



Vidya Lakshmi Common Education Loan Application Form				
Student ID	2609014			
Application ID	1390154			
Bank Name	Punjab National Bank			
Bank Scheme Name	PNB PRATIBHA			
Preferred Bank IFSC Code	PUNB0090410			
Preferred Bank Branch Name	KOLKATA-TOLLYGUNGE			
Date of Application	06-Jan-2022			

1. Personal Information						
Field Name	Student	Parent / Husband	Co-obligant / Guarantor			
Title	Mr.	Mr.	Mr.			
First Name	Soham	Jaidip	Jaidip			
Middle Name						
Last Name	Ghosh	Ghosh	Ghosh			
Father's /Husband's First Name	Jaidip	Sachchidananda	Sachchidananda			
Father's /Husband's Middle Name						
Father's /Husband's Last Name	Ghosh	Ghosh	Ghosh			
Date of Birth	31/01/2002	08/10/1972	08/10/1972			
Category	Others	Others	Others			
Sex	Male	Male	Male			
Marital Status	Single	Married	Married			
Educational Qualification	HSC	Post Graduate	Post Graduate			
Marks obtained in Highest qualification %	89.0	0.0	58.0			
Occupation	Student	Employee	Employee			
Income from all sources (Rs)			1800000.00			
PAN No.#	DHRPG4021C	AKGPG1800L	AKGPG1800L			
State	West Bengal	West Bengal	West Bengal			
Address Line 1	Block 17, Flat 4A, Sunny Seasons	Block 17, Flat 4A, Sunny Seasons	Block 17, Flat 4A, Sunny Seasons			
Address Line 2	Ramchandrapur, Kamalgazi	Ramchandrapur, Kamalgazi	Ramchandrapur, Kamalgazi			
Village / Area/ Locality	Kolkata	Kolkata	Kolkata			
Block/Taluka /Sub-district/Town	/Taluka /Sub-district/Town South 24 Parganas		South 24 Parganas			
PIN	700103	700103	700103			
Contact No.	8250326937	7603030398	7603030398			
e-mail ld	sohamghosh3101@gmail.com	jaidipghosh0810@rediffmail.com	jaidipghosh0810@rediffmail.com			

Present Banker Details					
Branch IFSC	PUNB0090410		IBKL0000060		
Banker PUNJAB NATIONAL BANK			IDBI BANK		
Bank Branch	KOLKATA-TOLLYGUNGE		BRABOURNE ROAD		





Account Type	Savings Account	Savings Account
SB / OD A/c No.	0904100100003475	0060104000391573
Direct/Indirect liability details (Rs)		

2. Whether related to Chairman /Directors / employee of our Bank or any other Banks.	No
If yes, details of relationship	

3. Particulars of course, for which loan is required.					
Whether under: Merit / Managemen	t Quota	Merit			
Name of the Institution		SRM Institute of Science and Technology, Kattankulathur			
Name of the Course		B TECH IN COMPUTER SCIENCE & ENGINEERING			
Duration of the Course		04 (Years)	00 (Months)		
Date of Commencement	01/09/2020	Date of Completion	30/06/2024		

Cost of Finance Details 4. Cost of Course / Source of Finance: (All amounts are in (Rs))							
Tuition fees	350000	350000	350000	350000			1400000.00
Exam fees	6850	6850	6850	6850			27400.00
Books Stationery	0	0	0	0			
Equipment/Computer	0	0	0	0			
Hostel Expenses	0	120500	120500	120500			361500.00
Sundries/Travel	0	0	0	0			
TOTAL	356850	477350	477350	477350			1788900.00
Own Source / Scholarship	356850	6850	6850	18350			388900.00
Loan Required	0	470500	470500	459000			1400000.00

5.Details of securities offered PARENTS GUARANTOR

6.Prospects of earning after completion of the course					
Repayment proposed	No. of Installments	Amount (Rs) p.m.			

7.Uploaded Documents:
Marksheet
Proof Of Admission to the course
Schedule Of Expenses for the course, as given by institution
Proof of Income
Form16 (latest)
ITAO / IT Return (latest)
Copy of land records





Applicant Photo						
Parent Photo						
Co-obligant / Guarantor Photo						
I / We declare th	nat all the particu				are true, correct and complete arn to me / us. The loan amount wil	
Signature of the Student Place: Date:	ne			Signature of the Parent/Guardiar		Signature of the Co-obligant/Guarantor
				For office use		
Credit Report No. Date :			T	Customer ID/A	Application ID:	
Nature of limit	Amount (Rs.)	Margin(Rs.)	Rate of Interest*	Repayment conditions	Details of security including Personal Guarantee/Co- obligation.	Whether eligible under CSIS Scheme / (Yes/No)

Other terms and conditions:





The Bank may revoke in part or in full or withdraw/stop financial assistance at any stage by giving reasonable notice to the borrower. Credit facilities sanctioned are to be availed within 6 months from the date of this letter, failing which; the limits will automatically stand cancelled.

Manager/Senior Manager /
Chief Manager /Asst Gen Manager

Accepted all the terms and conditions of sanction Borrower/s