

STATE BANK OF INDIA
JAWAHARNAGAR (BITS) BRANCH-21092
BITS-Pilani Hyderabad Campus
Shamirpet Mandal, Medchal Dist. - 500 078
Tel: 08448-201202

Sheet3

CHECK LIST OF DOCUMENTS FOR SCHOLAR LOAN AT SBI BITS PILANI

JAWAHAR NAGAR B.
BITS HYD. CAMPUS
R.R. DIST-500 078.

#	FOR STUDENT	Received
1	Completely filled Loan Application Form	
2	3 passport size photographs	
3	Brief statement of assets & liabilities (opinion report)	
4	PAN Card	
5	AADHAR Card	
6	I.D. Card Issued by College	
7	Hostel Allotment letter	
8	Bonafide Certificate issued by College	
9	Fee receipts of fees paid	
10	10 th . Marksheet	
11	12 th Marksheet	
12	Gap Affidavit (if applicable)	
13	Copy of Bank A/c Statement (Last 12 Months) duly Certified by Bank	
14	Copy of Loan A/c Statement, if any (Last 12 months) duly Certified by Bank	
15	6 Post Dated Cheques	
#	FOR PARENTS/GURDIANS AS CO-BORROWER (In Case if Co-Borrower is Salaried)	
1	PAN Card	
2	Poof of Address (Telephone Bill/ Aadhar Card/ Electricity Bill/ Passport	
3	Brief statement of assets & liabilities (opinion report)	
4	3 passport size photographs	
5	Copy of Identity card issued by employer	
6	6 Months Salary Slips (if salaried)	
7	Form 16 for last 2 years	
8	IT returns/ Assessment Order for last 2 years	
9	All Bank A/c Statement for last one year duly certified by respective Bank/ FI	
10	Loan A/c Statement for last one year duly stamped by respective Bank/FI	
11	6 Post Dated Cheques	
#	Businessman/Self Employed/Professional/Agriculturists)	
1	PAN Card	
2	Poof of Address (Telephone Bill/ Aadhar Card/ Electricity Bill/ Passport	
3	Brief statement of assets & liabilities (opinion report)	
4	3 passport size photographs	
5	Balance Sheet and Profit & loss A/c Statement for last 2 year (Certified True Copy)	
6	Proof of Business Address	
7	Business Proof (Certificate of Establishment/Trade licence/Sales Tax Registration etc.)	
8	Copy of Certificate of practice (if applicable)	
9	TDS Certificate (for 16A, if applicable)	
10	Documents showing land holding & Cropping Pattern (for Agriculturists)	
11	6 Post Dated Cheques	
Note : Please bring all xerox along with original		



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

(I) 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)	<input type="checkbox"/> Residential Address	<input type="checkbox"/> Office address	<input type="checkbox"/> Permanent Address
6. E mail address			
7. Date of birth (DD/MM/YYYY)			
8. Age	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months	
9. Telephone Number (Office & Residence)	Office <input type="text"/> Residence <input type="text"/>	Office <input type="text"/> Residence <input type="text"/>	
9.A. Whether personal telephone is owned, if not the type of relationship with the owner :			
10. Mobile No.	<input type="text"/> Fax No. <input type="text"/>	<input type="text"/> Fax No. <input type="text"/>	
11. Sex	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M <input type="checkbox"/> F	
12. Marital Status (Please also tick Single if no living spouse)	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Married	
13. Residential Status (indicate date of permanent return, if any)	<input type="checkbox"/> Resident <input type="checkbox"/> NRI / PIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI / PIO	
14. Type of Identification Proof (Please indicate name of the document at (d), if any)	(a) <input type="checkbox"/> Voter ID No.	(a) <input type="checkbox"/> Voter ID No.	
	(b) <input type="checkbox"/> Pass Port No.	(b) <input type="checkbox"/> Pass Port No.	
	(c) <input type="checkbox"/> PAN	(c) <input type="checkbox"/> PAN	
	(d) <input type="checkbox"/>	(d) <input type="checkbox"/>	
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	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC**	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC**	
17. Number of dependents	<input type="text"/> Children <input type="text"/> Others	<input type="text"/> Children <input type="text"/> 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. Tuition 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. 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 Bk, 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	Principal 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"/>		<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.	<input type="checkbox"/>	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="checkbox"/>	Original sale deed and other document of title to property in respect of immovable property offered as collateral security.
<input type="checkbox"/>	Proof of residence (Identity Card / Passport / Voter Identification Card / Driving licence)
<input type="checkbox"/>	Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)
<input type="checkbox"/>	Others

DECLARATION

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.

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.

Signature of the student

Place _____

Date _____

Signature of the Guardian

Place _____

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	Relative Code (father / spouse)	
Greetings required		Personal	Customer evaluation required	
CIS Organization code		Occupancy (home owner, tenant etc.)	CIBIL Reference made	
		Segment Code		
Date _____	SIGNATURE OF THE APPRAISING OFFICER			

FOR STUDENT

Cir.Lr CCFO/ADV/097/2005-06 dt 05.10.2005

PERSONAL ASSETS AND LIABILITIES STATEMENT P SEGMENT LOANS

Description of immovable property
(Pl enclose Xerox copy of sale deed or land tax paid receipt)

House/Flat no. (area of land and house)	Address/Location	Owned/Leased	Value	Encumbrance if any, for loan availed and amount

Other liquid assets – Description & value

Description	Value	Description	Value	Description	Value
NSCs		PF		Gold ornaments	
Mutual Fund Units		PPF		Others (Pl.specify)	
		Shares/Debentures			

Total: Rs.

Liabilities

Description	Amount	Description	Amount
Housing Loan		Personal Loan	
Car Loan		PF Loan	
Other Loan			

Total Rs.

I certify that the above information is true and correct

Name of the applicant/guarantor

Brief Opinion Report

After perusal of the relative documents and on discreet enquiries made by me it is observed that Shri/Smt./Kum..... aged.....years, resident of is a person of integrity and has capacity to repay the loan (Scheme) of Rs..... applied for. His/Her Networth is Rs..... which is good for the loan amount and therefore, he/she has capacity to stand as Borrower/Guarantor to Shri/Smt./Kum.....

Market value of immovable property (a)	Rs.
Other liquid assets (b)	Rs.
Total (a+b)	Rs.
Less liabilities ©	Rs.
Networth	Rs.

Asst/Dy.Manager(Adv)

Branch Manager

Place:

Date:

FOR CO-BORROWER

Cir. Lr CCFO/ADV/097/2003-06 dt 15.10.2005

PERSONAL ASSETS AND LIABILITIES STATEMENT P SEGMENT LOANS

Description of immovable property
(Pl enclose Xerox copy of sale deed or land tax paid receipt)

House/Flat no. (area of land and house)	Address/Location	Owned/Leased	Value	Encumbrance if any, for loan availed and amount

Other liquid assets – Description & value

Description	Value	Description	Value	Description	Value
NSCs		PF		Gold ornaments	
Mutual Fund Units		PPF		Others (Pl. specify)	
		Shares/Debentures			

Total: Rs.

Liabilities

Description	Amount	Description	Amount
Housing Loan		Personal Loan	
Car Loan		PF Loan	
Other Loan			

Total Rs.

I certify that the above information is true and correct

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Brief Opinion Report

After perusal of the relative documents and on discreet enquiries made by me it is observed that Shri/Smt./Kum..... aged.....years, resident of is a person of integrity and has capacity to repay the loan (Scheme) of Rs..... applied for. His/Her Networth is Rs..... which is good for the loan amount and therefore, he/she has capacity to stand as Borrower/Guarantor to Shri/Smt./Kum.....

Market value of immovable property (a)	Rs.
Other liquid assets (b)	Rs.
Total (a+b)	Rs.
Less liabilities ©	Rs.
Networth	Rs.

Asst/Dy.Manager(Adv)

Branch Manager

Place:
Date:

TO BE PRINTED ON Rs 20/- STAMP PAPER

AFFIDAVIT OF DECLARATION

We, (1) Name of the Student _____ S/o., D/o. _____ aged about _____ Occupation: Student
(2) Name of the Parent / Guardian _____ S/o, W/o. _____, aged about _____ occupa-
tion _____ R/o. both residing at _____ Phone No. _____ (Cell No) _____

Do here by solemnly affirm and state under:-

1. We submit that we have not availed any loan from any Bank/ Branch for pursuing the course for which is sought for from your Branch. We also confirm that we will not take any loan from any other Bank/Branch for the study and during the course of loan with your Bank.
2. We here by undertake to inform the Bank if any change of _____ University/ College/ Institu-
tion/ change of course, address of employee on securing employment.
3. We also undertake to submit the progress report about the study course at half yearly intervals about percentage of marks/ exam conducted / score rating awarded by educational institute etc.

Hence this declaration.

Deponents.

1. Signature (student)

2. Signature (Parent/Guardian)

Sworn and signed before me on the _____ day of _____ (Month) _____ (Year).

TO BE PRINTED ON Rs 20/- STAMP PAPER
IF APPLICABLE

GAP AFFIDAVIT

I, _____ age _____ year, resides at _____
do hereby solemnly declare and affirm as under :

1. That I have appeared and passed _____ exam from college _____ in academic year _____
2. That after passing _____ exam in academic year from _____ due to preparing for _____ exam, I did not take admission for further studies.
3. That I have not taken admission in any Institute during the academic years _____ the period of Gap in my regular studies.
4. Concerned authorities to note that there is gap of one year in my regular studies.
5. That in academic year _____, I wish to take admission for further studies.
6. That I was not involved in any criminal offence or illegal activity during the said period.
7. That no case is pending against me in any court of law.

DEPONENT

VERIFICATION

I, _____ s/o _____ hereby solemnly declare that the above statement is true to the best of my knowledge and belief and nothing has been cancelled therein.

Signed and verified at Thane on this _____ day of _____

DEPONENT

