



State Bank of India

I.I.T. Powai Branch

Scholar Loan

Application Form

APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN(SCHOLAR LOAN SCHEME)

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

CIF NO. (FOR OFFICE USE)

ACCOUNT NUMBER(FOR OFFICE USE)

LOS ID:

Signed photograph of student

Signed photograph of Parent / Guardian

(1) PERSONAL INFORMATION OF THE APPLICANT(S)

Name in full of the Student			
Name in full parent / Guardian			
Name of parent's father			
	FIRST NAME	MIDDLE NAME (Father/Husband)	SURNAME
Student's Mother's Maiden Name			

Relationship with student	Student		Parent / Guardian			
PARTICULARS	Student		Parent / Guardian			
1. Detailed Residential Address (House No. Road Name, Locality, City, PIN, District, State)						
Whether Rented/Owned/Company Provided						
IIT Hostel Address/Local Address						
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).						
Whether Rented/Owned/Company Provided						
4. The name in which the correspondence should be addressed (Mention 1 st or 2 nd applicant)						
5. Address for correspondence of (tick appropriate box)	<input type="checkbox"/>	Residential Address	<input type="checkbox"/>	Office Address	<input type="checkbox"/>	Permanent Address
6. E-mail address						

SBI Scholar Loan Application Form

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 year of relationship with the owner		
10. Mobile No		
11. Sex		
12. Marital Status (Please also tick Single if no living spouse)		
13 Residential Status (indicate date of permanent return, if any)		

14. Type of Identification Proof (Please indicate name of the document at (d) if any)	(a) <input type="text"/> Voter ID No:	(a) <input type="text"/> Voter ID No:
	(b) <input type="text"/> Pass Port No:	(b) <input type="text"/> Pass Port No:
	(c) <input type="text"/> PAN No:	(c) <input type="text"/> PAN No:
	(d) <input type="text"/> No:	(d) <input type="text"/> No:
14. (a) Particulars of identification Proof No, issue date, place, expiry date etc		
15. if you don't have PAN, reason thereof		
16. Do you belong to (SC, ST, OBC proof enclose)	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> GEN	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> GEN
17. Do you belong to Minority /Non-Minority**	<input type="text"/> Minority <input type="text"/> Non-Minority	
18. Number of dependents	<input type="text"/> Children <input type="text"/> Others	<input type="text"/> Children <input type="text"/> Others
19. Educational / Professional Qualification		

(2) EDUCATION DETAILS OF STUDENT (From 10th Class Onwards)

Sl.	Exam Passed	School Name	Board /university Name	Year of Passing	% Marks	No of Attempts	Remarks
1	10 th						
2	12 th						
3	Graduation						
4							

(3) COMPETITIVE EXAM DETAILS FOR ADMISSION OF STUDENT

Sl.	Name of Exam Passed	Year	Rank	Marks/ Percentile	Remarks
1					

(4) DETAILS OF THE COURSE / STUDY

1. Name of the Institution University, Country	
2. Name of the Proposed Course of Study	
3. Enrollment No /Roll No/Student Id	
4. Current Semester	
5. Duration of Course	
6. Date of commencement of Course	
7. Date of completion of Course	
8. Expected monthly income of student after completion of the course	
9. Employment potential after completion of course	

(5) LOAN REQUEST

COST OF THE COURSE		SOURCES	
1. Institute Tuition Fees (All Semesters)		1. Detail of non repayable studentship fellowship, etc, available to the student	
2. Mess Advance Fee/Hostel Fee (All Semesters)		2. Details of repayable studentship /fellowship, etc. available to the student	
3. Refundable Deposit		3. Details of funds available from family sources for the course	
4. Essential Books, Stationery if any			
5. Any Equipments/Instruments /Laptop/PC			
6. Maintenance expenditure			
7. Miscellaneous Charges			
8. Any Other Charges		4. Amount of loan applied for	
TOTAL COURSE COST			
9. Life Insurance premium for the duration of loan			
TOTAL (should tally with the sources)		TOTAL (Should tally with the cost)	

(6) FINANCIAL / INCOME INFORMATION OF THE PARENT / GUARDIAN

For Salaried Class:

1. Monthly Gross Salary	
2. Monthly Net Salary	
3. Particulars of deductions from gross salary	
4. Others Income as per I.T. return	

For Businessman/Professionals

1. Annual Income as per I.T. return	
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For Others

1. As per Income Certificate issued by Competent Govt. authority	
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(7) EMPLOYMENT DETAILS OF THE PARENT / GUARDIAN

For Salaried Class

1. Name of the employer	
2. Name of the department	
3. Employer Address	
4. Designation & Employee No. (if available)	
5. No. of years of present employment	
6. Date of retirement	

For Businessman/Professionals

Nature of Business & Address of Business	
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For Others

Mention Nature of Occupation	
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(8) DETAILS OF FINANCIAL WORTH OF THE PARENT / GUARDIAN

PARTICULARS		Details	Amount (Rupees)	Bank's assessment
1. Saving in Bank	Saving Bank	(Bank, Branch etc)		
	Fixed Deposits	(Bank, Branch etc)		
1a. How long the Account has been maintained?				
2. Immovable property (Land, house, flats etc)		Details & location:		

SBI Scholar Loan Application Form

3. Current PF balance / PPF Balance			
4. Investment in NSGs/share / Debentures / bonds, etc.			
5. Jewellery / gold ornaments			
6. LIC / Postal life, etc. (Surrender Value & Sum assured)			
7. Capital in various firms (your share), HUF share and share in Associate Concern if any			
8. Others			
Total			

(9) DETAILS OF BANK ACCOUNTS OF THE PARENT / GUARDIAN

Name of Bank and Branch	Type of a/c	A/c Number	Name of the a/c holder	Open date

(10) DETAILS OF EXISTING LOANS (from State Bank of India or other Banks/FI) IF ANY

Purpose/Type	Bank/FI Name	Branch Name	A/c No	Date of Loan	Loan Amt.	Present outstanding
Housing Loan						
Car Loan						
PF Loan						
Borrowing from friends and relatives						
Credit Society						
Others (Please specify)						
Other details	EMI	Mode of Payment	Details of security charged			
Housing Loan						
Car Loan						
PF Loan						
Borrowing from friends and relative						
Credit Society						
Others (Please specify)						

(11) GOVT. OF INDIA, INTEREST SUBSIDY SCHEME

1. Whether your annual family income is less than Rs. 4.50 Lacs		YES		NO
2. If Yes, do you wish to avail the Interest Subsidy scheme		YES		NO
3. If yes	3a. Mention the annual family income	Rs.		
	3b. Details of income Certificate issued by competent Govt. authority as designated by respective state Govts. In prescribed format	Name of Income certificate		
		Issuing Authority		
		Certificate No		
		Issue date		
	Place of issue			

(12) PROPOSED/ PREFERRED REPAYMENT AND PAYMENT OF INTEREST

Mode of Repayment (ECS/SI/PDC etc)	
Repayment Term (excluding Moratorium Period) (Max 12 years or 144 Months repayment Term after Moratorium)	
<input style="width: 100px; height: 20px;" type="text"/> <small>Repayment By Student</small>	<input style="width: 100px; height: 20px;" type="text"/> <small>Repayment By Guardian</small>
<input style="width: 100px; height: 20px;" type="text"/> <small>Payment of full interest as and when applied</small>	<input style="width: 100px; height: 20px;" type="text"/> <small>No interest will be paid during</small>

(13) ANY TWO REFERENCES

(From whom SBI may make enquiries if it deems necessary)

Sl	Name	Residential address	E-mail Id	Contact No (Mobile & Tel No)
1				
2				

SBI Scholar Loan Application Form

(14) GENERAL

1. Do you have an existing relationship with SBI, if so, details thereof (Student)	A/c No: Branch Name: Open Date/year:								
1a. If No, Do you wish to open a Saving Bank with SBI?	<input type="checkbox"/> Yes <input type="checkbox"/> No								
2. Do you have an existing relationship with SBI, if so, details thereof (Parent)	A/c No: Branch Name: Open Date/year:								
2a. If No, Do you wish to open a Saving Bank with SBI?	<input type="checkbox"/> Yes <input type="checkbox"/> No								
3. Is any guarantee given to SBI/Other bank	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; border: 1px solid black;"><input type="checkbox"/></td> <td style="width: 20%; border: 1px solid black;"><input type="checkbox"/></td> <td style="width: 20%; border: 1px solid black;">If yes, detail thereof</td> <td style="width: 40%;"></td> </tr> <tr> <td style="font-size: 8px;">Yes</td> <td style="font-size: 8px;">No</td> <td></td> <td></td> </tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, detail thereof		Yes	No		
<input type="checkbox"/>	<input type="checkbox"/>	If yes, detail thereof							
Yes	No								
4. Do you wish to avail SBI Life Insurance Policy to cover loan amount	<input type="checkbox"/> Yes <input type="checkbox"/> No								
4a. If Yes, Premium will be paid by	Self <input type="checkbox"/> To include in Education Loan <input type="checkbox"/>								

(15) DOCUMENTS REQUIRED & SUBMITTED

		Proof of admission to the course
		3 copies of pass port size photograph of the student / Parent/ Guardian/Guarantor
		Copy of Pass certificate & Mark sheet of last qualifying examination
		Schedule of expenses for the course
		Identity Proof of student/ Parent (Driving license/ passport/ PAN card/ Voter ID Card/ any photo identity etc)
		Proof of residence (Passport/ electricity bill/ phone bill/ Ration card/ Bank account statement etc)
		Statement of bank account for the last six months of the student / parent / guardian
		Income Proof of parent (Latest salary slips & Form 16/ ITR/ Income Certificate issued by Competent Govt. Authority) as applicable
		Copies of letter conferring scholarship, free ship etc. if any
		PAN CARD -Student
		PAN CARD-Parent/Guardian
		Income Certificate on Specified format to avail Interest Subsidy scheme(if applicable)
		Others

(16) DECLARATION

I/We hereby apply for a loan from State Bank of India to the extent indicated in the Loan Request 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 from 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, Equated Monthly installment will comprise Principal and interest based on State Bank Advance Rate which is subject to change from time to time.

I/We undertake & confirm that we have not availed any loan from have not availed any loan for the above said education purpose & any other loan from any Bank/ Institution/ Individual/Any other Agency.

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, Change of University/ College/ Institution, Change of Course, Progress Report /Statement of Marks about the study course, Address of the Employer on securing employment 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 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 transaction 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 further transaction at the above mentioned Branch as Home Branch.

Signature of the Student

Signature of the Guardian

Place.....

Place.....

Date.....

Date.....

(17) FOR OFFICE USE ONLY

A Branch / OSF	Signature/s of the applicant/s obtained in our presence and verified	Signature, Name , & SS no (Branch/OSF)
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(18) APPRAISAL & SANCTION

Nature of Proposal: New/ Enhancement/Change in Terms

The details given in the above application have been verified by independent enquiries, reference to testimonials/ certificates/ documents, etc ,and wherever necessary, my comments have been appended:

1. Loan Amount Recommended: Rs.

2. Rate of Interest: (Floating)

..... % above Base Rate which is presently _____ % p.a., effective rate being _____ % p.a.

3. Repayment schedule :

The loan is proposed to be repaid in _____ equated monthly installments (EMI) of Rs _____ each by the borrowers beginning from _____ .

4. KYC Verification Report: Obtained /To be obtained/ Waived

5. Any Other Remarks:

Recommendation:

The proposed term loan amount is reasonable and commensurate with the requirements of the applicants. Hence Recommended for sanction an Education Loan of Rs. _____ (Rupees _____ only) Under Scholar Loan Scheme to captioned borrowers on the terms and conditions governing Scholar Loan.

Date.....

SIGNATURE OF THE APPRAISING OFFICER

Name:

PF Id:

Designation:

Sanction:

Sanctioned Education Loan of Rs. _____ (Rupees _____ only) Under Scholar Loan Scheme on the terms and conditions governing Scholar Loan.

Place :

Date :

SIGNATURE OF SANCTIONING AUTHORITY

Name:

PF Id:

Designation:

For Control:

Noted for Control

Controlling Authority

Name:

Date :

Designation: