

Guidelines for Education Loan Facility

for the students of IIT Mandi



Facilitated by State Bank of India



Contents:

1. Introduction.....	3
2. Features	4
3. Eligibility	6
4. Repayment	6
5. Documents Required	7
6. Process for availing loan.....	9

Introduction:

State Bank of India has a provision for education loan program for the students pursuing any UG or PG courses at Indian Institute of Technology Mandi. These loans schemes are mainly for pursuing higher education in Select Premier Institutions of the country.

CENTRAL SECTOR INTEREST SUBSIDY SCHEME, 2009 is also available for EWS.

The scheme provides full interest subsidy during the moratorium period on model education loans without any collateral security and third-party guarantee, for pursuing technical/professional courses in India.

Students whose annual gross parental/ family income is up to Rupees 4.5 lakhs are eligible under the scheme. Subsidy is admissible only once either for undergraduate or post graduate or integrated course.

Under the scheme, interest subsidy is provided only for a maximum amount of Rs.10 Lakhs irrespective of sanctioned limit.

Features:

Here are the major features of SBI education Loan Scheme:

- 100% Financing
- NO Processing Fee
- Quick sanction at Designated Campus Branch or more than 5000 Selected Branches all over the country
- Repayment period of upto 15 years after Course Period + 12 months of repayment holiday
- Part-time Graduate/ Post-Graduate Courses offered by Select Institutes
- Fees payable to College/School/Hostel
- Examination/ Library/ Laboratory fees
- Purchase of Books/Equipments/Instruments
- Caution deposit / building fund/ refundable deposit supported by Institution bills/ receipts [not to exceed 10% of the tuition fees for the entire course.
- Travel expenses/expenses on exchange programme ^
- Purchase of computer/laptop ^
- Any other expenses related to education
 - No voucher/ receipt required; purpose (end use) need to be self-certified.
 - Expenditure not to exceed 25% of the loan amount (upto a lumpsum amount of max Rs. 1 Lac).
 - Expenditure beyond 25% cap permitted subject to production of voucher/ receipt.

Loan Amount & Security:

Maximum Loan Limit	
No Security, only Parent/ Guardian as co-borrower	With tangible collateral of full value and Parent/ Guardian as co- borrower
Rs. 50 lacs	No upper limit
Rs. 40 lacs	No upper limit
Rs. 30 lacs	No upper limit
Rs. 7.5 lacs	Rs. 30 lacs

In case of married person, co-obligator can either be spouse or parent/ parent-in-law. Parental co-obligation can also be substituted by a suitable third-party guarantee.

EMI Generation:

- The accrued interest during the moratorium period and course period is added to the principle and repayment is fixed in Equated Monthly Instalments (EMI).
- If full interest is serviced before the commencement of repayment; EMI is fixed based on principle amount only.

Eligibility:

- Should be an Indian National
- Secured admission to Professional/Technical courses in **Select Premier Institutions** through Entrance Test/Selection process.

(Note: You will choose IIT Mandi as Premier Institutions.)

Repayment:

- To be repaid in EMIs over a maximum repayment term of 15 years (180 EMIs). The repayment of EMI starts 12 months after the completion of the course or 6 months after getting the employment, whichever is earlier.
- In case second loan is availed for higher studies later, to repay the combined loan amount in 15 years after completion of second course

Documents Required:

Checklist of Documents to be submitted along-with duly filled Loan Application Form

- Mark sheet of 10th, 12th, Graduation (if applicable), Entrance Exam Result
- Proof of admission to course [Offer Letter/ Admission Letter/ ID card if available]
- Schedule of expenses for course
- Copies of letter conferring scholarship, free-ship, etc.
- Gap certificate, if applicable (self-declaration from student for gap in studies)
- Passport size photographs of Student / Parent / Co-borrower / Guarantor (1copy each)
- Asset-Liability Statement of Co-applicant / Guarantor (Applicable for loans above Rs 7.50 lacs)
- For Salaried Persons
 - **(a)** Latest Salary Slip
 - **(b)** Form 16 OR latest IT Return (ITR V)
- For other than Salaried Person:
 - **(a)** Business address proof (if applicable)
 - **(b)** Latest IT Returns (if applicable)
- Bank Account Statement for the last six months of Parent / Guardian/ Guarantor
- 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
- Permanent Account Number (PAN) of Student / Parent / Co-borrower / Guarantor
- AADHAAR (mandatory, if eligible under various interest subsidy schemes of GOI)
- Passport (mandatory for Studies Abroad)
- Submission of OVD (refer to table below)

At least one self-attested copy of the Officially Valid Documents (OVD) mentioned below to be submitted, as proof of identity and address:

- 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

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:

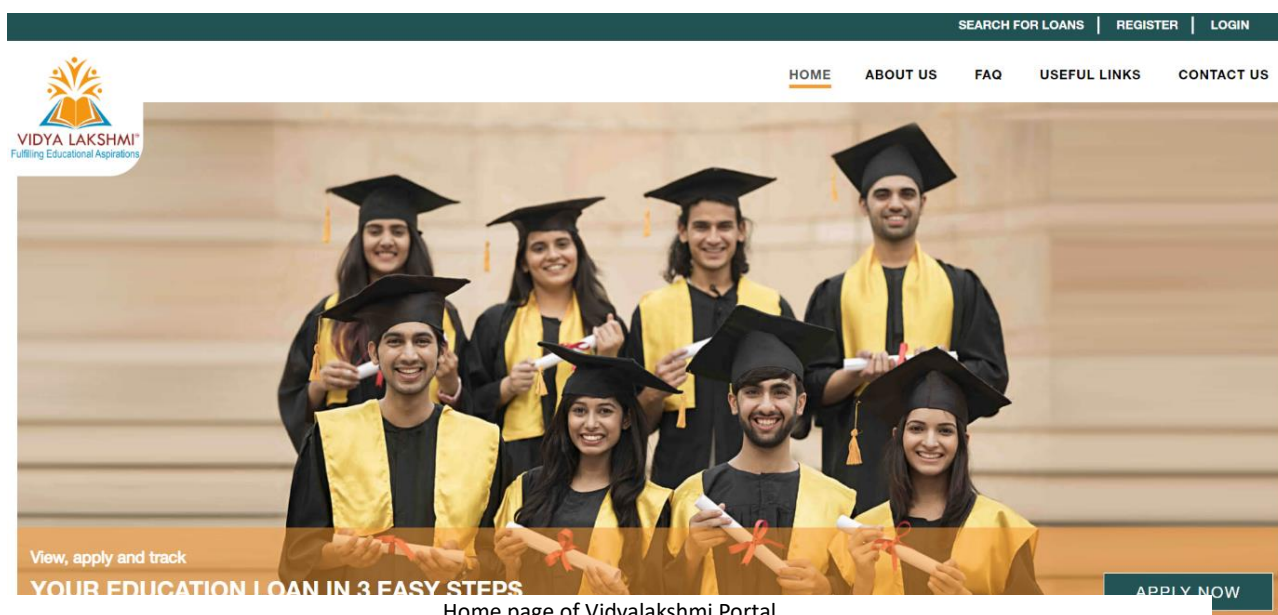
- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
- Property or Municipal tax receipt;
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public-Sector 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 licence agreements with such employers allotting official accommodation.

[Provided that the customer shall submit OVD updated with current address within a period of three months of submitting the above documents]

Process for Availing Loan:

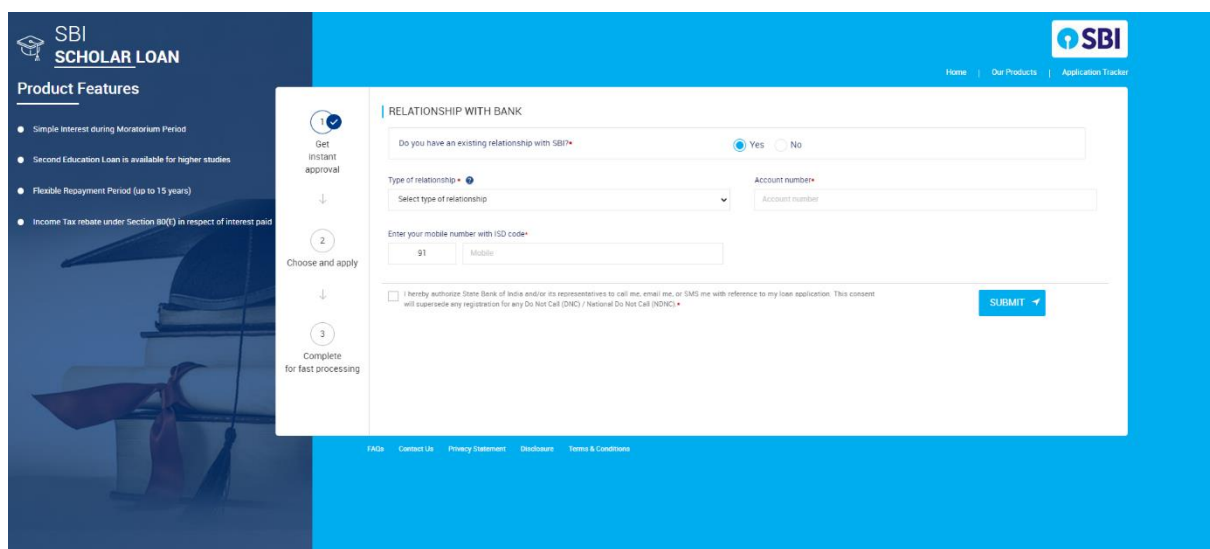
Step by Step process for availing SBI Scholar Loan:

1. Create an account on [Vidyalakshmi Portal](#), and get registered as a new user there.



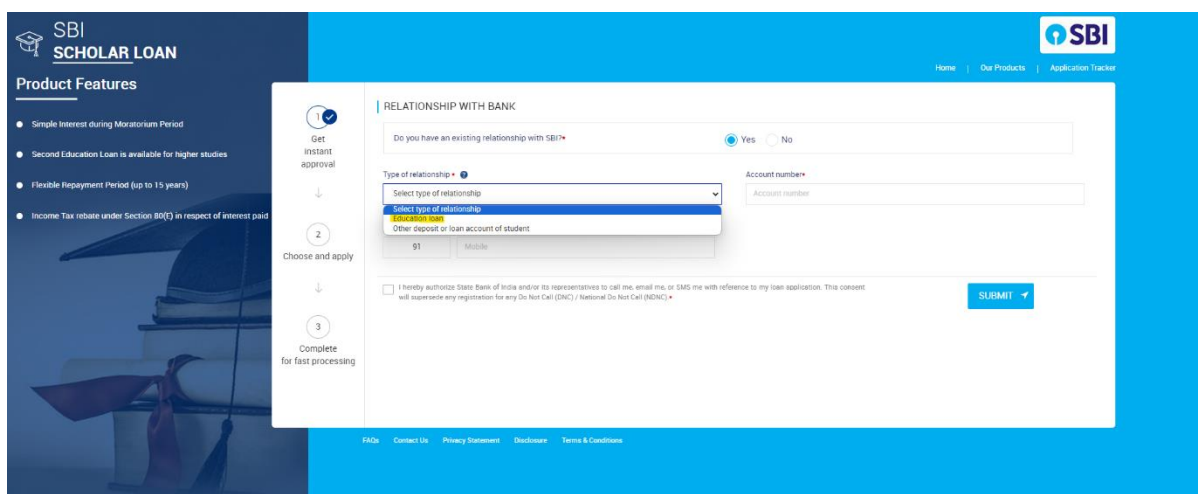
Home page of Vidyalakshmi Portal

2. After you get successfully registered as a new user, visit [SBI Scholar Loan Portal](#).



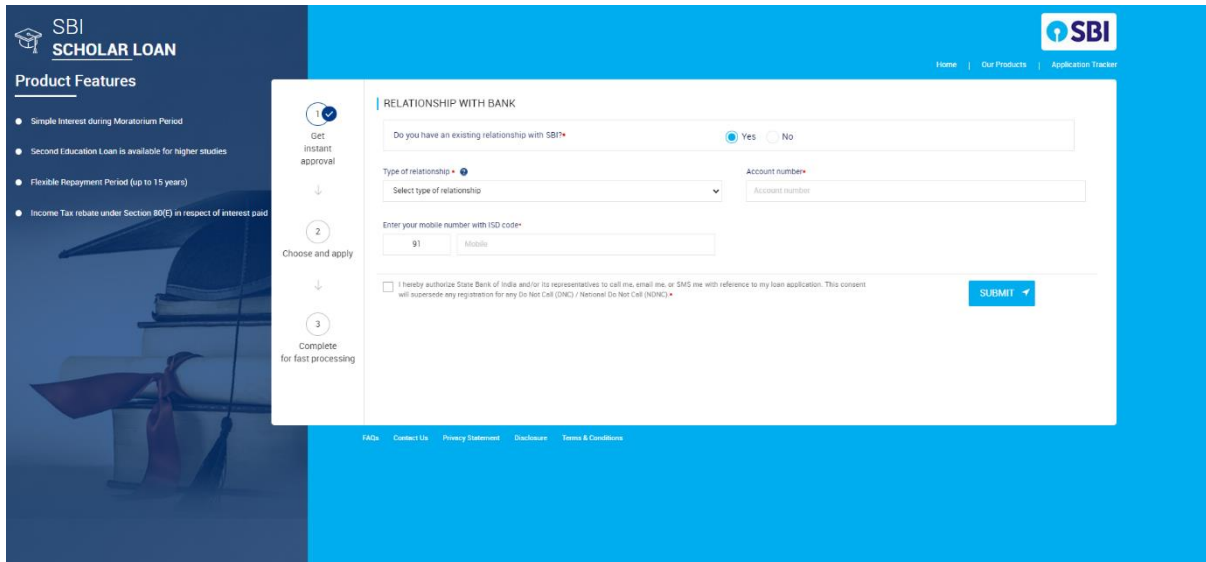
Home page of SBI Scholar Loan Portal

3. In the homepage, there will be a dropdown menu of Type of relationship. Select Education Loan from the mentioned points.



Type of relationship

4. After fulfilling all the desired details, click on submit button.



The screenshot shows the SBI Scholar Loan application interface. On the left, there are 'Product Features' listed. The main form is titled 'RELATIONSHIP WITH BANK' and contains the following elements:

- Step indicator: 1. Get instant approval.
- Form question: 'Do you have an existing relationship with SBI?' with radio buttons for 'Yes' (selected) and 'No'.
- Form section: 'Type of relationship' with a dropdown menu and 'Account number' with an input field.
- Form section: 'Enter your mobile number with ISO code-' with a dropdown for '91' and an input for 'Mobile'.
- Form section: A checkbox for 'I hereby authorize State Bank of India and/or its representatives to call me, email me, or SMS me with reference to my loan application. This consent will supersede any registration for any Do Not Call (DNC) / National Do Not Call (NDNC)'.
- Form section: A blue 'SUBMIT' button.
- Footer: 'FAQs', 'Contact Us', 'Privacy Statement', 'Disclaimer', 'Terms & Conditions'.

Click on Submit

5. Thereafter, you will be redirected to second stage, just have to fill all the details, upload all the documents as require and then submit.

6. After that you will be redirected to third and last step i.e. Complete for fast processing. Fill all the details there as well and click on submit.

Assistance and Help

Please contact: Branch Manager

SBI Kamand (IIT Mandi)

Phone: +91-1905 267093, Mob: +91-98050 05031.

Application can be obtained from the branch. A format is also attached below.



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: _____

CIF NO. (FOR OFFICE USE)

JOINT SB ACCOUNT NO. (FOR OFFICE USE)

LOAN ACCOUNT NO. (FOR OFFICE USE)

Signed
 photograph of
 Student

Signed
 photograph of
 Father/ Husband

Signed
 photograph of
 Co-applicant

(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 / PARSİ / BUDDHİST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSİ / BUDDHİST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSİ / BUDDHİST / 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**

PLOT / FLAT / HOUSE NO.	TITLE DEED		IN THE NAME OF	ADDRESS	ESTIMATED MARKET VALUE
	LEASE / FREEHOLD	DATED			

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 AND PAYMENT OF INTEREST [TICK (v) OPTIONS WHEREVER APPLICABLE]

NUMBER OF INSTALMENTS (UPTO 180 MONTHS):

SERVICING OF INTEREST AS AND WHEN APPLIED DURING THE MORATORIUM PERIOD

YES / NO

(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

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.)

Signed
photograph of
Guarantor9. 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 the Student

Signature of the Parent / Husband

Signature of the Co-borrower / 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
• Copies of letter conferring scholarship, free-ship, etc.	YES / NO
• Gap certificate, if applicable	YES / NO
• Passport size photographs of Student / Parent / Co-borrower / Guarantor (2 copies each)	YES / NO
• Asset-Liability Statement of Co-applicant / Guarantor	YES / NO
• Latest Salary Slip & Form 16 (For Salaried Persons)	YES / NO
• ITAO / IT Returns for last 2 years (if IT Payee) duly accepted by ITO	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
• Submission of OVD (<i>refer to table below</i>)	YES / NO

At least one self-attested copy of the Officially Valid Documents (OVD) mentioned below to be submitted, as proof of identity and address:

- i. Passport,
- ii. Driving license,
- iii. Proof of possession of Aadhaar Number,
- iv. Voter's Identity Card issued by Election Commission of India,
- v. Job card issued by NREGA duly signed by an officer of the State Government,
- vi. Letter issued by the National Population Register containing details of name and address

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:

- i. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
- ii. Property or Municipal tax receipt;
- iii. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address;
- iv. 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 licence agreements with such employers allotting official accommodation.

[Provided that the customer shall submit OVD updated with current address within a period of three months of submitting the above documents]

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, if applicable
- vi. 2 passport-size photographs
- vii. Passport to be mandatorily obtained in case of Studies Abroad
- viii. PAN Card
- ix. AADHAAR card, if available (mandatory for availing subsidy benefit)
- x. OVD: _____
- xi. If any other existing loan from other Banks/Lenders, then Loan A/C statement for last 1 year

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

- i. PAN Card
 - ii. OVD: _____
 - iii. 2 passport-size photographs
 - iv. If any other existing loan from other Banks/Lenders, then Loan A/C statement for last 1 year
 - v. Asset-Liability Statement
- * wherever applicable

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

- i. Salary Slip or Salary Certificate of last 3 months
- ii. Copy of Form 16 or copy of IT Returns for last 2 financial years, acknowledged by IT Dept (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. IT returns for last 2 years (if IT payee)
- iii. TDS Certificate (Form 16A, if applicable)
- iv. Bank account statement for last 6 months

* wherever applicable

Major Documents for Collateralized Loans

For Land/ building offered as collateral-

- i. Title Deed of the property
 - ii. 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)

Advocate/ Legal Charges: As applicable for the centre

Applicable for Global Ed-Vantage/ Student Loans above Rs. 20 Lacs

Date: _____

(_____)

Branch Name: _____

Branch Head