



SBI SCHOLAR LOAN SCHEME

APPLICATION CUM APPRAISAL FORM

The Chief Manager
State Bank of India
IIM Joka Branch, Joka, Kolkata -700104.

Photograph of Student
with signature

Photograph of Co- appli-
cant with signature

1.Particulars of Student /Course of Study

A. Full Name	
B. Date of Birth and Marital Status	
C.Educational Qualifications	
D.Name of proposed course of Study	
E. Name of Institute	
F. Duration of the course	
G.Date of commencement of the course	
H.Expected monthly income of the student after completion of the course	
I.Passport No with dt and place of issue (If Any) and Pan Card & Adhaar No.(Mandatory) (NRI students are not eligible for Education loan)	
J.Permanent residential address with Name of District/City/Village/Locality and PIN code and telephone no. and STD Code of the City . (Permanent Address Proof is Mandatory)	
K. E-mail id and mobile number and CASTE	
L. Mother's full name	

2. Particulars of co-applicant (Father /mother/spouse)

A. Full Name	
B.Date of birth and age on the day of application	
C.Present residential address with PIN code and telephone no.	
D. J.Permanent residential address with Name of District/City/Village/Locality and PIN code and telephone no. and STD Code of the City . (Permanent Address Proof is Mandatory)	
E. E-mail id and mobile number and Pan Card No.(Mandatory)	
F. Occupation of the co-applicant	
G. If in Service – Name of the employer	
H. Full office address with telephone no.	
I.Designation of the employee with employee no. if any.	
J. No of years with the present employer	
K.Official E-mail ID and direct phone no of the Head of the office	
L. Mother's full name	

Applicant's Signature

Co Applicant's Signature

A. Cost of completion of the course:		(In INR)			
1.Tuition Fee					
2.Essential Books					
3. LAPTOP					
4.Sundries					
5.Loan Insurance Premium for the duration of the loan					
6.Student Exchange Program					
7. Any other expenses not listed above (Related to course)					
A. Total Expenses (In Rs.)					
B . Own Contribution					
C.LOAN AMOUNT REQUESTED AND APPLIED FOR (A-B) (Maximum Loan amount is Rs 40 Lacs.)					
D. Complete Address with PIN Code and Phone No. and Branch Code of any SBI Branch near the Permanent Address of applicant/co applicant.					
4. The education loan requested and sanctioned by the Bank will be repaid by us, in _____ equated monthly installments, beginning from October, 2023.					
5.Existing Loan Details of Student and co applicant: (From SBI or other Banks) (All information mandatory)					
	Type of Loan(For Car Loans give Vehicle No and For Housing Loan Give Full Address of the property)	Loan Account Number / Bank Name and Branch Name with address	Sanction date / Sanction Amount/ Current Outstanding	EMI Start Date and EMI Amount	A/c Number from where EMI is being Paid and Name of the Bank
Student					
Co Applicant (not mandatory)					
6. EXISTING ACCOUNT DETAILS OF STUDENT AND CO APPLICANT:					
Name of the account holder	Type of Account	Name of the Bank and Branch Name with Address	Account Number		
7. ASSET DETAILS (STUDENT AND CO APPLICANT):					
(All Figures in Rs.)	Savings in Bank	Value of Land And Building	Value of Gold and Jewellery	Investment in NSC /Share/Debenture/LIC/PF	Other Assets
STUDENT					
CO APPLICANT (not mandatory)					
Applicant's Signature			Co Applicant's Signature		

I/We certify that the information provided by me/us in the loan application form is true and correct in all respects and State Bank of India is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of Mark-sheets /Photo ID Proofs/ Address Proof/Admission Proofs/ Fee Details/financials/Income Proofs/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my Education loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality. I/We also undertake to inform Bank in case of change in my /our Permanent Address. I /WE also undertake to inform Bank immediately in case of any change in employment /Employer.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our Education loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, State Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve bank of India / Government of India.
2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS/ e-mail alerts related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our telephone/mobile phone number and Residential and/or Employment address.

I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the Education loan product chosen by me/us.

8. I/We also declare that I/We have not availed any education loan or I have availed an Education loan for Rs. _____ from _____ for my studies in _____ in the year _____ the repayment for which has started / will be starting from _____. The EMI in case of education loan already availed is /will be _____.

Please sanction an education loan of Rs. _____ (Rupees _____) in my/our favour under SBI Scholar Loan Scheme.

Signature of the Student: _____	Signature of the Co-applicant _____
Name and Reg No. _____	Name _____
Place _____	Place _____
Date _____	Date _____

SCHOLAR LOAN IS SANCTIONED ONLY FOR RESIDENT STUDENTS AND NOT FOR NRI /PIO STUDENTS