



STATE BANK OF INDIA

APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN

[PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK (✓) OPTIONS WHEREVER APPLICABLE]

SOURCED BY ELC: YES/ NO ELC NAME: _____ ELC CODE: _____	Signed photograph of Student	Signed photograph of Father/ Husband	Signed photograph of Co-applicant
CIF NO. (FOR OFFICE USE)			
JOINT SB ACCOUNT NO. (FOR OFFICE USE)			
LOAN ACCOUNT NO. (FOR OFFICE USE)			

(I) PERSONAL INFORMATION OF THE APPLICANTS

PARTICULARS	STUDENT	FATHER / HUSBAND	CO-APPLICANT
1. FIRST NAME			
2. MIDDLE NAME			
3. LAST NAME			
4. MOTHER'S FULL NAME		X-X-X-X-X-X	X-X-X-X-X-X
5. FATHER'S / HUSBAND'S FIRST NAME			
6. FATHER'S / HUSBAND'S MIDDLE NAME			
7. FATHER'S / HUSBAND'S LAST NAME			
8. RELATIONSHIP WITH STUDENT	X-X-X-X-X-X		
9. DATE OF BIRTH (DD/MM/YYYY)			
10. RELIGION	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS
11. CASTE CATEGORY	SC / ST / OBC / GENERAL / OTHERS	SC / ST / OBC / GENERAL / OTHERS	SC / ST / OBC / GENERAL / OTHERS
12. GENDER	MALE / FEMALE / THIRD GENDER	MALE / FEMALE / THIRD GENDER	MALE / FEMALE / THIRD GENDER
13. MARITAL STATUS	SINGLE / MARRIED	X-X-X-X-X-X	SINGLE / MARRIED
14. HIGHEST EDUCATIONAL QUALIFICATION			
15. MARKS %AGE OBTAINED IN HIGHEST QUALIFICATION		X-X-X-X-X-X	X-X-X-X-X-X
16. OCCUPATION			
17. INCOME FROM ALL SOURCES (Rs.)			
18. PAN NO.			
19. AADHAAR NO. (MANDATORY IF ELIGIBLE FOR SUBSIDY BENEFIT)			
20. PASSPORT NO. (MANDATORY FOR STUDIES ABROAD)			
21. OTHER OVD, IF ANY (refer to annexure-I)			
22. PRESENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			

23. OFFICE ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)						
24. PERMANENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)						
25. CONTACT NUMBER						
26. MOBILE NUMBER						
27. E-MAIL ID						
28. ADDRESS FOR CORRESPONDENCE [TICK (v) OPTIONS AS APPLICABLE]	RESIDENTIAL ADDRESS / OFFICE ADDRESS / PERMANENT ADDRESS					
(II) PRESENT BANKER DETAILS						
PARTICULARS	STUDENT	FATHER / HUSBAND	CO-APPLICANT			
1. NAME OF THE BANK						
2. BANK BRANCH WITH IFSC						
3. SB / OD ACCOUNT NO.						
4. DIRECT / INDIRECT LIABILITY DETAILS						
5. WHETHER RELATED TO CHAIRMAN / DIRECTORS / EMPLOYEE OF OUR BANK OR ANY OTHER BANKS. IF YES, DETAILS OF RELATIONSHIP						
(III) DETAILS OF THE COURSE / STUDY [TICK (v) OPTIONS WHEREVER APPLICABLE]						
1. ADMISSION TYPE	MERIT / MANAGEMENT QUOTA					
2. COURSE CATEGORY	GRADUATION / POST-GRADUATION/ PHD	DEGREE / DIPLOMA/ CERTIFICATE				
3. NAME OF THE COURSE						
4. NAME OF THE INSTITUTION & UNIVERSITY						
5. WHETHER COURSE IS FOR STUDIES ABROAD	YES / NO					
6. ADDRESS OF THE INSTITUTION (CITY, PIN, DISTRICT, STATE, COUNTRY)						
7. RANKING OF THE INSTITUTION / COURSE						
8. DURATION OF COURSE						
9. DATE OF COMMENCEMENT OF COURSE						
10. DATE OF COMPLETION OF COURSE						
(IV) COST OF COURSE / SOURCE OF FINANCE: (ALL AMOUNTS IN Rs.)						
PARTICULARS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
1. TUITION FEES						
2. OTHER FEES PAYABLE TO INSTITUTION						
3. BOOKS/STATIONERY						
4. EQUIPMENT / COMPUTER						
5. HOSTEL/ BOARDING/ LODGING EXPENSES						
6. SUNDRIES / TRAVEL						
7. TOTAL						
8. OWN SOURCE / SCHOLARSHIP						
9. INSURANCE PREMIUM FOR FULL LOAN TENURE						
10. LOAN REQUIRED						
(V) DETAILS OF SECURITY OFFERED (FOR LOANS ABOVE Rs. 7.50 LACS)						
A) IMMOVABLE PROPERTY						
	TITLE DEED	IN THE NAME OF		ADDRESS		

PLOT / FLAT / HOUSE NO.	LEASE / FREEHOLD	DATED			ESTIMATED MARKET VALUE
B) VEHICLE / CAR (PLEASE GIVE DETAILS INCLUDING REGISTRATION No., etc)					
C) OTHER SECURITIES					
TYPE OF THE SECURITY	SERIAL NO.	NAME OF THE HOLDER		MATURITY VALUE	ESTIMATED MARKET VALUE
(VI) PROPOSED / PREFERRED REPAYMENT PERIOD					
NUMBER OF INSTALMENTS (UPTO 180 MONTHS):					
(VII) GENERAL [TICK (v) OPTIONS AS APPLICABLE]					
1. DO YOU HAVE AN EXISTING RELATIONSHIP WITH SBI? IF SO, DETAILS THEREOF					
2. IS ANY GUARANTEE GIVEN TO SBI / OTHER BANK?		YES / NO	IF YES, DETAILS THEREOF		
(VIII) PERSONAL INFORMATION OF GUARANTOR (if applicable)					
1. FULL NAME				Signed photograph of Guarantor	
2. FATHER'S FULL NAME					
3. DATE OF BIRTH (DD/MM/YYYY)					
4. GENDER		MALE / FEMALE / THIRD GENDER			
5. PAN No.					
6. ANY ONE OVD (refer to annexure-I)					
7. OCCUPATION					
8. INCOME FROM ALL SOURCES (Rs.)					
9. PRESENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)					
10. OFFICE ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)					
11. PERMANENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)					
12. CONTACT NUMBER					
13. MOBILE NUMBER					
BANK ACCOUNT DETAILS					
1. NAME OF THE BANK					
2. BANK BRANCH WITH IFSC					
3. SB / OD ACCOUNT NO.					
4. DIRECT / INDIRECT LIABILITY DETAILS					
(IX) CONSENT FOR INSURANCE COVER					
WHETHER AVAILING OF SBI RINN RAKSHA INSURANCE COVER :			YES / NO	[If YES, consent letter to be attached]	
(X) INCOME CERTIFICATE FOR AVAILING OF INTEREST SUBSIDY BENEFIT					

SCHEME	MAXIMUM GROSS PARENTAL/ GUARDIAN INCOME	ELIGIBLE	INCOME CERTIFICATE ATTACHED
Central scheme for Interest subsidy on education Loans for Economically Weaker Sections (CSIS) for studies in India *	Rs. 4.50 lakhs	YES / NO	YES / NO
Padho Pradesh scheme of Interest Subsidy on Education Loan for Overseas studies for Minority Communities (Sec 2 of National Commission For Minority Act, 1992)**	Rs. 6.00 lakhs	YES / NO	YES / NO
Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Education Loan for Overseas studies for OBCs & EBCs**	Rs. 8.00 lakh for OBC Rs. 2.50 lakh for EBC	YES / NO	YES / NO

* For availing Interest Subsidy benefit, Income proof is required from authorised Public Authority of the State/UT Government.

** ITR/ Form 16/ Audited Accounts can also be submitted as Income Proof for availing subsidy benefit.

Note 1: Subsidy benefit will be available only from the date of submission of income proof.

Note 2: Interest Subsidy benefit is available for select courses/ institutions as prescribed by Government under respective scheme.

(XI) DECLARATION

I / We hereby apply for a loan from SBI to the extent indicated in the Section (IV) of this application form. I / We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan SBI may decide to sanction to me / us. I / We confirm that I / we have / had no insolvency proceedings against me / us. Nor have, I / we been adjudicated insolvent. I / We further confirm that I / we have read the terms and conditions and understood the contents therein. I / We am / are aware that the Equated Monthly Instalment (EMI) will comprise Principal and Interest based on State Bank Marginal Cost of Funds based Lending Rate (MCLR), which is subject to change/reset from time to time.

I / We agree that SBI may at its discretion conduct discreet inquiries in respect of this application. I / We undertake to inform as to any change in my / our occupation / employment, residential / official address/ mobile number and to provide any further information that the Bank may require. SBI will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue. I / We agree that SBI shall have the sole discretion to reject my / our loan application / reduce loan amount without assigning any reason thereof. I / We further agree that my / our loan transactions shall be governed by the rules of SBI which may be in force from time to time. I / We also hereby give my / our consent to send the application to Processing Centre for sanction if in order and disbursement on sanction from Processing Centre or any Branch as per process prescribed by SBI. I may carry out future transactions at the above-mentioned Branch as Home Branch. I/ We agree that I/ We will bear the charges of Vidya Lakshmi Portal (VLP) as prescribed by Government of India once loan is sanctioned/ disbursed. I/We agree to receive SMS 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 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 agree and give consent for the disclosure by SBI 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 SBI may deem appropriate and necessary, to Credit Information Companies (CICs) and any other agency authorised in this behalf by Reserve bank of India / Government of India/ SBI. I/We also understand that the Bank is at the liberty to get confirmed any details furnished by me/us and also to intimate to my/our DDO/Department Head/CEO, the details of any of the loans sanctioned/dispensed to me/us and I/we accordingly convey my/our consent for such disclosures.

I/ WE undertake to submit PAN details within 6 months from loan sanction in case PAN details are not submitted with this application by me/ us.

I / WE DECLARE THAT I / WE HAVE NOT AVAILED OF ANY LOAN FOR THE SAME COURSE FROM OTHER BANK/ FINANCIAL INSTITUTION.

Signature of Student

Signature of Father / Husband

Signature of Co-applicant

Signature of

Guarantor

Place:

Date:

(XII) REFERENCES

(NAMES & ADDRESSES OF TWO REFEREES WHO ARE NOT RELATED TO YOU AND MAINTAINING SATISFACTORILY CONDUCTED BANKING RELATIONSHIP FOR OVER ONE YEAR / RESPECTABLE IN SOCIETY) State Bank of India may make enquiries from the referees if it deemed necessary

REFERENCE 1		REFERENCE 2	
NAME		NAME	
ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN, DISTRICT, STATE)		ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN, DISTRICT, STATE)	
CONTACT NO.		CONTACT NO.	

(XIII) FOR OFFICE USE ONLY

At Branch / OSF -	Signature/s of the applicant/s obtained in our presence and verified and sent to RBO/ RACC/ RACPC on _____			Name & Signature (Branch / OSF)		
At RBO/RACC/ RACPC (Data related to CIF Creation)	VIP Code (0 for No , 1 for Yes)		Customer Type - Personal		Relative Code (father /	

					spouse)	
Greetings required		Occupancy (home owner, tenant, etc.)		Customer evaluation required		
CIS Organization code		Segment Code		CIC Reference made		
Date _____						
SIGNATURE OF THE APPRAISING OFFICER						

DOCUMENTS REQUIRED [TICK (✓) OPTIONS WHEREVER APPLICABLE]	
• Mark sheet of 10 th , 12 th , Graduation (if applicable), Entrance Exam Result	YES / NO
• Proof of admission to course [Offer Letter/ Admission Letter/ ID card if available]	YES / NO
• Schedule of expenses for course	YES / NO
• Copy of letter conferring scholarship, free-ship, etc.	YES / NO
• Gap certificate, if applicable (self-declaration from student for gap in studies)	YES / NO
• Passport size photograph of Student / Parent / Co-borrower / Guarantor (1copy each)	YES / NO
• Asset-Liability Statement of Co-applicant / Guarantor (Applicable for loans above Rs. 7.50 lacs)	YES / NO
• For Salaried Persons (a) Latest Salary Slip (b) Form 16 OR Latest IT Return (ITR V)	YES / NO
• For other than Salaried Persons (a) Business address Proof (if applicable) (b) Latest IT Return (ITR V) (if applicable)	YES / NO
• Bank Account Statement for the last six months of Parent / Guardian/ Guarantor	YES / NO
• Copy of Sale Deed and other documents of title to property in respect of immovable property offered as collateral security / Photocopy of Liquid Security offered as collateral	YES / NO
• Permanent Account Number (PAN) of Student / Parent / Co-borrower / Guarantor	YES / NO
• AADHAAR (mandatory, if eligible under various interest subsidy schemes of GOI)	YES / NO
• Passport (mandatory for Studies Abroad)	YES / NO
• Submission of OVD (<i>refer to table below</i>)	YES / NO
<p>At least one self-attested copy of the Officially Valid Documents (OVD) mentioned below to be submitted, as proof of identity and address:</p> <ol style="list-style-type: none"> Passport, Driving license, Proof of possession of Aadhaar Number, Voter's Identity Card issued by Election Commission of India, Job card issued by NREGA duly signed by an officer of the State Government, Letter issued by the National Population Register containing details of name and address <p>If the OVD furnished by the customer does not contain updated address, the following documents shall be deemed to be OVDs for the limited purpose of proof of address:</p> <ol style="list-style-type: none"> Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Property or Municipal tax receipt; Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address; Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial Institutions, listed companies and lease and license agreements with such employers allotting official accommodation. <p><u>[Provided that the customer shall submit OVD updated with current address within a period of three months of submitting the above documents]</u></p>	

EDUCATION LOANS

Checklist of Documents submitted along-with Loan Application Form

Student - Applicant: (Self-attested documents)

- ☐ i. Academic Records:
 - ☐ 10th Result ☐ 12th Result ☐ Graduation Result- Semester-wise (if applicable)
 - ☐ Entrance Exam Result _____ (mention the Test taken)
 - ☐ ii. Proof of admission: Admission Letter/ Offer Letter (studies abroad only) / ID card (for reimbursement cases)
 - ☐ iii. Copies of letter conferring scholarship, free-ship, etc.
 - ☐ iv. Schedule of expenses
 - ☐ v. Gap certificate (Self declaration from student for gap in studies)
 - ☐ vi. 1 passport-size photographs
 - ☐ vii. Passport (mandatory for Studies Abroad)
 - ☐ viii. PAN Card
 - ☐ ix. AADHAAR card (mandatory, if eligible under various interest subsidy schemes of GOI)
 - ☐ x. OVD: _____
 - ☐ xi. If any other existing loan from other Banks/Lenders, then Loan A/C statement for last 6 months
 - ☐ xii. Income proof @ : (a) Latest Salary Slip (b) Form 16 OR IT Return (ITR V)
- @ Applicable for loans to Working Executives

Co- Applicant / Guarantor: (Self-attested documents)

- ☐ i. PAN Card
- ☐ ii. OVD: _____
- ☐ iii. 1 passport-size photographs
- ☐ iv. If any other existing loan from other Banks/Lenders, then Loan A/C statement for last 6 months
- ☐ v. Asset-Liability Statement (Applicable for loans above Rs 7.50 lacs)

Income Proof for Salaried Co-applicant / Guarantor (Self-attested documents)

- ☐ i. Latest Salary Slip
- ☐ ii. Copy of latest Form 16 OR copy of IT Return (ITR V)
- ☐ iii. Bank account statement for last 6 months (of Salary Account)

Income Proof for Self-employed Co-applicant / Guarantor Self-attested documents)

- ☐ i. Business address proof (If applicable)
- ☐ ii. Latest IT Return (ITR V), if applicable.
- ☐ iii. Bank account statement for last 6 months (if applicable)

Major Documents for Collateralized Loans

For Land/ building offered as collateral-

- ☐ i. Copy of Title Deeds of the property
- ☐ ii. Copy of any other property related document(s) (if applicable) _____
- ☐ If Liquid Security offered as collateral, photocopy of same to be enclosed

- ☐ For Loans above Rs. 4 lacs and upto Rs. 20 Lacs for studies abroad: DD/ Cheque of Rs. 5000/-
- ☐ **Loan Processing Fee #:** DD/ Cheque of Rs. 11,800/- (Rs. 10,000 processing fee +18% GST)
- # Applicable for Global Ed-Vantage/ Student Loans above Rs. 20 Lacs
- ☐ **Legal / Valuation Charges:** As applicable for the centre (DD/Cheque)

Date: _____

(_____)

Branch Name: _____

Branch Head