



**STATE BANK OF INDIA OFFERS
SCHOLAR LOAN FOR SCHOLARS OF IIIT, DELHI**

at an attractive rate of **7.95%** (Floating)

Salient features:

- Loan Amount of Rs. 20.00 Lakhs
- No Collateral Required
- No Processing Fee/Hidden Charges
- 15 Years Repayment Tenor
- Covers all expenses related to education

Education Loan made simpler for students of IIIT, Delhi

**Loan processed at SBI, CENTRAL MARKET LAJPAT NAGAR
Branch and document execution can be arranged at local
branch.**

For further details please contact:

**State Bank of India, Central Market Lajpat Nagar Branch,
C-18, LAJPAT NAGAR -2, NEAR-LAJPAT NAGAR METRO
NEW DELHI**

**Mr. Nitish Kumar (Chief Manager); Mb: +91- 8130550444
Mr. Shashi Kumar (Assistant Manager); Mb: +91- 880015801
Email ID: sbi.01276@sbi.co.in**



Eligibility

Sanction of Term Loan to Students (Indian Nationals) for pursuing higher education in India in the Selected Premier Institutions

Education Loans for Students securing admission in the country's best B Schools, Medical College, Engineering College, Law College and other reputed institutions

Courses Covered

Regular full time Degree/ Diploma Courses through entrance test/ selection process. Full time Executive Management Courses like PGD are also covered. No Certificate/ Part time courses are covered under the scheme.

Salient Features

Loan at Designated Campus Branch for the respective Institution as per the convenience of the student/ parent

Option to transfer loan account to a branch closer to the place of co-borrower (after the completion of course but before commencement of repayment)

ATM cum Debit Card and Internet Banking Facility

Second Education Loan for further higher studies provided the institution and cost of study fall within the criteria for Scholar Loans. Combined loan amount should not exceed the maximum permissible loan amount under SBI Scholar Loan Scheme.

Margin Nil

Processing Fee Nil

Loan Amount & Security

Maximum Loan amount Rs. 20.00 Lacs without any tangible collateral security

In case of married person, co-obligator can be either spouse or the Parent (s) / Parent (s) in Law. Parent co-obligation can also be substituted by a suitable Third Party Guarantee

Expenses Covered

- 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

IT Exemption under Section 80E in respect of interest paid in all Education Loans


Repayment

- Course Duration plus 12 months moratorium
- Repayment period upto 15 years

Interest Rates

Floating Rate: 0.40 % above EBLR (7.55%) i.e **7.95%**

All Interest Rates are subject to change, without Notice

Documentation Required	
<ul style="list-style-type: none">• Letter of Admission• Completely filled in Loan Application Form• 3 recent passport size photographs of applicant & co applicant• PAN Card of the Student & Parent/ Guardian• Proof of Identity (Driving License/ Passport/ any photo identity)• Proof of Residence (Driving License/ Passport/ Electricity Bill/ Telephone Bill)• Statement of cost of study• Student & Co Borrower/ Guarantor's Bank account statement for last 6 months• IT Return/ IT Assessment order of last 2 years of Parent/ Guardian/ other co-borrower• Brief statement of Assets & Liabilities of Parent/ Guardian/ other co borrower	<ul style="list-style-type: none">• Proof of income (i.e. Salary Slips/ Form 16 for 2 years) of Parent/ Guardian/ other co-borrower• Class X onwards certificates and mark sheets of student• If work Experience of Student: provide last 3 month Salary Slips, 6 month account statement and 2 years Form 16 and Work Experience Certificate from the Company• Bonafide from IMI• ID proof from IMI• 6 PDCs of co-borrower's a/c• Stamp Papers in the name of Borrower and co-borrower as first party and second party as SBI valuing Rs. 100 x1 and Rs. 10 x 2 (please ask the details at the time of sanction of loan)
<p>For details please contact:</p> <p>Mr. Nitish Kumar (Chief Manager); Mb: +91- 8130550444</p> <p>Mr. Shashi Kumar (Assistant Manager); Mb: +91- 880015801</p> <p>Email ID: sbi.01276@sbi.co.in sbi.01276@sbi.co.in</p>	 The SBI logo is a blue circle with a white vertical bar in the center, resembling a stylized 'S' or a keyhole.

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 (Self declaration from student for gap in studies)
- vi. 1 passport-size photographs
- vii. Passport (mandatorily for Studies Abroad)
- viii. PAN Card
- ix. AADHAAR card (mandatory, if eligible under various interest subsidy schemes of GOI)
- x. OVD: _____
- xi. If any other existing loan from other Banks/Lenders, then Loan A/C statement for last 6 months
- xii. Income proof @ : (a) Latest Salary Slip (b) Form 16 OR IT Return (ITR V) @ Applicable for loans to Working Executives

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

- i. PAN Card
- ii. OVD: _____
- iii. 1 passport-size photographs
- iv. If any other existing loan from other Banks/Lenders, then Loan A/C statement for last 6 months
- v. Asset-Liability Statement (Applicable for loans above Rs 7.50 lacs)

Income Proof for Salaried Co-applicant / Guarantor (Self-attested documents) i. Latest

- Salary Slip
- ii. Copy of latest Form 16 OR copy of IT Return (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. Latest IT Return (ITR V), if applicable. iii. Bank account statement for last 6 months (if applicable)



APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN

[PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK (✓) OPTIONS WHEREVER APPLICABLE]

CIF NO. (FOR OFFICE USE)

ACCOUNT NO. (FOR OFFICE USE)

Signed
photograph of
StudentSigned
photograph of
Parent / HusbandSigned
photograph of
Co-borrower /
Guarantor

(I) PERSONAL INFORMATION OF THE APPLICANTS [TICK (✓) OPTIONS WHEREVER APPLICABLE]

PARTICULARS	STUDENT	FATHER / HUSBAND	CO-BORROWER / GUARANTOR
1. FIRST NAME			
2. MIDDLE NAME			
3. LAST NAME			
4. FATHER'S / HUSBAND'S FIRST NAME			
5. FATHER'S / HUSBAND'S MIDDLE NAME			
6. FATHER'S / HUSBAND'S LAST NAME			
7. RELATIONSHIP WITH THE STUDENT			
8. DATE OF BIRTH (DD/MM/YYYY)			
9. RELIGION	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS
10. CASTE CATEGORY	SC / ST / OBC / GENERAL / OTHERS	SC / ST / OBC / GENERAL / OTHERS	SC / ST / OBC / GENERAL / OTHERS
11. GENDER	MALE / FEMALE / THIRD GENDER	MALE / FEMALE / THIRD GENDER	MALE / FEMALE / THIRD GENDER
12. MARITAL STATUS	SINGLE / MARRIED		SINGLE / MARRIED
13. HIGHEST EDUCATIONAL QUALIFICATION			
14. MARKS OBTAINED IN HIGHEST QUALIFICATION %			
15. OCCUPATION			
16. INCOME FROM ALL SOURCES (Rs.)			
17. PAN NO.*			
18. AADHAAR NO.*			
19. PASSPORT NO. (COMPULSORY FOR STUDIES ABROAD)			
20. OTHER IDENTIFICATION PROOF, IF ANY (DRIVING LICENSE / VOTER ID NO.)			
21. PRESENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			

22. OFFICE ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			
23. PERMANENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			
24. CONTACT NO.			
25. E-MAIL ID			

26. ADDRESS FOR CORRESPONDENCE [TICK (v) OPTIONS AS APPLICABLE]	RESIDENTIAL ADDRESS / OFFICE ADDRESS / PERMANENT ADDRESS
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(II) PRESENT BANKER DETAILS			
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PARTICULARS	STUDENT	PARENT / HUSBAND	CO-BORROWER / GUARANTOR
1. NAME OF THE BANK			
2. BANK BRANCH			
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]	
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1. WHETHER UNDER MERIT / MANAGEMENT QUOTA	MERIT / MANAGEMENT QUOTA
2. NAME OF THE COURSE	
3. COURSE CATEGORY	DIPLOMA / GRADUATION / POST-GRADUATION DEGREE / POST-GRADUATION DIPLOMA / PROFESSIONAL COURSE
4. NAME OF THE INSTITUTION & UNIVERSITY	
5. WHETHER THE COURSE IS FOR STUDIES ABROAD	YES / NO
6. ADDRESS OF THE INSTITUTION (CITY, PIN, DISTRICT, STATE, COUNTRY)	
7. RANKING OF THE INSTITUTION OR 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.)						
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PARTICULARS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
1. TUITION FEES						
2. EXAMINATION FEES						
3. BOOKS/STATIONERY						
4. EQUIPMENT / COMPUTER						
5. HOSTEL EXPENSES						
6. SUNDRIES / TRAVEL						
7. TOTAL						
8. OWN SOURCE / SCHOLARSHIP						
9. INSURANCE PREMIA FOR THE DURATION OF LOAN AND START UP PERIOD						
10. LOAN REQUIRED						

(V) DETAILS OF SECURITY OFFERED (FOR LOANS ABOVE Rs. 7.5 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 NUMBER, 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]

REPAYMENT PROPOSED	NUMBER OF INSTALLMENTS:	AMOUNT (Rs.) PER MONTH:
REPAYMENT TO BE DONE BY		BY STUDENT / BY GUARDIAN
PAYMENT OF FULL INTEREST AS AND WHEN APPLIED DURING THE MORATORIUM		YES / NO

(VII) GENERAL [TICK (v) OPTIONS AS APPLICABLE]

1. DO YOU HAVE AN EXISTING RELATIONSHIP WITH SBI? IF SO, DETAILS THEREOF	
2. DO YOU WISH TO OPEN A SAVINGS BANK WITH SBI?	YES / NO
3. IS ANY GUARANTEE GIVEN TO SBI / OTHER BANK?	YES / NO IF YES, DETAILS THEREOF

(VIII) DOCUMENTS REQUIRED [TICK (v) OPTIONS WHEREVER APPLICABLE]

• Mark sheet of last qualifying examination for school and graduate studies in India	YES / NO
• Copies of letter conferring scholarship, free-ship, etc.	YES / NO
• Documents evidencing duration of course of commencement thereof, viz. Prospectus or Certificate from the Competent Authority of the Institution	YES / NO
• Proof of admission to the course	YES / NO
• Schedule of expenses for the course, from the institution	YES / NO
• Passport size photographs of the Student / Parent / Co-obligant / Guarantor (2 copies each)	YES / NO
• Proof of Income / assets (If any)	YES / NO
• Latest Salary certificate & form No. 16 (For Salaried Persons)	YES / NO
• ITAO / IT Returns for the last 2 years (if I.T. Assessee) duly accepted by the ITO	YES / NO
• Statement of bank account for the last six months of the Parent / Guardian	YES / NO
• Original sale deed and other document of title to property in respect of immovable property offered as collateral security	YES / NO
• Proof of residence (Identity Card / Passport / Voter Identification Card / Driving licence)	YES / NO
• *Undertaking letter in the absence of PAN & Aadhaar Nos.	YES / NO

(IX) DECLARATION

I / We hereby apply for a loan from State Bank of India 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 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 Marginal Cost of Funds based Lending Rate (MCLR) 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 / official 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 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 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

Signature of the Parent / Husband

Signature of the Co-borrower / Guarantor

Place:

Date:

(X) 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 deems necessary

REFERENCE 1**REFERENCE 2**

NAME	ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN, DISTRICT, STATE)	CONTACT NO.	NAME	ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN, DISTRICT, STATE)	CONTACT NO.

(XI) 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 - Personal		Relative Code (father / spouse)	
Greetings required			Occupancy (home owner, tenant, etc.)		Customer evaluation required	
CIS Organization code			Segment Code		CIBIL Reference made	

Date _____

SIGNATURE OF THE APPRAISING OFFICER