



STATE BANK OF INDIA

EDUCATION LOAN

APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN

(PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK BOXES WHEREEVER APPLICABLE)

CIF NO.(FOR OFFICE USE)

ACCOUNT NO.(FOR OFFICE USE)

Signed photograph of Student

Signed photograph of Parent / Guardian

(1) PERSONAL INFORMATION OF THE APPLICANTS

Name in full of the Student

Name in full -Parent / Guardian

FIRST NAME

MIDDLE NAME (Father / Husband)

SURNAME

Relationship with the student

PARTICULARS

Student

Parent / Guardian

1. Detailed Residential Address (House No., Road Name, Locality, City, PIN, District, State)

2. Office Address (House No., Road Name, Locality, City, PIN, District, State)

3. Permanent Residential Address (House No., Road Name, Locality, City, PIN, District, State)

4. The name in which the correspondence should be addressed (Mention 1st or 2nd applicant)

5. Address for correspondence of (tick appropriate box)

Residential Address

Office address

Permanent Address

6. E mail address

7. Date of birth (DD / MM / YYYY)

8. Age

Years

Months

Years

Months

9. Telephone Number (Office & Residence)

Office

Residence

Office

Residence

9.A. Whether personal telephone is owned, if not the type of relationship with the owner :

10. Mobile No.

Fax No.

Fax No.

11. Sex

M

F

M

F

12. Marital Status (Please also tick Single if no living spouse)

Single

Married

Single

Married

13. Residential Status (indicate date of permanent return, if any)

Resident

NRI / PIO

Resident

NRI / PIO

14. Type of Identification Proof (Please indicate name of the document at (d), if any)

(a)

Voter ID No.

(a)

Voter ID No.

(b)

Pass Port No.

(b)

Pass Port No.

(c)

PAN

(c)

PAN

(d)

(d)

14.a. Particulars of Identification Proof, Issue date, place, expiry date,etc.

15. If you don't have PAN, reasons thereof

16. Do you belong to

SC

ST

OBC**

SC

ST

OBC**

17. Number of dependents

Children

Others

Children

Others

18 Educational / Professional qualifications

**If yes, please enclose proof thereof.

| (2) FINANCIAL / INCOME INFORMATION OF THE PARENT / GUARDIAN | | | | | | |
|--|------------------|--------------------|---|--|----------------|------------------------|
| 1. Monthly Gross Salary | | | | | | |
| 2. Monthly Net Salary | | | | | | |
| 3. Particulars of deductions from gross salary | | | | | | |
| 4. Other Income as per I.T. return | | | | | | |
| 5. Annual Income as per I.T.return | | | | | | |
| (3) EMPLOYMENT DETAILS OF THE PARENT / GUARDIAN | | | | | | |
| 1. Name of the employer | | | | | | |
| 2. Name of the department | | | | | | |
| 3. Designation & Employee No.(if available) | | | | | | |
| 4. No.of years of present employment | | | | | | |
| 5. Date of retirement | | | | | | |
| (4) DETAILS OF SECURITY OFFERED | | | | | | |
| A) IMMOVABLE PROPERTY | | | | | | |
| Plot / Flat / House No. | Title deed | | In the name of | | Address | Estimated Market value |
| | Lease / Freehold | Date | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| B) VEHICLE / CAR - Please give details including registration number,etc. | | | | | | |
| C) OTHER SECURITIES | | | | | | |
| Name of the Security | Serial No. | Name of the holder | | | Maturity value | Estimated Market Value |
| | | | | | | |
| | | | | | | |
| (5) DETAILS OF THE COURSE / STUDY | | | | | | |
| 1. Name of the Proposed Course of Study | | | | | | |
| 2. Name of the Institution, University, Country | | | | | | |
| 3. Reasons for selection of Institution / University | | | | | | |
| 4. Ranking of the Institution or course | | | | | | |
| 5. Duration of course | | | | | | |
| 6. Date of commencement of course | | | | | | |
| 7. Expected monthly income of student after completion of the course | | | | | | |
| 8. Employment potential after completion of course | | | | | | |
| (6) LOAN REQUEST | | | | | | |
| COST OF THE COURSE | | | SOURCES | | | |
| 1. Tution fees | | | 1. Details of non repayable studentship / fellowship, etc. available to the Student | | | |
| 2. Essential Books, Stationery, equipments, if any | | | 2. Details of repayable studentship / fellowship, etc. available to the Student | | | |
| 3. Examination fees | | | 3. Details of funds available from family sources for the course | | | |
| 4. Maintenance expenditure | | | 4. Amount of loan applied for | | | |
| 5. Insurance premia for the duration of loan and start up period | | | | | | |
| TOTAL (Should tally with the sources) | | | TOTAL (Should tally with the cost) | | | |

| (7) DETAILS OF FINANCIAL WORTH OF THE PARENT / GUARDIAN | | | | | |
|--|--|--|--|----------------------|-----------------|
| PARTICULARS | Details (Bank, branch, etc.) | Amount (Rupees) | Bank's assessment | | |
| 1. Savings in Bank (Savings Bank + Fixed Deposits) | | | | | |
| 1.a. How long the Account has been maintained ? | | | | | |
| 2. Immovable property | | | | | |
| 3. Current PF balance(Your share) | | | | | |
| 4. Investment in NSCs/Share / Debentures / bonds, etc. | | | | | |
| 5. Jewellery / gold ornaments | | | | | |
| 6. LIC / Postal life, etc. | | | | | |
| 7. Capital in various firms (your share), HUF share and Share in Associate Concern | | | | | |
| (8) ADDITIONAL DETAILS OF BANK ACCOUNTS OF THE PARENT / GUARDIAN | | | | | |
| Name of the a/c holder | Type of a/c | Name of Bank and branch | | A/c Number | |
| | | | | | |
| | | | | | |
| (9) DETAILS OF EXISTING LOANS (FROM STATE BANK OF INDIA OR OTHER BANKS) | | | | | |
| Purpose | Bank Name / other details and a/c No. | Date of loan | Loan Amt | Present outstandings | Mode of payment |
| Housing loan | | | | | |
| Car loan | | | | | |
| PF Loan | | | | | |
| Borrowings from friends and relatives | | | | | |
| Credit Society | | | | | |
| Others (Please specify) | | | | | |
| Other details | EMI | Details of security charged | | | |
| Housing loan | | | | | |
| Car loan | | | | | |
| PF Loan | | | | | |
| Borrowings from friends and relatives | | | | | |
| Credit Society | | | | | |
| Others (Please specify) | | | | | |
| (10) PROPOSED / PREFERRED REPAYMENT AND PAYMENT OF INTEREST | | | | | |
| Mode of Repayment (How many months or how many EMIs ?) | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| By Student | By Guardian | Payment of full interest as and when applied during the moratorium | No interest will be paid during moratorium | | |
| (11) GENERAL | | | | | |
| 3. Do you have an existing relationship with SBI, if so, details thereof | | | | | |
| 4. Do you wish to open a Savings Bank with SBI ? | | | | | |
| 5. Is any guarantee given to SBI/Other bank | <input type="checkbox"/> Yes | <input type="checkbox"/> No. | If yes, details thereof | | |
| (12) DOCUMENTS REQUIRED | | | | | |
| <input type="checkbox"/> | Mark sheet of last qualifying examination for school and graduate studies in India | | | | |
| <input type="checkbox"/> | Copies of letter conferring scholarship, free ship, etc. | | | | |
| <input type="checkbox"/> | Documents evidencing duration of course of commencement thereof, viz. Prospectus or Certificate from the competent authority of the Institution. | | | | |
| <input type="checkbox"/> | Copy of ranking of the University / Institution | | | | |
| <input type="checkbox"/> | Proof of admission to the course | | | | |
| <input type="checkbox"/> | Schedule of expenses for the course | | | | |
| <input type="checkbox"/> | Two copies of pass port size photograph of the student / parent/ guardian / guarantor | | | | |
| <input type="checkbox"/> | Salary certificate & form 16 of previous year (in case of employed) | | | | |
| <input type="checkbox"/> | I.T>Returns for the last 2 years (if I.T.Assessee) duly accepted by the ITO | | | | |
| <input type="checkbox"/> | Statement of bank account for the last six months of the guardian / parent | | | | |

| | | | | | |
|---|---|--|--|----------------------------------|------------------------------------|
| <input type="text"/> | Original sale deed and other document of title to property in respect of immovable property offered as collateral security. | | | | |
| <input type="text"/> | Proof of residence (Identity Card / Passport / Voter Identification Card / Driving licence | | | | |
| <input type="text"/> | Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.) | | | | |
| <input type="text"/> | Others | | | | |
| DECLARATION | | | | | |
| <p>I / We hereby apply for a loan from State Bank of India to the extent indicated in the Loan Request Section 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 State Bank of India 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 if I / We opt for loan at floating rates of interest, the Equated Monthly Instalment will comprise Principal and Interest based on State Bank Advance Rate which is subject to change from time to time.</p> <p>I / We agree that State Bank of India 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 address and to provide any further information that the Bank may require. State Bank of India 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 State Bank of India shall have the sole discretion to reject / reduce loan amount / our loan application without assigning any reason thereof. I / We further agree that my / our loan transactions shall be governed by the rules of State Bank of India which may be in force from time to time. I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch as per process prescribed by State Bank of India. I may carry out future transactions at the above mentioned Branch as Home Branch.</p> | | | | | |
| Signature of the student | | | Signature of the Guardian | | |
| Place ----- | | | Place ----- | | |
| Date----- | | | Date----- | | |
| 17. FOR OFFICE USE ONLY | | | | | |
| At Branch / OSF - | Signature/s of the applicant/s obtained in our presence and verified and sent to RACPC on _____ | | | Name & Signature (Branch / OSF) | |
| At RACPC (Data related to CIF Creation) | VIP Code (0 for No , 1 for Yes) | | Customer Type <i>Personal</i> | | Relative Code (father / spouse) |
| | Greetings required | | Occupancy (home owner, tenant etc.) | | Customer evaluation required |
| | CIS Organization code | | Segment Code | | CIBIL Reference made |
| Date _____ | | | SIGNATURE OF THE APPRAISING OFFICER | | |

Mark sheet of last qualifying examination for school and graduate studies in India

Copies of letter conferring scholarship, free ship, etc.

Documents evidencing duration of course of commencement thereof, viz. Prospectus or Certificate from the competent authority of the Institution.

Copy of ranking of the University / Institution

Proof of admission to the course

Schedule of expenses for the course

Two copies of pass port size photograph of the student / parent/ guardian /guarantor

Salary certificate & form 16 of previous year (in case of employed)

I.T>Returns for the last 2 years (if I.T.Assessee) duly accepted by the ITO

Statement of bank account for the last six months of the guardian / parent

Original sale deed and other document of title to property in respect of immovable property offered as collateral security.

Proof of residence (identity Card / Passport / Voter Identification Card / Driving licence

Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)

Others