



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

To:

The Branch Manager,

..... Branch

Dear Sir,

I/We hereby apply for a Corp Vyapar 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	
01. NAME IN FULL	Mr/Ms.....
02 FATHER'S/HUSBAND'S NAME	MR.....
03. DATE OF BIRTH	
04. GENDER	MALE : [] FEMALE: []
05. MARITAL STATUS	SINGLE [] MARRIED [] DIVORCEE []
06. No. OF DEPENDENTS	CHILDREN..... OTHERS.....
07. RELIGION	
08. EDU. UALIFICATION	GRADUATE [] POST GRADUATE [] OTHERS []
IF PROFESSIONAL	DOCTOR [] CA [] ENGINEER [] MBA [] OTHERS (SPECIFY) []
09. A. STATUS B. CATEGORY	RESIDENT [] NRI [] PIO [] SC [] ST [] OBC [] OTHERS []
10. PAN NO	No.....ISSUED BY.....
11. PASSPORT NUMBER	No.....ISSUED BY..... VALID TILL.....
12. VOTER ID NUMBER	
13. DRIVING LICENCE NO.	
14. PRESENT RESIDENTIAL ADDRESS OR MAILING ADDRESS (If different from permanent address) CITY:..... PIN : PHONE : MOBILE: EMAIL:..... OWNED [] RENTED [] EMPLOYER'S [] PERIOD OF STAY YEARS.
15. PLACE OF DOMICILE	
16. PERMANENT ADDRESS. CITY:..... PIN : PHONE : MOBILE:
17. OCCUPATION	
18. NET WORTH *	Rs.

*Note : Full details to be furnished in the Statements of Assets and Liabilities by the applicant.

DETAILS IN CASE APPLICANT IS SELF EMPLOYED /BUSINESSMAN PROPRIETORSHIP / FIRM /COMPANY/ HUF				
1. BUSINESS NAME				
2. DATE OF ESTABLISHMENT				
3. NATURE OF CONSTITUTION		Self employed [] Proprietorship [] Partnership [] HUF [] 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 ETC						
Name & Address	Age	Qualification	Net Worth	Net Income	Phone No.	
A.						
B.						
C.						
D.						
E.						

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 BORROWER/S

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)

Whether any relative is working in our Bank?	[] Yes [] No. If yes, details:
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OTHER INFORMATION	APPLICANT
Saving habits	No Savings [] PPF / NSC / Pension fund [] Bank Deposit / Mutual fund / others []
Borrowing history	Loans / Credit Cards [] Credit Card only [] No loans / No Credit Cards []
Family Medical History	Critical illness in family [] No illness [] No Critical illness requiring treatment []
Method of repayment	Post dated cheques [] Salary deduction [] Standing instructions []
Projected Income	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..... Knowing since.....
	Name:.....Phone:..... How do you know..... Know since.....

LOAN DETAILS		
PURPOSE OF LOAN	To meet short term working capital requirements.	
LOAN AMOUNT SOUGHT	NATURE OF FACILITY	REPAYMENT PERIOD (For Demand loan)
Rs.	Demand Loan [] Running account [] Years/Months

BUSINESS PERFORMANCE					(Amount in lacs)
	Preceding last year	Last Year	Latest	Projections for Current/Next year	
Sales / Turnover					
Exports, if any					
Purchases					
Capital & Reserve					
Gross profit					
Net Profit					
% Growth in sales/turnover					
Reasons for Negative growth, if any					

DETAILS OF ASSOCIATE /SISTER CONCERNS, IF ANY				
Name & Address of the Associate /Sister Concern				
Name of the Proprietor / partners/directors etc.				
Present Banker/s				
Credit facilities enjoyed, if any	A/C NO.	LIMIT (in lacs)	Bal.O/S(in lacs)	EMI(Rs)

DETAILS OF THE PROPERTY OFFERED AS SECURITY	
ADDRESS OF THE PROPERTY (Furnish full details of the property such as Door no etc) Prominent land marks, if any.
NAME OF THE OWNER Phone.....Mobile.....Email.....
PROPERTY PROFILE	Location Metro [] Urban [] Semi Urban [] Rural []
	Ownership Single [] Joint []
	Age of the Property : Years (for ready built property)
	Type of Property Commercial [] Residential [] Agricultural []
Whether the property was originally constructed as per approved plan	Yes [] No []
Whether the property offered as security is under dispute or minor's interest is involved	Yes [] No []

Whether the property was originally constructed as per approved plan	Yes [] No []
Whether the property offered as security is under dispute or minor's interest is involved	Yes [] No []

DETAILS OF SECURITIES OFFERED OTHER THAN PROPERTY & HYPOTHECATION OF STOCK		
TYPE OF SECURITY	DESCRIPTION OF THE SECURITY	Value (Rupees)
Bank Deposits (Furnish accrued value)		
NSC's (Furnish face value)		
LIC Policies (Furnish surrender value)		
Others (Specify)		

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, declare that the property offered as security is free from encumbrance. 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

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

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 and Guarantor.		
4	Documents of title regarding property and/ or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds etc.		
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	In case LIC policy is offered as security, Surrender value quotation issued by LIC		
11	Copy of lease deed /rent receipt in respect of leased /rented business premises/Godown		
12	In case of registered firms, registration certificate.		
PART-B : Income proof & other documents			
13	Copies of partnership deed / trust deed / resolution, memorandum and article of association, business commencement certificate etc..		
14	Copies of Balance Sheet and Profit & Loss account for the last three years.		
15	Projected Balance Sheet and Profit & Loss account.		
16	Income Tax returns /Assessment Orders, if any		
17	Sales Tax registration copy / Sales tax returns		
18	Business /Trade licence/Permit issued by the statutory body/recognized body.		
19	Latest stock statement.		
20	Statement of account for the last six months from the existing banker.		

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

DATE OF ESTABLISHMENT	CATEGORY	SC [] ST [] OBC [] Others []
	MINORITY	Yes [] No []

CONSTITUTION	Individual [] Proprietorship [] Firm [] Company [] HUF[] Others []
NATURE OF BUSINESS	
PURPOSE OF LOAN	To meet short term working capital requirements

DETAILS OF SECURITIES OFFERED					(Amt in Rupees)
TYPE OF SECURITY	DESCRIPTION OF THE SECURITY	VALUE	Margin	NET VALUE	
Immovable Property (Approved value)			35%		
Bank Deposits (Furnish accrued value)			10%		
NSC's (Furnish face Value)			25% / 35%		
LIC Policies (Furnish surrender value)			10%		

LOAN DETAILS			
Net Value of Security	Loan Amount	Rate of Interest	Type of facility
Rs.	Rs.		Demand loan [] OD []
EMI :Rs.	Repayment Period :.....Years/Months	Running account repayable on demand []	

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

TECHNICAL EVALUATION					
1	Name of the owner of the property	Mr/Ms.			
2	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.				
3	Area /Extent of Land	Total Area		Built up Area	
4	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:		

BUSINESS PERFORMANCE				(Amount in lacs)
	Preceding last year	Last Year	Latest	Projections for Current/Next year
Sales / Turnover				
Purchases				
Gross profit				
Net Profit				
% Growth in sales/turnover				
Whether projected turnover is more than 25% of actual turnover of immediate preceding year Yes [] No [] If yes, justification for the same:				

RESUME OF THE CREDIT LIMIT (IN CASE OF RENEWALS)			
Total Debit Summation		Total Credit Summation	
Maximum liability		Minimum liability	
Average debit balance		Maximum Credit balance, if any	
Interest earned		No. of days account was in credit balance	
No. of times Cheques returned during the year for want of funds : Comments of the conduct of account & inspection irregularities, if any:			

COMPUTATION OF ELIGIBLE LOAN AMOUNT		Rupees
A	Maximum permissible loan amount under the scheme, as per the category of the branch	
B	Loan amount based on value of the Security :Value of the securities :Rs. Less : Prescribed Margin :Rs.	
C	Loan amount based on sales/turnover : 20% of the Projected turnover of Rs.	
D	Loan amount sought by the applicant	
E	PERMISSIBLE LOAN AMOUNT (Lowest amount from A, B, C, D, above)	
F	EMI factor for Rs.1 lakhs for the repayment period for prescribed rate of interest.....% EMI for proposed loan (EMI factor..... XPermissible loan (E) Rs.	
G	Repayment periodMonths/Years	Running account repayable on demand subject to annual review []

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 Vyapar loan annexed herewith.

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

Date:

Officer /Credit Officer

Submitted to the Branch Manager for Sanction:

Orders of Branch Manager:

Sanctioned Vyapar 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 VYAPAR SCHEME		YES	NO	NA
1	Applicant should have engaged in trading/business activity at least for 12 months.			
2	Applicant is not engaged in manufacturing/processing activity.			
3	Applicant is not SSI unit, Construction contractors, Commission agents.			
4	Where property is owned by other than applicant, he has joined as guarantor.			
5	Third party guarantee obtained if any, is other than close relatives . If NO, deviation sanction reference No:			
6	Loan amount sanctioned is as per the minimum & maximum prescribed limit under the Scheme. If No, deviation sanction reference No:			
7	Proposed loan is not an enhancement, on the basis of revaluation of property within 3 years.			
8	Loan amount sanctioned is as applicable to the category of the branch. If No, deviation sanction reference No :			
9	The property to be mortgaged is situated within the command area of the Branch? If NO, deviation sanction reference No:			
10	Age of the building shall not exceed 20 years. If No, deviation sanction reference No:			
11	Loan amount sanctioned is up to 20% of the projected turnover.			
12	Applicant has submitted trade/business licence OR copy of Sales Tax registration.			
13	Property mortgaged is not taken as security to any other loan.			
14	Whether prescribed margin on value of the securities is maintained ? If NO, deviation sanction reference:			
15	Whether applicable processing charges are collected ? If NO, deviation sanction reference:			
16	Maximum repayment period for Demand Loan is 5 years.			
17	Applicant with turnover of Rs.40 lacs & above OR credit limit of Rs.10 lacs & above should submit audited financial statements.			
18	Whether proposed loan is within the delegated lending powers of Sanctioning Authority?			
19	Whether confidential opinion from existing banker is obtained? If Yes, whether the report is Satisfactory <input type="checkbox"/> Good <input type="checkbox"/> Negative <input type="checkbox"/>			
20	Whether due diligence/ pre sanction visit is done by the branch /Outside agency ? Observation: Positive <input type="checkbox"/> Negative <input type="checkbox"/>			