



## Application for Education Loan

### \_\_\_\_\_ Branch

Affix photograph of the Student	Affix photograph of the Parent / Husband	Affix photograph of the Guarantor / Co-obligant
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	Applicant/Student	Parent/Husband/Guardian	Guarantor/Co-obligant
Name			
Relationship to Applicant			
Father/Husband's Name			
Date of Birth			
Age in years			
Category (SC/ST/OBC/Minority/Others)			
Religion			
Sex			
Marital Status			
Whether Physically Handicapped?	Yes/No	Yes/No	Yes/No
Educational Qualification	1. 2. 3.		
Details of Employment		Salaried / Professional/ Business / Others	Salaried / Professional/ Business / Others
Income from all sources	1. Gross Income per month 2. Net Income per month		
PAN			
Aadhar No			
Passport Number			
Present Address			

Permanent Address			
Telephone No.			
Mobile No.			
WhatsApp no			
Facebook id (if any)			
Instagram ID (if any)			
Twitter handle (if any)			
LinkedIn ID (if any)			
E-mail ID			

**Vidyalakshmi Portal Details \*\*:**

Application ID	
Student ID	

**\*\*Details of Other Banks/Branches applied through the portal.**

- 1.
- 2.
- 3.

**National portal Application Reference ID (for subsidy schemes) :**

**Educational Details (from SSC/SSLC onwards):**

Examination Passed	Name of Institution/University	Year of Passing	% of Marks	Class/Division obtained
SSC				
HSC				
Degree				
Post graduate				
Others (Specify)				

**Details of Present Banker:**

	Student	Parent/Husband	Guarantor/Co-obligant
Name of the Bank			
Branch Name			
Account No.			
Details of Direct/Indirect Liability			

**Particulars of the Proposed Course of Study:**

Inland or Foreign Study	Study in India / Abroad
Name of the Institution	
Affiliation University	
Name of the course	
Duration of the course	
Mode of admission (Merit/Management Quota)	
Whether - Diploma/Under Graduate/Post Graduate	

Date of Commencement Course	
Date of Completion ( Proposed )	
Expected monthly income of the student after completion of course	

**In case of Abroad Studies:**

College Name	
College Ranking as per Webometrics or QS world ranking	
College City	
Country	
Passport No.	
Passport Issued Date	
Passport Expiry Date	
VISA No	
VISA Issued Date	
VISA Expiry Date	
Address of stay (overseas)	

**Cost of Course:**

Particulars	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	Total
Tuition fees						
Exam fees						
Books Stationery						
Equipment/Computer						
Hostel Expenses						
Travel Expenses						
Library fees						
Laboratory fees						
Caution deposits/building fund/refundable deposit						
Other expenses (Study tours, projects, thesis, etc)						
Others (Specify)						
Others (Specify)						
Others (Specify)						
Total						

Own Source/Scholarship						
Amount of Loan Required						

**Anticipated Take Home pay / Future Income:**

**(Amount in lakhs)**

Expected Income Per Month	
Anticipated expenses per month	
Balance amount available for repayment of loan with accrued interest which is acceptable.	

**Alumni placement record \* (of 3 previous placement years of the institute) -**

<b>Placement Year</b>				
<b>Highest salary package</b>				
<b>Lowest Salary package</b>				
<b>Median/Average Salary package</b>				

**\* Source of Information:**

**Details of Securities Offered:**

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I/We have attached copies of the documents as mentioned in the checklist provided and declare that I/We have not availed any educational loan from any other bank/financial institution.

I / We declare that all the particulars and information given in the application form are true, correct and complete and binding on me / us. Further, the above particulars shall form the basis of any loan ,Indian Bank may decide to sanction to me / us. The loan amount will be used for the purpose for which it is granted.

**Signature of the Student**

**Signature of the  
Parent/Husband/Guardian**

**Signature of the Co-Applicant/Guarantor**

**Date:**

**Place:**

**CERTIFICATE FROM BRANCH MANAGER**

1. We have made enquiry about the Institute from its website / other sources like (web search, information from ex- students) ..... We are satisfied about the credentials and placement record of the Institute. Further the Institute has placed its students with average / median salary of Rs \_\_\_\_\_ lakhs p.a. (Including CTC / excluding CTC) during last placement season and Rs ..... lakhs p.a. (Including CTC / excluding CTC) during the placement season prior to the last one.
2. The monthly cash flow/ income of the student after completion of the course is estimated/ expected to be Rs \_\_\_\_\_.
3. The estimated monthly expenses of the student after completion of the course may be Rs \_\_\_\_\_
4. In view of the above the net monthly surplus of Rs \_\_\_\_\_ be sufficient for repayment EMIs / PMIs of the loan.

**Signature of Branch Manager**