

BANKY BANK OF INDIA

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

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
6. E mail address		Permanent Address
7. Date of birth (DD / MM / YYYY)		
8. Age	Years	Months
9. Telephone Number (Office & Residence)	Office	Residence
9.A. Whether personal telephone is owned, if not the type of relationship with the owner :	Office	Residence
10. Mobile No.	Fax No.	Fax No.
11. Sex	M	F
12. Marital Status (Please also tick Single if no living spouse)	Single	Married
13. Residential Status (indicate date of permanent return, if any)	Resident	Non Resident
14. Type of Identification Proof (Please indicate name of the document at (d), if any)	(a) _____ (b) _____ (c) _____ (d) _____	(a) _____ (b) _____ (c) _____ (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
17. Number of dependents	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 BANKY 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 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 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 Bank of India Advance Rate which is subject to change from time to time.</p> <p>I / We agree that 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. 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 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 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 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 Personal	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		