

Application No. 

## Education Loan Application Form

- Salaried Individual  
  Self-Employed Professional  
  Self-Employed Non Professional (Businessman)  
  Student  
 Non-Resident Indian (Salaried)

The Center Head/Branch Head,  
IDBI Bank Limited.

I request a loan of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ Only) may be sanctioned

to me undertaking higher education. Necessary particulars for consideration of this application are given below:

Online Application Ref. No: \_\_\_\_\_

**Applicant**

**Co-Applicant**

**Parent/Guardian**

**INSTRUCTIONS (Please read carefully)**

- Please write in BLOCK LETTERS. • All details must be filled in. If not applicable please write N.A. • In order to ensure faster processing, applicants should ensure that the **application is complete** in every respect and all the required documents are submitted with this application. • Please take photocopies of all documents that are submitted to **IDBI Bank** (Including this application form) for your personal record.
- IDBI Bank reserves the right to reject any application at any stage. • Attach additional sheets wherever required.

Please paste  
Passport Size,  
Latest, Color Photo  
and Sign Across

Please paste  
Passport Size,  
Latest, Color Photo  
and Sign Across

Please paste  
Passport Size,  
Latest, Color Photo  
and Sign Across

### PERSONAL BACKGROUND

(Please complete all sections in BLOCK LETTERS.)

	APPLICANT	CO-APPLICANT / POA Holder
<b>Name</b>	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle Name : _____ Surname : _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle Name : _____ Surname : _____ Relationship with applicant _____
<b>Date of Birth</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> (in yrs)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> (in yrs)
<b>Father's Name</b>	Mr. _____	Mr. _____
<b>Current Residential Address (Pin Code Mandatory) (Including overseas address)</b>	_____ _____ _____ State: _____ Country: _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Same as applicant <input type="checkbox"/> _____ _____ State: _____ Country: _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Permanent Residential Address (Pin Code Mandatory)</b>	_____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Same as applicant <input type="checkbox"/> _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Phone No. (Mandatory)</b>	(R) _____ (Mb) _____	(R) _____ (Mb) _____
<b>E-mail ID (Mandatory)</b>	_____	_____
<b>Residence (Permanent):</b>	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse No. of years at current residence: _____	
<b>Residence Type (Permanent):</b>	<input type="checkbox"/> Flat <input type="checkbox"/> Chawl <input type="checkbox"/> Bungalow <input type="checkbox"/> Independent House <input type="checkbox"/> Others	
<b>Caste:</b>	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others
<b>Location:</b>	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro
	<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female
	<b>Community/Religion</b> _____	<b>Community/Religion</b> _____
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other
<b>No. of Direct Dependents</b>	Children _____ Other _____	Children _____ Other _____
<b>Qualification</b>	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Matriculate <input type="checkbox"/> Diploma <input type="checkbox"/> Others _____
<b>Occupation</b>	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Student	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Retired
<b>Name of Employer / Business</b>	_____	_____
<b>Office Address (Present) (Pin Code Mandatory)</b>	_____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Office Phone No.</b>	_____ Ext _____ Fax _____	_____ Ext _____ Fax _____
<b>Designation for Salaried Applicant</b>	<b>Employed Since</b> _____	<b>Employed Since</b> _____
<b>Department</b>	Emp. No. _____	Emp. No. _____
<b>No. of years in present service</b>	<input type="text"/> Yrs. <input type="text"/> Months. Years to Retirement <input type="text"/> Yrs.	<input type="text"/> Yrs. <input type="text"/> Months. Years to Retirement <input type="text"/> Yrs.
<b>Previous Employment/Business details (if less than two years in current Employment / Business)</b>	_____ _____ Pin Code _____ Tel _____	_____ _____ Pin Code _____ Tel _____
<b>Total Work Experience</b>	<input type="text"/> Yrs. <input type="text"/> Months.	<input type="text"/> Yrs. <input type="text"/> Months.
<b>Communication Address</b>	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address <input type="checkbox"/> Office Address	
<b>Details of Pan Card/Driving Licence/Passport/Aadhaar Card/ Soc. Sec. No.:</b>	No. _____ Issued by: _____ Issued on: _____ Expiry on: _____	No. _____ Issued by: _____ Issued on: _____ Expiry on: _____

IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005.

Toll Free Numbers reachable from any landline/Mobile phones: 1800-200-1947/ 1800-22-1070, Non-Toll Free Number: 022-66937000. Website: www.idbi.com

**PERSONAL BACKGROUND**

	<b>Parent/Guardian (if other than Co-applicant)</b>	<b>Guarantor</b>
<b>Name</b>	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle Name : _____ Surname : _____ Relationship with applicant: _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. First Name : _____ Middle Name : _____ Surname : _____ Relationship with applicant: _____
<b>Date of Birth</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> <input type="text"/> (in yrs)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy) Age : <input type="text"/> <input type="text"/> (in yrs)
<b>Father's Name</b>	Mr. _____	Mr. _____
<b>Current Residential Address (Pin Code Mandatory)</b>	Same as applicant <input type="checkbox"/> _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Same as applicant <input type="checkbox"/> _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Permanent Residential Address (Pin Code Mandatory)</b>	Same as applicant <input type="checkbox"/> _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Same as applicant <input type="checkbox"/> _____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Phone No. (Mandatory)</b>	(R) _____ (Mb) _____	(R) _____ (Mb) _____
<b>E-mail ID (Mandatory)</b>	_____	_____
<b>Residence :</b>	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Parental / Spouse	No. of years at current residence : <input type="text"/>
<b>Residence Type :</b>	<input type="checkbox"/> Flat <input type="checkbox"/> Chawl <input type="checkbox"/> Bungalow <input type="checkbox"/> Independent House <input type="checkbox"/> Others	
<b>Caste:</b>	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Others
<b>Location:</b>	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro	<input type="checkbox"/> Rural <input type="checkbox"/> Semi urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro
	<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female
	<b>Community/Religion</b> _____	<b>Community/Religion</b> _____
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other
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<b>Occupation</b>	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Retired	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Retired
<b>Name of Employer / Business</b>	_____	_____
<b>Office Address (Present) (Pin Code Mandatory)</b>	_____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Office Phone No.</b>	_____ Ext _____ Fax _____	_____ Ext _____ Fax _____
<b>Designation</b>	<b>Employed Since</b> _____	<b>Employed Since</b> _____
<b>Department</b>	Emp. No. _____	Emp. No. _____
<b>No. of years in present service</b>	<input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months. Years to Retirement <input type="text"/> <input type="text"/> Yrs.	<input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months. Years to Retirement <input type="text"/> <input type="text"/> Yrs.
<b>Previous Employment/Business details (if less than two years in current Employment / Business)</b>	_____ _____ _____ Pin Code _____ Tel _____	_____ _____ _____ Pin Code _____ Tel _____
<b>Total Work Experience</b>	<input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months.	<input type="text"/> <input type="text"/> Yrs. <input type="text"/> <input type="text"/> Months.
<b>Communication Address</b>	<input type="checkbox"/> Current Residential Address <input type="checkbox"/> Permanent Residential Address <input type="checkbox"/> Office Address	
<b>Details of Pan Card/Driving Licence/Passport/Aadhaar Card/ Soc. Sec. No.:</b>	No. _____ Issued by: _____ Issued on: _____ Expiry on: _____	No. _____ Issued by: _____ Issued on: _____ Expiry on: _____

**FINANCIAL DETAILS**

	<b>APPLICANT</b>	<b>CO-APPLICANT</b>
<b>INCOME</b>		
Gross Monthly Income	₹ _____	₹ _____
Net Monthly take Home	₹ _____	₹ _____
Other Income (specify sources)	₹ _____	₹ _____
Average monthly expenses	₹ _____	₹ _____
Monthly Installments you can pay	₹ _____	₹ _____

ASSETS	VALUE	VALUE
1. Property and other Assets	₹ _____	₹ _____
2. Motor Vehicles	₹ _____	₹ _____
3. Fixed Deposit (if any)	₹ _____	₹ _____
4. Current balance in PPF	₹ _____	₹ _____
5. Current balance in PF (Your Share)	₹ _____	₹ _____
6. Other Investments (Bonds /Securities )	₹ _____	₹ _____
7. Life Insurance Policy (If more than one total)	₹ _____	₹ _____
a) Face Value	₹ _____	₹ _____
b) Present Surrender Value	₹ _____	₹ _____
<b>Total Assets</b>	₹ _____	₹ _____

LIABILITIES			Applicant			Co-Applicant		
Name & Address of the Lender	Type of Loan	Balance Outstanding (₹)	Balance Term (Months)	Balance Repayment (₹)	Balance Outstanding (₹)	Balance Term (Months)	Balance Repayment (₹)	
1.								
2.								
3.								
<b>Total Liabilities</b>		₹ _____			₹ _____			

### BANK ACCOUNT DETAILS OF APPLICANT / CO-APPLICANT (Preferably Salary Credit Account if more than one Account)

Name of Account Holder	Name of Bank	Branch Address	Current/ Saving Account	Account No. (s)	Operations for (yrs.)	Avg. Bal. (₹)	RTGS/NEFT Code
1.							
2.							
3.							

(If you have Account in IDBI Bank please furnish the details)

### DETAILS OF COLLATERAL PROVIDED

1) Type of Collateral: _____	4) Document/Face Value (₹): _____
2) Complete Address/Details: _____	5) Present Market/Surrender Value (₹): _____
3) Ownership with: _____	6) Details of loan against said collateral: _____

Whether the applicant already has account with IDBI Bank – Yes No

If Yes - Customer ID (To be filled by the Bank)

### ACADEMIC BACKGROUND

Examination from SSC onwards	Name of the Board, Institution, University	Year of passing	Attempts made	% of marks obtained	Class Division	Remarks

Particular of scholarships / prize won: (give details) \_\_\_\_\_

Extra curricular activities: (sports, debating etc.) \_\_\_\_\_

Other relevant information: \_\_\_\_\_

### PARTICULARS OF COURSE FOR WHICH LOAN IS REQUIRED

Course applied:  Medical  Engineering  Management  Nursing  Other Professional  Others (Please specify) \_\_\_\_\_

Duration of course: \_\_\_\_\_

Nature of the course:  Full time  Part time

Name of the Institution / University: \_\_\_\_\_

Date of Admission / Registration of course: \_\_\_\_\_ Other relevant information regarding course: \_\_\_\_\_

Name of City, State and Country: \_\_\_\_\_

**Expenditure to be incurred for completion of course (Amount in ₹):**

	1st Year	2nd Year	3rd Year	4th Year	5th Year
Tuition Fees					
Examination Fees					
Books, Stationary					
Equipment etc.					
Hostel Board					
Sundries					
Insurance					
Others					
Total					

Sources of Finance	1st Year (₹)	2nd Year (₹)	3rd Year (₹)	4th Year (₹)	5th Year (₹)
Non repayable scholarship / fellowship / stipend or any other financial assistance					
Funds available from family sources					
Loan from IDBI Bank					
Total					

Explain utility / scope future prospects of the course: \_\_\_\_\_

Expected Total Loan Amount (₹): \_\_\_\_\_ Expected Loan Tenor (years): \_\_\_\_\_

Expected income by completion of course: \_\_\_\_\_ Expected monthly expenses: \_\_\_\_\_

Expected EMI (₹): \_\_\_\_\_

Reference Name (1): \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ PIN code: \_\_\_\_\_

Reference Name (2): \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ PIN code: \_\_\_\_\_

**INTEREST PAYMENT DURING MORATORIUM**

Interest Payment during moratorium: Yes  No  If yes, period of moratorium (years) \_\_\_\_\_

I hereby declare that the information given by me is true and correct to the best of my knowledge. I also agree and undertake that: • I will not violate any rules and regulation framed by college / university / institution. • I will not participate in any unlawful act during the currency of the loan. • I will not join any service without prior written permission from bank, during the course of education. • I will keep informed bank regarding my change in address / progress in education. I will not change the education course / place / institution / college / university without prior permission from bank. • I will furnish the mark list and passing certificate to the bank every year. • I will procure and furnish the securities in favour of bank as and when stipulated and in the form and manner to the satisfaction of the bank.

\_\_\_\_\_  
Signature of the Student

\_\_\_\_\_  
Signature of the Guardian on behalf of the minor student

## DECLARATION

• I / We have received details & full information as regards banks' rules & regulations and schemes pertaining to my / our request for loan assistance. • I / We declare that the information supplied above along with the annexure(s) enclosed, is correct and that this application will form the basis of the agreement between the bank & ourselves if the advance is granted. • I / We also declare that I / We am / are not associated as Director / Partner / Proprietor, with any company / firm which has defaults on loan repayment including one time settlement with any bank or revenue authorities and therefore caused to be in the caution list / default list of RBI or any agency. (If associated details of agency / Bank to which default has occurred and quantum of default should be furnished.) • I / We hereby offer my / our consent for disclosure of information relating to me / us & any of the facilities proposed by me / us to regulators i.e. Reserve Bank of India, Credit Information Bureau of India Ltd. or any other regulatory Agency etc. • I / We declare that I am not / none of us is a partner / director or specified near relation of a Senior officer / Director of your Bank or any Banking Company. [If yes full details of relationships should be furnished].

\_\_\_\_\_  
Signature of the Applicant

\_\_\_\_\_  
Signature of the Parent / Guardian

In continuation to above information and in consideration of Bank granting education loan to \_\_\_\_\_ upto ₹ \_\_\_\_\_ my / our consent to offer my / our personal guarantee and agree to sign the documents required by the Bank as guarantors.

Sr. No.	Name of Guarantor	Signature
1		
2		
3		

## ADDITIONAL INFORMATION TO BE FURNISHED BY STUDENTS UNDERTAKING STUDIES ABROAD

A. Amount of foreign exchange required.	
B. Foreign Currency.	
C. Rupee equivalent.	
D. Have you obtained the necessary passport/Visa etc? Yes/No. (If yes, give reference)	
E. Do you intend to take up any part time employment during the course of studies abroad? If so, give particulars.	
F. What are your likely prospects on your return to India?	

### DECLARATION:

We hereby declare that the information furnished against the foregoing items is true to the best of our knowledge and belief.

We also undertake to inform the bank immediately any change in our employment details, address, telephone number including mobile no. etc. for both local and permanent address.

Place: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Father/Guardian/Co-Applicant

\_\_\_\_\_  
Signature of Student

\_\_\_\_\_  
Signature of Guarantor (if required)

### Annexure I - Checklist of documents to be submitted along with loan application.

- 1) Applicant should produce proof of residence and age proof.
- 2) The income proof of parents/guardian with Income-tax payment proof for 2 years.
- 3) A copy of prospectus / Certificate from the principal or Head of the Institution for ascertaining the amount of expenses.
- 4) Copy of statement of marks / certificates of last examination passed.
- 5) In case of studies in USA, I - 20 form.
- 6) A confirmation from the institution that applicant is admitted for the course for which loan is sought
- 7) Details of security along with Advocate's search & Title report about its marketability, mortgage ability etc. (applicable for loans where collaterals have been stipulated as a security)
- 8) Income Proof, tax paid proof, property details of the guarantors.
- 9) In case loan exceeds ₹ \_\_\_\_\_ Lac, consent for assigning of LIC policy of the student to the Bank and that the premium will be paid to keep policy alive during currency of loan.
- 10) Sources of margin - Necessary documentary proof to be submitted.

### Annexure II - Schedule of Charges

#### 1) Interest Rates of The IDBI Bank Limited Educational Loan.

Loans upto ₹ \_\_\_\_\_ Lac \_\_\_\_\_ % p.a.

Above ₹ \_\_\_\_\_ Lakh upto ₹ \_\_\_\_\_ Lac \_\_\_\_\_ %

If interest is paid during moratorium, the interest shall be 1% lower than the above rate. If interest is not paid during moratorium simple interest will be debited Monthly & after moratorium period is over, interest would be charged on monthly rests.

Penal Interest @ 2% will be charged for overdue amount and for overdue period. No penal charges for prepayment of loan.

#### 2) Loan Processing Charges: Nil

Legal Charges & Stamp Duty (if any) as per actuals.

**Valuation Charges:** As per actual

## IDBI BANK LIMITED

### ACKNOWLEDGEMENT

\_\_\_\_\_ Branch

Received the loan application form, from M/s. \_\_\_\_\_ On \_\_\_\_\_ (DD/MM/YYYY)  
(Any additional details / documents are required the same should be supplied immediately on intimation. In such a case date of receipt of such additional information shall be treated as the date of application.)

Processing fees paid / to be paid ₹ \_\_\_\_\_

Decision shall be conveyed in writing within maximum period of one months from the date of receipt of application.

Grievances / disputes arising in this regard if any should be made in writing to Branch Manager.

Branch Manager

(Name, Designation & EIN)

Branch: \_\_\_\_\_

<b>CREDIT INFORMATION (Amount in ₹)</b>		
<b>DETAILS OF EXISTING LOAN FROM A BANK</b>		
	<b>Applicant</b>	<b>Co-Applicant</b>
Name of Bank/Branch		
Type of Loan Availed		
Amount of loan Availed		
Present outstanding		
Security Offered		
Repayment Plan		
Amount of Default if any		
<b>DETAILS OF OTHER LIABILITIES</b>		
Loans from Employer		
Loans from friends/liabilities		
Materials/Assets purchased from the seller on credit		
Other Liabilities		
Total		
<b>IF CREDIT CARD HOLDER/S DETAILS OF CREDIT CARD/S</b>		
Name of Issuing Bank/Agency		
Credit Card Number		
Expiry Date		
Credit Limit		
Present O/S Amount		
<b>DETAILS OF ASSETS</b>		
Cash		
Deposits with Bank		
Immovable assets/Properties with address & value		
Movable assets		
Investments (Specify each)		
Others (Please specify)		
<b>TOTAL</b>		
<b>Net Worth</b>		

(If guarantor is obtained, a separate sheet as above may be prepared for him/her & kept in the file)



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