

**VIJAYA BANK**

..... (Br code )

**FORMAT FOR RECOMMENDING ENHANCEMENT IN CREDIT CARD LIMIT  
(Request for cards sanctioned by ROs to be routed through RO)  
(PLEASE FILL IN ALL THE COLUMNS)**

**I. CARDHOLDER INFORMATION**

1. Name of the cardholder
2. Credit Card number & Existing Limit
3. Type of Card - Classic/Gold/Global

**II. ACCOUNT PARTICULARS**

1. Account No (15 digit)
2. Date of opening
3. If overdrawn, how many times in a year
4. Average no of days taken to regularize the same.
5. Revolving credit, if any

**III. PROFESSION**

1. Salary/Business/Self employed
2. IT returns for the immediate last two years Rs Rs
3. Have you obtained copy of the IT return
4. If no, reasons thereof

**5. DEPOSIT PARTICULARS**

6. SB/CA (Average for the last 6 months)
7. Term Deposits Total for Rs  
Of which, liened

**IV. PARTICULARS OF CREDIT FACILITIES ENJOYED**

1. Type of facility
2. Account Number (15 digits)
3. Date of original advance
4. Limit in force
5. Whether the same is regular
6. Was the account in SWA/NPA during the last 1 year

**V. CARD HISTORY ETC**

1. Date of last enhancement given & amount, if any
2. Maximum level upto which the existing limit is utilized.
3. Is the limit recommended related well to cardholder's known source of income
4. Whether any disputes in the card are made in last 12 months

5. If the enhancement required is temporary, reasons thereof
6. Have you ascertained the dues owed by the cardholder to other banks
7. If so, amount thereof
8. Reasons for justifying the enhancement (If the enhancement is recommended inspite of transactions/credit history showing adverse features, the branches should give specific reasons)
9. Amount of enhancement suggested

**OFFICER**

PLACE :

DATE :

**NAME & DESIGNATION  
OF BRANCH HEAD**

**SPACE FOR REGIONAL OFFICE**

Officer (CSC)

CM/AGM/DGM

AGM/DGM/GM

PLACE :

DATE :

**SPACE FOR HEAD OFFICE**

- a. Turnover in card for the last 12 months
- b. Total amount of income earned
- c. Recommendations

OFFICER

AGM

DGM

PLACE : Bangalore

DATE :