



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 Professional loan of Rs..... (Rupees.....  
..... only) To enable you to consider my/our application for loan, I/we  
furnish the following details.

PERSONAL DETAILS (FOR INDIVIDUALS ONLY)		
	APPLICANT	CO-APPLICANT
<b>01. NAME IN FULL</b>	Mr/Ms..... .....	Mr/Ms..... Relationship with applicant.....
<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. 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 LICENCENO.</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. OCCUPATION</b>	EMPLOYED [ ] PROFESSIONAL [ ] BUSINESS [ ] SELF EMPLOYED [ ] AGRICULTURE & ALLIED ACTIVITIES [ ] OTHERS (SPECIFY) ..... [ ]	EMPLOYED [ ] PROFESSIONAL [ ] BUSINESS [ ] SELF EMPLOYED [ ] AGRICULTURE & ALLIED ACTIVITIES [ ] OTHERS (SPECIFY) ..... [ ]
<b>17. NET WORTH *</b>	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			
<b>01. EMPLOYER NAME</b>							
<b>02. EMPLOYER TYPE</b>		Central [ ] State [ ] PSU [ ] Others [ ]		Central [ ] State [ ] PSU [ ] Others [ ]			
<b>03. EMPLOYER'S ADDRESS:</b> (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.....			
<b>04. WORKING SINCE</b>		Date:		Date:			
<b>05. WHETHER THE JOB IS TRANSFERABLE</b>		YES : [ ] NO: [ ] If yes: With in State [ ] All India [ ]		YES : [ ] NO: [ ] If yes: With in State [ ] All India [ ]			
<b>06. REMAINING SERVICE</b>		.....Years		.....Years.			
<b>07. DESIGNATION &amp; DEPARTMENT</b>		Designation: Department:		Designation: Department:			
<b>08. DETAILS OF PREVIOUS EMPLOYMENT IF ANY</b> (Please mention Name of the employer, no of years of service etc.)		..... ..... .....		..... ..... .....			
<b>09. INCOME DETAILS</b>		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 <b>(Enclose Income Proof)</b>		Rs..... Rs..... Rs..... Rs..... Rs..... Rs.....		Rs..... Rs..... Rs..... Rs..... Rs..... Rs.....			
<b>DETAILS IN CASE APPLICANT IS PROFESSIONAL /PROPRIETORSHIP / FIRM /COMPANY</b>							
<b>1. BUSINESS NAME</b>							
<b>2. DATE OF ESTABLISHMENT</b>							
<b>3. NATURE OF ONSTITUTION</b>		Professional [ ] Proprietorship [ ] Partnership [ ] Company [ ] Others [ ]					
<b>4. NATURE OF BUSINESS /PROFESSION</b>							
<b>5. BUSINESS ADDRESS</b>		..... ..... Phone:                      Mobile                      Fax:                      Email:					
<b>6. REGISTRATION NUMBER</b>							
<b>7. SALES TAX NO / VAT NO</b>							
<b>8. PAN NUMBER</b>							
<b>9. BUSINESS PERFORMANCE FOR THE LAST 3 YEARS</b> (Enclose the proof)		(Amount in lacs)					
		<b>Year</b>	<b>Turnover</b>	<b>Gross Income /Profit</b>	<b>Net income/ Profit</b>		
		First					
		Second					
		Third					
<b>10. PARTICULARS OF PROPRIETOR /PARTNERS/DIRECTORS ETC</b>							
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.

**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.....

LAON DETAILS
PURPOSE OF LOAN
Purchase of ready built/under construction office premises & furnishing [ ] Purchase of site and construction of office & furnishing [ ] Construction of office premises in pre owned land & furnishing [ ]

<b>NATURE OF PROFESSION</b>	Medical Practitioner [ ]	Chartered Accountant [ ]	Cost Accountant [ ]
	Company Secretary [ ]	Lawyers [ ]	Solicitors [ ]
	Engineers [ ]	Architect [ ]	Surveyor [ ]
	Construction Contractor [ ]	Management Consultant [ ]	Others..... [ ]
	Free lance Journalist/Cameraman [ ]		

<b>REGISTRATION/ LICENCE NO</b>		<b>EXPERIENCE</b>	.....years.
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	PROJECT COST	MARGIN ( OWN CONTRIBUTION)	LOAN AMOUNT
<b>BUILDING</b>	Rs.	Rs.	Rs.
<b>FURNITURE</b>	Rs.	Rs.	Rs.
<b>TOTAL</b>	Rs.	Rs.	Rs.

REPAYMENT PERIOD	REPAYMENT HOLIDAY	PRESENT NET ANNUAL INCOME
..... Years/Months	.....Months	Rs.

<b>COLLATERAL SECURITIES OFFERED IF ANY</b>		Rs.
---------------------------------------------	--	-----

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>NAME &amp; ADDRESS OF THE BUILDER SELLER</b>	..... ..... Phone..... Mobile..... Email.....

<b>PROPERTY PROFILE</b>	Location	Metro [ ]	Urban [ ]	Semi Urban [ ]	Rural [ ]
	Ownership	Single [ ]	Joint [ ]		
	Age of the property : ..... Years ( for ready built property only)				

Particulars of Permission /Licence/ Plan Approval obtained from the Competent Authority.	
Do you have any statutory dues outstanding?	Yes [ ] No [ ] , If Yes, Details.....

**DETAILS OF PROJECT COST**

<b>(A) TO PURCHASE READY BUILT PREMISES OR PREMISES UNDER CONSTRUCTION</b>		<b>(B) FOR CONSTRUCTION OF PREMISES</b>	
1) Area of Premises	.....Sq.ft.	1) Original value of pre owned Land	Rs.....
2) Cost per Sq.ft.	Rs.....	2) Area of land	.....Sq.ft
3) Purchase Price ( <b>1x2</b> )	Rs.....	3) Proposed built up area	.....Sq.ft
4)Stamp duty + Registration charges,etc.	Rs.....	4) Estimated cost of construction	Rs.....
5) Cost of premises ( <b>3+4</b> )	Rs.....	5)Cost of furnishing	Rs.....
6) Cost of furnishing	Rs.....	6) Project cost ( <b>4+5</b> )	Rs.....
7) Project cost ( <b>5+6</b> )	Rs.....	Stage of construction	.....
Whether the unit is booked	Yes [ ] No [ ]	Likely date of completion.	.....
Date of Booking	.....	Whether specific permission from the competent authority to use the proposed premises as a commercial premises is obtained ?	Yes [ ] No [ ]
Stage of construction	.....	If yes, details of permission	.....
Advance payment made if any	.....		
Likely date of completion	.....		

**PROJECTED INCOME & EXPENDITURE**

1) Net monthly income as per income proof	Rs.....	12)Income tax/prof tax/LIC prem etc	Rs.....
2) Incremental income generated by acquiring new premises per month.	Rs.....	13) Tax on building	Rs.....
3) Additional income due to rent saving etc	Rs.....	14)Other expenses if any	Rs.....
4)Total income per month ( <b>1 to 3</b> )	Rs.....	15)Total monthly expenses ( <b>5 to 14</b> )	Rs.....
5) Monthly repair/maintenance Expenses	Rs.....	16)Net Surplus ( <b>5-15</b> )	Rs.....
6) Salary paid to machine operator/staff	Rs.....	17)Depreciation added back ( <b>7</b> )	Rs.....
7) Depreciation	Rs.....	18)Interest on loans added back ( <b>9+10</b> )	Rs.....
8) Interest on existing loans if any	Rs.....	19)Net cash accrual ( <b>16+17+18</b> )	Rs.....
9) Interest on proposed loan	Rs.....	20)EMI of existing loans	Rs.....
10) Rent paid	Rs.....	21)EMI of proposed loan.	Rs.....
11)Drawings.	Rs.....	22)Total loan obligations ( <b>20+21</b> )	Rs.....
		23)DSCR ( <b>19 divided by 22</b> )	Rs.....

**Note:** Please enclose separate Project Report & Cash flow statement/DSCR statement for entire repayment period.

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**

<b>NAME IN FULL</b>	Mr/Ms.....		
<b>FATHER'S / HUSBANDS NAME</b>			
<b>DATE OF BIRTH &amp; GENDER</b>	DOB:	MALE : [ ]	FEMALE: [ ]
<b>MARITAL STATUS</b>	SINGLE [ ] MARRIED [ ] DIVORCEE [ ]	<b>RELIGION :</b>	
<b>EDU. QUALIFICATION</b>	Graduate [ ] Post Graduate [ ] Others (specify)..... [ ]		
<b>IF PROFESSIONAL</b>	Doctor [ ] CA [ ] Engineer [ ] MBA [ ] Others (specify).....[ ]		
<b>PAN No</b>	No:	Issued by.....	
<b>PASSPORT NUMBER</b>	No:	Issued by.....	Valid till:.....
<b>VOTER CARD NUMBER</b>			
<b>DRIVING LICENCE NO</b>			
<b>RESIDENTIAL ADDRESS</b>	<b>PRESENT</b>		<b>PERMANENT</b>
	..... ..... CITY:..... .PIN .....		..... ..... CITY:..... .PIN :.....
	Phone :..... Mobile:.....		Phone :..... Mobile:.....
	Email :.....		Email :.....
<b>OFFICE ADDRESS.</b>	..... ..... CITY:..... .PIN : .....		
	Phone :		Mobile:..... Email:.....
<b>OCCUPATION</b>	Employed [ ] Professional [ ] Business [ ] Self employed [ ] Agriculture & Allied activities [ ] Others (Specify) ..... [ ]		
<b>NET WORTH &amp; INCOME</b>	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**

<b>NAME OF THE PRESENT 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)

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 to .....loan (nature of facility)  
for Rs.....(Rupees.....only)  
sought by Mr/Ms.....

**Place :**

**Date :**

**Signature of the Guarantor**

Affix recent  
pass port size  
photograph of  
the Guarantor  
with signature

**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 of applicant/s and guarantor/s (Voter Identification Card, Passport, SSC Certificate or PAN - Card/ Ration Card /Driving Licence)		
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 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 <b>13</b> 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	Proof of advance payment, if any ( in case of purchase only)		
11	Estimate for cost of construction / furnishing/quotation/invoice etc..		

<b>PART-B : Income proof &amp; other documents:</b>			
For Professionals :			
12	Copies of Balance Sheet and Income Statement for the past three years duly certified by Chartered Accountant		
13	Income Tax Returns/ Assessment orders for past 3 years		
14	Statement of account for the last 6 months from the existing banker.		
15	Copy of Professional degree certificate/Registration certificate		

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:.....

	<b>NAME IN FULL</b>	Age	Net Worth	Net Income
Applicant/s	1) Mr/Ms/M/s..... .....		Rs.	Rs.
	2) Mr/Ms..... .....		Rs.	Rs.
Guarantor	Mr/Ms..... .....		Rs.	Rs.

<b>NATURE OF CONSTITUTION</b>	<b>CATEGORY</b>	<b>MINORITY</b>
Individual [ ] Joint [ ] Firm [ ] Company [ ]	SC [ ] ST [ ] OBC [ ] Others [ ]	Yes [ ] No [ ]

<b>PURPOSE OF LOAN</b>	Purchase of ready built/under construction office premises [ ]
	Construction of office premises in pre owned land [ ]
	Purchase of site & construction of office premises [ ]
	Loan is also sought for furnishing of premises acquired as above Yes [ ] No [ ]

<b>NATURE OF PROFESSION</b>	Medical Practitioner [ ] Chartered Accountant [ ] Cost Accountant [ ] Company Secretary [ ]
	Lawyers [ ] Solicitors [ ] Engineers [ ] Architect [ ] Surveyor [ ] Construction Contractor [ ]
	Management Consultant [ ] Free lance Journalist/Cameraman [ ] Others.(Specify)..... [ ]

<b>REGISTRATION/ LICENCE NO</b>	In case of Firms/Company/Trust/Hospital etc, Date of establishment	In case of Individuals, number of years of experience
		.....years

LOAN DETAILS					
	PROJECT COST	MARGIN		LOAN AMOUNT	RATE OF INTEREST
<b>BUILDING</b>	Rs.	35%	Rs.	Rs.	
<b>FURNISHING</b>	Rs.	40%	Rs.	Rs.	
<b>TOTAL</b>	Rs.	---	Rs.	Rs.	
Repayment Period :..... years/months (Inclusive of repayment holiday of .....months)				<b>EMI :</b>	

DETAILS OF SECURITIES OFFERED		VALUE
<b>PRIMARY</b>	Mortgage of land & building	
	Hypothecation of :	
<b>COLLATERAL ECURITIES OFFERED IF ANY,</b>		<b>Rs.</b>

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

TECHNICAL EVALUATION					
1	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>				
2	Area /Extent of Land	Total Area	Built up Area		
3	Name & Addres of the Seller/Builder	..... .....			
4	Stage of construction of building				
5	Likely date of completion of construction				
6	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:	

FINANCIAL EVALUATION		
A	Purchase price of premises	Rs.
B	Stamp duty	Rs.
C	Registration Charges	Rs.
D	Other Costs if any ( Specify)	Rs.
E	Cost of Construction	Rs.
F	Cost of furnishing	Rs.
G	Total Project cost ( Total of A to F as applicable)	Rs.
H	Borrower's contribution from his own sources	Rs.
I	Loan to be availed from the Bank ( <b>G –H</b> )	Rs.

COMPUTATION OF DEBT SERVICE COVERAGE RATIO			
1) Present Net monthly income as per income proof of applicant/s	Rs.....	12) Income tax/Prof tax/LIC prem etc	Rs.....
2) Incremental income generated by acquiring new premises per month.	Rs.....	13) Tax paid on building	Rs.....
3) Additional income due to rent saving etc	Rs.....	14) Other expenses if any	Rs.....
4) Total income per month (1 to 3)	Rs.....	15) Total monthly expenses (5 to 14)	Rs.....
5) Monthly repair/maintenance Expenses	Rs.....	16) Net Surplus (4-15)	Rs.....
6) Salary paid to machine operator/staff	Rs.....	17) Depreciation added back (7)	Rs.....
7) Depreciation	Rs.....	18) Interest on loans added back (8+9)	Rs.....
8) Interest on existing loans if any	Rs.....	19) Net cash accrual (16+17+18)	Rs.....
9) Interest on proposed loan	Rs.....	20) EMI of existing loans	Rs.....
10) Rent paid	Rs.....	21) EMI of proposed loan.	Rs.....
12) Drawings.	Rs.....	22) Total loan obligations (20+21)	Rs.....
		23) DSCR (19 divided by 22)	.....
		Note: DSCR as per Bank's norm is	<b>1.5 : 1</b>



COMPUTATION OF ELIGIBLE LOAN AMOUNT & EMI				Rupees
A	Maximum permissible loan amount under the scheme, based on the location of the property			
B	Project cost		Prescribed Margin	Eligible loan
	Premises		35%	
	Furnishing		40%	
	Maximum loan amount based on project cost			
C	Loan amount sought by the applicant/s			
D	Loan amount as per repayment capacity of the applicant/s: As per DSCR. If DSCR is less than <b>1.5:1</b> , loan amount shall be proportionately reduced.			
E	<b>PERMISSIBLE LOAN AMOUNT</b> (Lowest amount from <b>A, B, C, D</b> above )			
F	EMI factor for Rs.1 lakhs for the repayment period (excluding initial repayment holiday) for prescribed ..... % of interest Rs.....  EMI for proposed loan ( EMI factor..... <b>X</b> ..... Permissible loan (E)			
G	Repayment Schedule : Initial repayment holiday .....months + EMI payment period.....years/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 Professional loan annexed herewith.  
We recommend for sanction of loan under Corp Professional as per the terms & conditions mentioned above .

Date: \_\_\_\_\_ **Officer /Credit Officer**  
Submitted to the Branch Manager for Sanction:

**Orders of Branch Manager:**

[ ] Sanctioned Corp Professional 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 PROFESSIONAL SCHEME</b>		<b>YES</b>	<b>NO</b>	<b>NA</b>
1	Age of the applicant/ s is between <b>25</b> and <b>65</b> years. If <b>NO</b> , deviation sanction reference No:			
2	All the joint owners/co- owners of the property have joined as co applicant/s OR Guarantor/s			
3	The Applicant/s Should be Income Tax assesseees having minimum Net annual income as per the scheme.			
4	The applicant/s shall not have any statutory dues outstanding			
5	They have minimum experience of <b>3</b> years in the respective field.			
6	Businessman are <b>NOT</b> financed under the scheme.			
7	Third party guarantee obtained if any, is other than Father, Mother, Spouse, Son, Daughter, Sister.			
8	Loan amount sanctioned is within the prescribed limit , based on location of the property. If <b>NO</b> , deviation sanction reference No:			
9	Where loan is for purchase of land & construction of building thereon, cost of land shall not exceed <b>50%</b> of project cost. If <b>NO</b> , deviation sanction reference No:			
10	Loan for furnishing is allowed only if loan for premises is availed with the Bank.			
11	Whether repayment capacity is arrived as per extant scheme guidelines .			
12	Whether valid income proof as per extant guidelines is obtained ?			
13	Whether project report & DSCR statement covering entire repayment period is obtained?			
14	Whether applicant conforms to the definition given under the scheme for the term "Professional"			
15	Loan for purchase of ready built premises, maximum repayment holiday is 2 months for furnishing purpose & maximum of 12 months incase of construction of premises.			
16	Whether prescribed margin on project cost/furnishing is maintained ? If <b>NO</b> , deviation sanction reference:			
17	Whether applicable processing charges are collected ? If <b>NO</b> , deviation sanction reference:			
18	Whether the property to be mortgaged is situated with in the command area of the branch? If <b>NO</b> , deviation sanction reference:			
19	Where loan is for purchase of premises, age of the property is not more than <b>30</b> years. If <b>NO</b> , deviation sanction reference No:			
20	Whether proposed loan is within the delegated lending powers of Sanctioning Authority?			
21	Whether copy of Degree certificate / Registration certificate is obtained?			
22	Whether confidential opinion from existing banker is obtained? If Yes, whether the report is Satisfactory [ ] Good [ ] Negative [ ]			
23	Whether due diligence /Pre sanction visit is done by the branch /Outside agency ? Observation: Positive [ ] Negative [ ]			
24	Post dated cheques /ECS mandate towards payment of EMI of the loan is obtained from the applicant/co-applicant/s			