



Checklist of Documents (self-attested) to be submitted along-with duly filled Education Loan Application Form and Net worth Form

I) Student-applicant:

- Proof of Identity (Any one):
- Proof of Residence/ Address (Any one): Passport mandatory in case of Studies Abroad
- Academic Records:
 - 10th Result & 12th Result, Graduation Result- Semester-wise (if applicable)
 - Entrance Exam Result through which admission is being taken (e.g. CAT, CMAT, JEE, NEET, CET, GMAT, GRE, TOEFL, etc.)
- Proof of admission: Offer Letter or Admission Letter from the Institution. Conditional admission letter may be considered in case of studies abroad.
- Statement of cost of study/ Schedule of expenses
- College / Course prospectus (if available)
- 2 passport-size photographs
- A/C statement for last 1 year in case of any previous loan from other Banks/Lenders

II) Co-applicant/Guarantor::

- Proof of Identity (Any one):
- Proof of Residence/ Address (Any one):
- 2 passport-size photographs
- A/C statement for last 1 year in case of any previous loan from other Banks/Lenders

III) Income Proof for Salaried Co-applicant/ Guarantor:

- Salary Slip or Salary Certificate
- Copy of Form 16 and IT Returns acknowledged by IT Dept.
- Bank account statement for last 6 months (of Salary Account)

IV) Income Proof for Self-employed Co-applicant/ Guarantor:

- Business address proof (If applicable)
- IT Returns acknowledged by IT Dept., TDS Certificate (Form 16A, if applicable)
- Bank account statement for last 6 months

V) Property /Other Security Documents

VI) Vidya Lakshmi Portal Details

VII) Cheque:

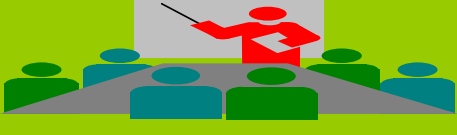
- A non refundable Lump sum amount Rs. 7,500/-+GST per property (towards Advocate and Valuer charges) to be taken upfront, wherever property is mortgaged
- 1.00% of Loan amount (maximum ₹ 10,000/- +GST) to be recovered upfront and refundable on avilment (first disbursement) of loan.
- Processing Charges Cheque (for study abroad) (Refundable on avilment of first disbursement)

Bank of Baroda
HEAD OFFICE : MANDVI, BARODA



Please paste
a recent
photograph of
student

APPLICATION FORM FOR



EDUCATIONAL LOAN

Please paste
a recent
photograph of
student

EDUCATIONAL LOAN APPLICATION FORM

The Branch Manager,
Bank of Baroda,
_____ Branch,
_____.

Dear Sir,

I/ my ward have / has secured admission to _____ course conducted by _____ School/ University / College/ Institute located at _____. For my / his / her education we request you to provide us financial assistance of Rs _____ (Rs. _____) the details of which are as given in this request application.

We undertake to repay the loan in _____ monthly installments beginning _____ months starting after -1- year after the course period or -6- months after the borrower (student) getting the job.

Please complete all sections in BLOCK LETTERS and tick boxes wherever applicable

(A) PARTICULARS OF THE STUDENT:

Name: _____

Date of Birth: _____ (DD) _____ (MM) _____ (YYYY) Age:

Address: _____

(Overseas address if student going for overseas studies) _____

PIN : _____

Telephone: _____ Fax: _____ Mobile No. _____

Nationality: _____ Marital Status: _____ Caste/Religion _____

Life Insurance Policy details (if any): _____

EDUCATIONAL DETAILS : Please enclose mark lists of the examination passed

Examination	Institution/University from which passed	Year Passing	Number of Attempts	Percentage of marks	Class Obtained	Specialisation if any
SSC						
HSC						
Degree						
Post Graduate*						
Any Other *						

- To be specified in the column "Specialisation"**

PARTICULARS OF SCHOLARSHIPS / PRIZES WON FOR ACADEMIC DISTINCTION:

Examination	Specify the academic distinction for which the scholarship prize	Name of the Scholarship	Amount of Scholarship	Duration of Scholarship

	was awarded	Prize	Rs.	From	To

Any other information (Extra curricular activities and distinction awards received if any): _____

PARTICULARS OF THE COURSE FOR WHICH THE LOAN IS REQUIRED

Name of the course: _____

University Institution: _____

Course/Institution is affiliated

To/recognized by

Duration of the course: _____

Part time / Full time : _____

Correspondence / Distance Education

Expected per month income after completion of the course Rs: _____

In case of studies abroad state the details of R.B.I. approval (if necessary). Details of Foreign Exchange required, Copies of Passport, Visa and other details to be submitted.

PURPOSE OF THE LOAN:

(Rs. in '000)

Require ment for	Fee Payable to College/ School/ Institution	Examination /Library/ Laboratory/ fees	Cost of Books/ Equipments/ instruments /Uniforms	Caution deposits/ building fund/ refundable deposit	Other Edu. Exp. (e.g. Study tours, projects, thesis etc.)	Lodging /Boarding	Travel Exp/ passage money	Total Expen ses
1 st Year								
2 nd Year								
3 rd Year								
4 th Year								
5 th Year								

Source of finance : Details of Scholarship / Loans / Own Funds

	Loan amount	Own Sources	Scholarship	Total
1 st				
2 nd				
3 rd				
4 th				
5 th				

(B) GUARDIAN'S / PARENT'S/GUARANTOR'S PARTICULARS: (If guardian & guarantor are different separate sheet showing these particulars for each to be obtained)

Name : _____

Relationship with Student: _____

Date of Birth: _____ (DD) _____ (MM) _____ (YYYY) Age :

PAN/GIR No.: _____ . Driving License No: _____

Passport No(if any) _____

Residential Address (For Correspondence - **with proof of residence**)

Telephone : _____ Fax: _____ Mobile No. _____
 Permanent Address: _____

Telephone : _____ Fax: _____ E-Mail. _____

Whether residing in Own/Rented Accommodation Since When residing :

Interest during study period will be serviced - Yes / No

Sex: Male		Education :		SSC	Any Other Information
Female				Under Graduate	
Marital Status				Graduate	
Single				Post-Graduate	
Married				Doctorate	
Divorced		If Professional :		Doctor	
Widowed				Architect	
No. of Dependents (Excluding Spouse)				CA	
No. of Children				MBA	
				Engineer	
				Lawyer	
		Others			

If Salaried :				If Self Employed / Professional / Business			
Name of the Organisation _____				Name of the Company _____			
Designation	Executive	Managerial	Clerk	Office Address _____			
Department _____				PIN _____			
Office Address: _____				Tel: _____ Fax: _____			
Tel: _____ Extn No. _____ Fax: _____				E-mail: _____			
PIN _____				Business			
				Pvt. Ltd			
				Partnership			
E-mail: _____				Proprietorship			
				Others			
Working with				Established since: _____			
Govt./Public Sector							
Public Ltd							
Pvt. Ltd				Designation			
Partnership				Executive			
MNC				Managerial			
Proprietorship				Gross Monthly Income: _____			
Working Since: _____ Retirement Age: _____				Year in Current Business: _____			
				>5			
				3-5			
				1-3			
				<1			
				(Greater)			
				(Less)			

Income Details of Parent / Guardian :			Any other earning member in the family
1.	Gross Monthly Income Rs (Proof to be submitted)		
2.	Net Monthly Income		
3.	Appr. Monthly house hold expenses		
4.	Monthly repayment of other loan amount		
5.	Net Surplus available		
6.	Net Income of other family member/s (Excluding Co-applicant & Guarantor)		(Relation with the student _____)

About Bank Account (including credit facilities if any)

Deposits

Name of the Bank, Branch, Address & Telephone No	Type of A/c & A/c No.	No. of years account held	Balance Outstanding	Remarks

Loans

Name of the Bank Branch & Telephone No	Type of Loan & Limit	Security	When sanctioned & Repayment Schedule-Amount of Installment	Balance Outstanding	Overdues if any

Credit Card Details _____ Credit Cards Owned: _____ Card Issuer _____ Card No. _____ Bank of Baroda Account No. _____ CA/SB Since (in Years): _____ Branch Name: _____	Other Assets	
		Colour Tv
		Refrigerator
		Two Wheeler
		Cellular Phone
		Computer
		Washing Machine
		Car
		Landed Property
(Details to be submitted)		

DECLARATION BY THE APPLICANTS:

1. The particulars furnished above are to the best of my/our Knowledge true and correct.
2. The advance, if granted, will be utilized for the purpose for which it is granted.
3. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
4. I/We undertake to submit the receipt for all the disbursements made from the loan account.
5. I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
6. I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
7. Immediately on securing job by the student, I/We undertake to inform the employment details.
8. I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank exclusively.
9. I/We will not / have not borrow/ed from any other Bank or any other source during the currency of the advance without you prior consent in writing.
10. I/We undertake to meet any contingent expenses to continue the course of study.

Date : _____

Yours faithfully,

Place : _____

STUDENT

PARENT/GUARDIAN

I am willing to stand as guarantor.	
Place	: _____
Date	: _____
Signature of the Guarantor/s	

BRANCH: _____

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PARTICULARS TO BE SUPPLIED BY APPLICANT/Co-APPLICANT/ Directors/ppartners/ Prop. , Gurantor FOR ADVANCES

I give below the particulars of my self, my family and my Assessts & Liabilities as at _____.

1. Name in Full: _____

2. Date of Birth: _____ & Age : _____

3. Father's/ Husband's Name : _____.

4. Residential Address :

PERMANENT

PRESENT

Pin: _____

Pin: _____

5. Telephone Numbers. Office/Shop : _____ Residence: _____

Mobile : _____

6. Occupation/ Line of Business : _____

A. If in service :
Name of employer and Address : _____

Designation : _____

B. If in Business/Professional :
i) Name/s of the firm/company and its Address : _____

ii) Line/s of activities : _____

iii) Since when established : _____

iv) In which capacity he/she is representing : _____

7. Annual Income : Rs. _____

8. PAN (if an Income Tax Assesses) : _____

9. Details of Assets :

9.1 Details of immovable properties (held in own name / joint name):

A. Nature of properties (Please tick which ever applicable):

i) Plot of land : _____

ii) Agriculture Land : _____

iii) House / Godowns : _____

iv) Others : _____

B. Location : _____ Survey / House No: _____

Area / Locality : _____

Village / Town : _____ District : _____

C. Property in whose name? : _____

D. Cost (at the time of purchase) : Rs. _____

E. Present estimated market value of the property/ies : Rs. _____

F. Whether encumbered/un-encumbered/partially : _____
 encumbered/un-encumbered/partially : _____
 with whom. Consideration and major terms
 and conditions.

9.2 Details of movable properties in my name :

A. LIC policies

Policy No. Of Policy (1)	Date of issuance (Rs.) (2)	Sum assured (3)	Branch Name (in Rs.) (4)	Annual Premium up to what per. (5)	Premium Pai (6)
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B. Shares/ Debentures etc.

Name of Company	Total No. of Shares Shares held	Certificate No. A/C No.	Total Amount Rs. (Face Value)	Whether fully Paid (yes/No)	Cur. Market Value Rs.
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C. Term Deposits

FDR/RD/YSJY A/c No.	Date	Fvg.	Amount Rs.	Name of Bank Branch	Due date	Maturity Value Rs.
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D. Investment in Govt. Securities like Bonds/NSC etc.

Bond/Cert- ificate No.	Date of Purchase	Issuing Office/Post Office Add.(including- Mutual Funds)	Amount Rs.	Due Date	Maturity Value Rs.
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9.3 Details like Reg. No. type and value of vehicle/s owned by me. : _____

9.4 Capital investment in business. Name of Firm/ Company (As on latest sheet date) : _____

9.5 Full details of other investments if any (i.e. Jewellery, Investment in other firm etc.) : _____

9.6 Total of all assets (9.1 to 9.5) : Rs. _____

10. Details of Loans in individual name/firms Name /Company's Name :

- A. Name/s of the Bank /other Institution and its branch : _____
- B. Purpose and amount of Loan availed : _____
- C. Security & repayment schedule/rate of interest : _____
- D. Present balance outstanding : _____
- E. Liabilities other than to bank and Financial Institution : _____

11. Other Details

Details of personal guarantee given for any person/firm : _____
 If so furnish details (i.e. Name of Bank /Institution, on whose behalf amount of guarantee present status of a/c etc.)

12. (A) Particulars of Legal Heirs :

Sr. No (1)	Name (2)	Relationship (3)	Age (4)	Present Address (5)

(B) Nomination particulars

Sr.No. (1)	Description of Asset (Bank Dep., Co. Dep., Terminal Benefits etc.) (2)	Bank/Organisation (3)	Accont/certi- ficate No. (4)	Amount (at present /at maturity) (5)

In support of my above declaration, I enclose

- Balance sheet, Profit and Loss Accounts, Trading Account, Capital Account (audited/unaudited).
- Copy of employment certificated with details of salary drawn.
- Copies of agreement/revenue records/society certificates in respect of land/ building/flat owned by me.
- Copies of Income Tax/Wealth tax returns/ Assessment Order.

13. I declare that.

- I am/I am not (tick as applicable) a Director in ____/any Bank . There is no litigation against me or the firm/ Co. in which I am the proprietor/ a partner/ a Director.
- The name of the firm /Co. or the name of the partners/Proprietor/Director of the firm/ Co. is not the caution list of RBI/ECGC.
- The proprietor/partners/directors of the firm/Co. is/are not the Directors in any Co-operative Bank.
- I also declare that the above information is complete, true and correct.

Signature of the Applicant/Co-Applicant /Guarantor : _____

Encls:

Place: _____

Date: _____