lender)=s prior written consent.
7	I/We confirm that I/we do not have more than one surviving legal spouse.
8	I/We agree that where a periodic loan disbursement has been requested such disbursement will be credited to the bank account nominated by me/us in the loan application. I/we accept that the written consent of all the loan applications will be required to change the above nominated Bank account.
9	I/We undertake to inform (Lender) regarding any change in my/our occupation/employment.
10	I/We understand that I/We have read the brochure/terms and conditions of the Corp Shelter Loan Scheme of (Lender) and understood the contents. I/We hereby agree to be bound by these terms and conditions. I/We further agree that my/our loan shall be governed by the rules of (Lender) which may be in force from time to time.
11	A draft of the loan agreement of (Lender) to be executed by me/us has been received and understood by me/us and I/We agree to execute the loan documents as per the terms of sanction of the proposed loan. I/We also confirm to abide by the same.
12	By signing this application form, I/We agree that any person interested now or in the future in the loan and the mortgage may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.
13	<b>I/We agree that in case of loan sanctioned under Fixed Rate of Interest, the lender shall be entitled to change rate of interest at such intervals as decided at the sole discretion of the lender without further reference and notice to the borrower/s.</b>

**Place:****Date:****Signature of the Applicant****Signature of the Co- applicant-Spouse**

## CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

Please mark [    ] the documents that are produced

<b>PART - A : Common Documents</b>		Yes	No
1	Address Proof & Age Proof (Voter Identification Card, Passport, SSC Certificate or PAN - Card/ Ration Card/Driving licence etc )		
2	Two Passport size photographs of the Applicant , Co -applicant .		
3	Documents of title for property and/ or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds.		
4	Up to date encumbrance certificate for the past <b>13</b> years.		
5	Latest property Tax-paid receipts.		
6	Legal Opinion on title to property from Bank=s approved advocate to be obtained through the branch.		
7	Copy of Approved Plan and Building Licence		
8	Valuation report from approved Civil Engineer to be obtained through the Branch.		
9	Copy of Occupancy Certificate issued by the local authority.		
10	Confidential opinion ,from the existing banker.		
11	Title holder should make Registered Will in favour of Bank as per the Bank=s format		
12	Undertaking letter that no fresh Will to be done during the currency of the loan.		
13	Live Certificate /s and Balance confirmation once in a year.		
14	<b>In case of repair/renovation/improvement of house:</b>		
	Detailed estimate of project cost		
	Approved plan		
	Licence/permission from competent authority.		

**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 FOR CORP SHELTER LOAN**

Name of the Branch:.....

	<b>NAME IN FULL</b>	Age	Net Income
Applicant	Mr/Ms/..... .....		Rs.
Co -Applicant Spouse	Mr/Ms..... .....		Rs.

<b>MARITAL STATUS</b>	MARRIED [ ] UN MARRIED , Single [ ] Divorced [ ] Widowed [ ]	<b>CATEGORY</b>	SC [ ] ST [ ] OBC [ ] Others [ ]
		<b>MINORITY</b>	Yes [ ] No [ ]

<b>PURPOSE OF LOAN</b>	<input type="checkbox"/> Supplementing Pension/Other income <input type="checkbox"/> Upgradation /Renovation/Extension of residential property <input type="checkbox"/> Uses associated with home Improvement/Maintenance/Insurance of residential property <input type="checkbox"/> Medical/Emergency expenditure for maintenance of family <input type="checkbox"/> Repayment of an existing loan taken for the residential property to be mortgaged <input type="checkbox"/> Meeting any other genuine needs(specify) .....
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<b>PAYMENT OF APPLICABLE CHARGES</b>	To be paid by the borrowers [ ] To be included in the loan amount [ ]
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LOAN DETAILS				
Value of Property	Margin	Loan Amount	Rate of Interest	Tenor of Loan
Rs.	Rs.	Rs.	Floating [ ] Fixed [ ]	..... Years /Months

Mode of Disbursement Sought	Monthly [ ] Quarterly [ ] Half Yearly [ ] Y early [ ] Lump-sum [ ] Combination of Lump-sum ad periodical disbursement [ ]
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DETAILS OF SECURITIES OFFERED		VALUE
<b>PRIMARY</b>		Rs.

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

Where property is already mortgaged to other Bank for loans/limits	Nature of loan	Date of loan	Limit/ Present Balance	Property 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 ELIGIBLE LOAN AMOUNT**

Rupees

A	Maximum permissible loan amount under the scheme.	
B	Loan amount based on value of the property : Property value :Rs. Less : Prescribed Margin in relation to the age of the borrower :Rs.	
C	Loan amount sought by the applicant	
D	<b>PERMISSIBLE LOAN AMOUNT</b> (Lowest amount from A, B, C, above ) (Please convert the amount in lakhs up to two decimals. Ex- Rs.259862/- = Rs.2.60 lacs)	

**COMPUTATION OF DISBURSEMENT AMOUNT**

1. Tenor of loan sought	.....Years/Months	2. Periodicity of disbursement	
3. Disbursement factor for loan tenor of.....months/years for prescribed rate of interest.....% for Rs.1 lakh			
4. Amount to be disbursed periodically ( Item No. D x 3 )			

**COMPUTATION OF AMOUNT IN CASE OF FIXED LUMP-SUM & PERIODICAL DISBURSEMENT**

<b>1.</b> Tenor of loan sought .....Years/Months	<b>2.</b> Periodicity of disbursement : Lump-sum +(.....) (Indicate periodicity)
<b>3. Where ,Disbursement amount is as sought by the borrower &amp; not at discounted value</b> Out of the permissible loan ( <b>item No.D</b> ), amount sought for lump- sum disbursement for <b>A.</b> Repairs/renovation/improvement of house. <b>B.</b> To clear off existing mortgage loan with other Banks. <b>C.</b> To pay, property tax, insurance etc.	Rs.
<b>4.</b> Full value of Lump -sum disbursement: (Note: Amount disbursed ( <b>3</b> ) above has to be treated as discounted value. Hence full value of the same shall have to be calculated as below & converted in lakhs up to two decimals) Rs.1,00,000 X Lump-sum disbursement amount ( <b>item No.3</b> ) ----- Disbursement factor for loan tenor of .....months/years for prescribed rate of interest .....% for Rs.1 lakh for lump-sum	
<b>5.</b> Balance amount of permissible loan available for periodical disbursement (item No. <b>D - 4</b> above)	
<b>6.</b> Disbursement factor for relevant periodicity for loan tenor of .....months/years for prescribed rate of interest .....% for Rs.1 lakh	
<b>7.</b> Amount to be disbursed periodically ( <b>Item No. 5 x 6</b> )	

**Repayment Schedule :** The Loan shall become due for payment only in the following cases:

- , Last surviving borrower dies.
- , Borrower would like to sell the property.
- , Permanently moves out for home for aged OR to an institution OR to relatives.
- , Borrower/s has not lived in the house continuously for one year nor intend to live continuously.

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 Shelter loan annexed herewith.

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

Date: \_\_\_\_\_ Officer /Credit Officer

Submitted to the Branch Manager for Sanction:

**Orders of Branch Manager:**

[  ] Sanctioned Corp Shelter 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

<b>CHECK LIST FOR APPRAISAL OF LOAN UNDER CORP SHELTER SCHEME</b>		<b>YES</b>	<b>NO</b>	<b>NA</b>
1	Age of the applicant is 60 years & above.			
2	Age of the spouse as co applicant is 55 years and above.			
3	Spouse has joined as co applicant irrespective of he/she is co owner of the property.			
4	Owner of the property shall be the main applicant for the loan.			
5	Prescribed margin in relation to age of the younger borrower is maintained on value of the property.			
6	Whether registered Will is executed by the applicant in favour of the Bank in Bank's format			
7	Whether Undertaking letter from the applicant that he will not execute fresh Will in future is obtained ?			
8	Whether the property to be mortgaged is situated within the command area of the branch?			
9	Whether the property offered as security is Residential property?			
10	Whether confidential opinion from existing banker is obtained? If Yes, whether the report is Satisfactory [ ] Good [ ] Negative [ ]			
11	Whether due diligence is done by the branch /Outside agency ? Observation: Positive [ ] Negative [ ]			
12	Whether the applicants are informed about the Scheme guidelines?			
13	In case part amount is disbursed for repair/renovation/improvement of house, approved plan, Estimate, permission from competent authority is obtained ?			