**EDUCATION LOAN APPLICATION FORM**

**APPLY ONLINE at:** www.bankofmaharashtra.in or www.vidyalaxmi.co.in

<table>
<thead>
<tr>
<th>Student ID</th>
<th>Date</th>
<th>Application ID</th>
<th>Processing Office</th>
<th>Sourcing Branch</th>
<th>Purpose of Loan</th>
<th>Loan Amount Requested ₹</th>
</tr>
</thead>
</table>

**INSTRUCTIONS TO FILL THE FORM**

1) **PLEASE USE CAPITAL LETTERS ONLY**

2) Please tick (✓) where applicable

3) All details must be filled in. If information not applicable please write N.A. (Field marked * represent mandatory fields)

4) Any other information could be conveyed by separate letter, if required

5) A completed and correctly filled form will help us in processing your application faster. An incomplete / incorrect application is liable to be rejected.

### PERSONAL DETAILS

#### APPLICANT

- *Are you our existing customer*
  - YES
  - NO
  - Since
  - Years

- *Surname*
- *First Name*
- Middle Name

- *Father’s / Husband’s Name*
  - Father’s Name
  - Husband’s Name

- *Surname*
- *First Name*
- Middle Name

- *Religion*
  - Hindu
  - Muslim
  - Neo Buddhist
  - Christian
  - Sikh
  - Zoroastrian
  - Others

- *Category*
  - SC
  - ST
  - OBC
  - General

- *Status*
  - Resident
  - Non-Resident

- Domicile (In case of NRI)
  - NRI
  - PIO
  - Others

#### CO-APPLICANT

- *Are you our existing customer*
  - YES
  - NO
  - Since
  - Years

- *Surname*
- *First Name*
- Middle Name

- *Father’s / Husband’s Name*
  - Father’s Name
  - Husband’s Name

- *Surname*
- *First Name*
- Middle Name

- *Religion*
  - Hindu
  - Muslim
  - Neo Buddhist
  - Christian
  - Sikh
  - Zoroastrian
  - Others

- *Category*
  - SC
  - ST
  - OBC
  - General

- *Status*
  - Resident
  - Non-Resident

- Domicile (In case of NRI)
  - NRI
  - PIO
  - Others

#### Current / Permanent / Residential Address

- Flat / Door / Block No.
- Name of Premises / Building
- Road / Street
- Land Mark / Post Office
- Area / Locality
- Taluka / Sub Division
- Town / City / District
- State / Union Territory
- Pin Code (Including PW / If Mandator)
## Current Residence is
- [ ] Self owned
- [ ] Family
- [ ] Rented
- [ ] Co. Lease

- [ ] dd
- [ ] dd
- [ ] mm
- [ ] mm
- [ ] Age
- [ ] yy
- [ ] yy

## Permanent Address
- [ ] Flat / Door / Block No.
- [ ] Name of Premises / Building
- [ ] Road / Street
- [ ] Land Mark / Post Office
- [ ] Area / Locality
- [ ] Taluka / Sub Division
- [ ] Town / City / District
- [ ] State / Union Territory
- [ ] Pin Code (excluding P/T in Mandatory)

## Currently Occupied by
- [ ] Name:
- [ ] Relationship:

### OCCUPATIONAL DETAILS

#### APPLICANT

- [ ] Qualifications
- [ ] Designations
- [ ] Occupation

- [ ] Salaried
- [ ] Self Employed
- [ ] Self Employed Prof.
- [ ] Other

- [ ] Retired
- [ ] Student

- [ ] Doctor
- [ ] CA / CS
- [ ] Consultant

- [ ] Architect
- [ ] Other

- [ ] Type of Co.
  - [ ] Pvt. Ltd.
  - [ ] Public Ltd.

- [ ] Manufacturer
- [ ] Agriculturalist
- [ ] Service Provider

- [ ] Comm. Agent
- [ ] Retailers
- [ ] Trader / Distributor

- [ ] Other

- [ ] Type of Industry
  - [ ] Banking
  - [ ] BPO
  - [ ] IT
  - [ ] NBFC
  - [ ] Media
  - [ ] Other

  - [ ] Agri Based
  - [ ] Capital Goods
  - [ ] Retail
  - [ ] FMCG
  - [ ] Pharma
  - [ ] Other

  - [ ] Automobiles
  - [ ] Telecom
  - [ ] Real Estate
  - [ ] Consumer Durables
  - [ ] Marketing / Adv

#### CO-APPLICANT

- [ ] Salaried
- [ ] Self Employed
- [ ] Self Employed Prof.

- [ ] Retired
- [ ] Student

- [ ] Doctor
- [ ] CA / CS
- [ ] Consultant

- [ ] Architect
- [ ] Other

- [ ] Type of Co.
  - [ ] Pvt. Ltd.
  - [ ] Public Ltd.

- [ ] Manufacturer
- [ ] Agriculturalist
- [ ] Service Provider

- [ ] Comm. Agent
- [ ] Retailers
- [ ] Trader / Distributor

- [ ] Other

- [ ] Type of Industry
  - [ ] Banking
  - [ ] BPO
  - [ ] IT
  - [ ] NBFC
  - [ ] Media
  - [ ] Other

  - [ ] Agri Based
  - [ ] Capital Goods
  - [ ] Retail
  - [ ] FMCG
  - [ ] Pharma

  - [ ] Automobiles
  - [ ] Telecom
  - [ ] Real Estate
  - [ ] Consumer Durables
  - [ ] Marketing / Adv
### APPLICANT

- **Employer / Business Name and Address** (Please mention the address of the office you are based at)
- Floor / Unit / Block No.
- Name of Premises / Building
- Road / Street
- Land Mark / Post Office
- Area / Locality
- Taluka / Sub Division
- Town / City / District
- State / Union Territory
- Pin Code (Indicating PIN is Mandatory)
- Phone No. with STD code
- Mobile No.
- Email ID (Official)
- Years in Present Occupation
  - Total Experience
  - Yrs
  - Retirement Age

- Department
- Employee No.

### For Farmers

<table>
<thead>
<tr>
<th>Nature of Land</th>
<th>Irrigated</th>
<th>Non Irrigated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rain Fed</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Allied Activity</th>
<th>Dairy</th>
<th>Poultry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td></td>
<td>Specify</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Present cropping pattern</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land Area (Acres)</td>
</tr>
</tbody>
</table>

### CO-APPLICANT

- **Employer / Business Details**
- Designation
- From year
- To Year
- Reason for Change

### EMPLOYMENT / BUSINESS DETAILS OF LAST FIVE YEARS

### FINANCIAL INFORMATION

### APPLICANT

<table>
<thead>
<tr>
<th>Monthly Income from</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary (Actual Amount)</td>
</tr>
<tr>
<td>Business (Actual Amount)</td>
</tr>
<tr>
<td>Any Other (Actual Amount)</td>
</tr>
<tr>
<td>1. ₹</td>
</tr>
<tr>
<td>1. ₹</td>
</tr>
<tr>
<td>1. ₹</td>
</tr>
</tbody>
</table>

### CO-APPLICANT

<table>
<thead>
<tr>
<th>Monthly Income from</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary (Actual Amount)</td>
</tr>
<tr>
<td>Business (Actual Amount)</td>
</tr>
<tr>
<td>Any Other (Actual Amount)</td>
</tr>
<tr>
<td>1. ₹</td>
</tr>
<tr>
<td>1. ₹</td>
</tr>
<tr>
<td>1. ₹</td>
</tr>
</tbody>
</table>
### SAVINGS, INVESTMENTS DETAILS ETC.

<table>
<thead>
<tr>
<th><strong>APPLICANT</strong></th>
<th><strong>CO-APPLICANT</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings in Bank Account</strong></td>
<td><strong>Savings in Bank Account</strong></td>
</tr>
<tr>
<td>1. ₹ Bank</td>
<td>1. ₹ Bank</td>
</tr>
<tr>
<td>2. ₹ Bank</td>
<td>2. ₹ Bank</td>
</tr>
<tr>
<td><strong>Present PF Balance</strong></td>
<td><strong>Present PF Balance</strong></td>
</tr>
<tr>
<td>1. ₹ Bank</td>
<td>1. ₹ Bank</td>
</tr>
<tr>
<td><strong>Fixed Deposit</strong></td>
<td><strong>Fixed Deposit</strong></td>
</tr>
<tr>
<td>1. ₹ Bank</td>
<td>1. ₹ Bank</td>
</tr>
<tr>
<td>2. ₹ Bank</td>
<td>2. ₹ Bank</td>
</tr>
<tr>
<td><strong>Immovable Property</strong></td>
<td><strong>Immovable Property</strong></td>
</tr>
<tr>
<td><strong>Location &amp; Present Value</strong></td>
<td><strong>Location &amp; Present Value</strong></td>
</tr>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td><strong>LIC Policy - Surrender Value</strong></td>
<td><strong>LIC Policy - Surrender Value</strong></td>
</tr>
<tr>
<td><strong>&amp; Maturity Date</strong></td>
<td><strong>&amp; Maturity Date</strong></td>
</tr>
<tr>
<td>1. ₹ Date mm dd yyyy</td>
<td>1. ₹ Date mm dd yyyy</td>
</tr>
<tr>
<td>2. ₹ Date mm dd yyyy</td>
<td>2. ₹ Date mm dd yyyy</td>
</tr>
<tr>
<td><strong>Other Asset</strong></td>
<td><strong>Other Asset</strong></td>
</tr>
</tbody>
</table>

### *LOAN AVAILED AND LIABILITIES*
(Important - Non Disclosure or False declaration may lead to rejection of your application)

<table>
<thead>
<tr>
<th><strong>Applicant</strong></th>
<th><strong>Co-Applicant</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td>Name of the Institution</td>
</tr>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
</tr>
</tbody>
</table>

### *BANK ACCOUNT DETAILS*
(Mention Salary / Business / Pension / MKCC / Other Savings Account Type Field)

<table>
<thead>
<tr>
<th><strong>No.</strong></th>
<th><strong>Name of Account Holder</strong></th>
<th><strong>Bank Name</strong></th>
<th><strong>Branch Name</strong></th>
<th><strong>Type of A/C</strong></th>
<th><strong>Account No</strong></th>
<th><strong>Banking Since</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### CREDIT CARD DETAILS

<table>
<thead>
<tr>
<th><strong>No.</strong></th>
<th><strong>Name of Card Holder</strong></th>
<th><strong>Issue Name</strong></th>
<th><strong>Credit Limit (Rs.)</strong></th>
<th><strong>Latest Outstanding Balance (Rs.)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# **PARTICULARS OF THE STUDENTS**

**EDUCATIONAL DETAILS** : Please enclose mark lists of the examination passed

<table>
<thead>
<tr>
<th>Examination</th>
<th>Institute / University</th>
<th>Year of Passing</th>
<th>No. of Attempts</th>
<th>Percentage of Marks obtained</th>
<th>Class</th>
<th>Specialisation if any</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IISC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree (Graduation)*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post Graduate*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

# **PARTICULARS OF SCHOLARSHIP / PRIZES WON FOR ACADEMIC DISTINCTION**

<table>
<thead>
<tr>
<th>Examination</th>
<th>Specify the academic distinction for which the scholarship prize was awarded</th>
<th>Name of the Scholarship Prize</th>
<th>Amount of Scholarship ₹</th>
<th>Duration of Scholarship From</th>
<th>To</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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
- Address of colleges
- University Phone
- Email
- Fax
- Website

- Course / Institute is affiliated to / recognized by
- Duration of the course Months
- Part Time
- Full Time
- Correspondence / Distance Education
- Regular / residential Education
- Expected per month income after completion of the course ₹
- Whether admission secured through Process of Selection Yes No
- In case of the studies abroad copies of Passport, Visa and other details to be submitted

# **PURPOSE OF THE LOAN**

<table>
<thead>
<tr>
<th>Requirement for</th>
<th>Tuition Fee Payable to College/School Institution</th>
<th>Examination / Library / Laboratory Fee</th>
<th>Cost of Books / Equipment / Instruments / Uniforms</th>
<th>Caution deposits / building fund</th>
<th>Other Edu. Exp. (e.g. study Tours) Refundable deposit</th>
<th>Lodging / Boarding / Others (Projects, Thesis etc.)</th>
<th>Travel Exp. / Passage money</th>
<th>Total Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Year</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
</tr>
<tr>
<td>2nd Year</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
</tr>
<tr>
<td>3rd Year</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
</tr>
<tr>
<td>4th Year</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
</tr>
<tr>
<td>5th Year</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
<td>₹</td>
</tr>
</tbody>
</table>
**SOURCE OF FINANCE : Details of Scholarship / Loan / Own Funds**

<table>
<thead>
<tr>
<th></th>
<th>Loan Amount</th>
<th>Own Sources Contribution</th>
<th>Scholarship</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd Year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th Year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5th Year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Proposed Repayment Period**
  - (Months)

- **Proposed Repayment Installment inclusive of interest (EMI)** ₹
  - p.m

- **Security offered (Whether applicable)**

- **Details of Security**

---

**In case of immovable property**

- **Description of Flat / Bungalow / Lane etc. With Name of owner**

- **Full address / location / identification no. etc.**

- **Market Value**

- **Valuation report by & date**
  - (Valuation should not be more than 2 years old)

---

**Customer Declaration**

I/We declare that all the particulars and information given in the application are true, correct, complete and up-to-date in all respects, and i/we have not withheld any information. I/We agree and confirm that I/We have read the terms and conditions of the account facility and the terms & conditions pertaining to usage of the channels with / by Bank of Maharashtra, as may be in force from time to time.

I/We further declare and confirm that the facilities, if any enjoyed by me/us with other banks has been disclosed herein above.

I/We further declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I/We have not withheld and information. I/We understand that certain particulars given by me/us required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information that Bank of Maharashtra may require.

I/We agree and understand that bank of Maharashtra reserve the rights to reject any application without providing any reason. I/We agree and understand that Bank of Maharashtra reserve the right to retain the application forms and the documents provided therewith including photographs and will not return the same to me/us.

I/We authorised Bank of Maharashtra or their agent to make references and enquiries which Bank of Maharashtra considered necessary in respect of or in relation to information in this application / further applications. I/We agree and here by authorise Bank of Maharashtra to exchange share or part with all the information, data or documents relating to me/our application including but not limited to credit and repayment history or any default, if any, committed by me/us to other banks / financial institutions / bureaus / statutory bodies / such other persons as Bank of Maharashtra may deem necessary or appropriate as may be required for use or processing of the said information / data persons / furnishing of the processed information / data / products thereof to other banks / financial institutions / credit providers / users registered with such persons and shall not hold Bank of Maharashtra liable for use of this information.

I/We confirm that I/We have read the application form and acquainted myself / ourselves with the terms and conditions governing the loan facility as specified by Bank of Maharashtra. I/We undertake to inform Bank of Maharashtra, regarding change in my/our residence /employment. I/We agree that my/our credit facilities shall be governed by the rules of Bank of Maharashtra in force from time to time.

I/We undertake to bear processing, service, documentation charges etc. Stipulated by the bank from time to time. I/We agree, note understand that Bank of Maharashtra shall be entitled at its sole discretion to call back, the entire Loan / Advance whether due and payable or not any time without assigning any reason and enforce its rights, remedies and securities.

Except to the disclosed to Bank of Maharashtra in this application, no director or a relative/near relation (as specified by RBI) of a director of a banking company including Bank of Maharashtra or a relative / near relation (as specified by RBI) of Sr.Executive of Bank of Maharashtra (as specified by RBI) Director Manager; Employee of mine / our concern, or of our subsidiary or our holding company or a guarantor on my/our behalf or holds substantial interest in our concern or my/our subsidiary or holding company. I/We if a disclosure contrary to this representation above has been made by me/us. Bank of Maharashtra may provide such credit facilities only if permitted in the manner specified or required by Reserve Bank of India from time to time.

X

Place:

Date:

Signature of the Applicant / Co-applicant
## CHECK LIST FOR EDUCATION LOAN

<table>
<thead>
<tr>
<th>KYC documents of Student, Applicant, Co Applicant and Guarantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Photo ID (PAN Card/Passport/Driving License/Voter ID/Aadhar Card)</td>
</tr>
<tr>
<td>2. Address Proof (Passport/Driving License/Voter ID/Aadhar Card/Ration Card/Light Bill)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income Documents of parents/ Co-Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>○ For Salaried persons</td>
</tr>
<tr>
<td>1. Last 2 years ITR (if Taxable Income) &amp; Form 16</td>
</tr>
<tr>
<td>2. Latest 3 months salary slips</td>
</tr>
<tr>
<td>3. Last 6 months salary account statements</td>
</tr>
<tr>
<td>○ Documents for Businessman / self employed</td>
</tr>
<tr>
<td>1. Last 2 years ITR</td>
</tr>
<tr>
<td>2. Last 2 years Audited balance sheets &amp; Profit loss statements along with computation of income</td>
</tr>
<tr>
<td>3. Last 12 months business bank account statement</td>
</tr>
<tr>
<td>4. Tax Paid challan/26AS</td>
</tr>
<tr>
<td>5. Business proof - Proprietor - shop Act / Grampanchayat certificate</td>
</tr>
<tr>
<td>○ For Agriculturist - Those who do not file income Tax returns, income certificate issued by Tahasildar, FA &amp; all 7/12 extract along with supporting income proofs.</td>
</tr>
</tbody>
</table>

| Tahasildar income certificate for interest subvention claim |

<table>
<thead>
<tr>
<th>Other documents related to academics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 10th std mark sheet</td>
</tr>
<tr>
<td>2. 12th std mark sheet</td>
</tr>
<tr>
<td>3. Diploma/Degree mark sheets of all semesters</td>
</tr>
<tr>
<td>4. Requisite exam scorecard /proof of obtaining seat in merit based selection process (DTE/JEE scorecard studies in India, GRE/ TOEFL score card studying abroad or equivalent requisite exam score card)</td>
</tr>
<tr>
<td>5. Confirmation letter from institute with fee structure or t-20 (studying abroad)</td>
</tr>
<tr>
<td>6. Receipts of fees paid already</td>
</tr>
<tr>
<td>7. Quotation of the laptop (fee structure of college to specifically mention the requirement for the course)</td>
</tr>
<tr>
<td>8. If student has taken gap during academic year affidavit for gap.</td>
</tr>
<tr>
<td>9. Declaration of source of margin money if applicable.</td>
</tr>
<tr>
<td>10. Declaration of job opportunities, expected salary after getting job.</td>
</tr>
<tr>
<td>11. Declaration for option of repayment of interest during moratorium period.</td>
</tr>
<tr>
<td>12. If plot/house/flat is offered as security - Latest search &amp; valuation report &amp; all property related documents as per housing loan checklist</td>
</tr>
<tr>
<td>13. If takeover loan from other bank/institution, sanction letter with statement of account.</td>
</tr>
</tbody>
</table>

## FOR OFFICE RECORD

Name of Applicant

Type of Loan ___________________________  Loan Amount ___________________________  (in Lakhs)

CPTMS Inward No. _______________________  Date & Time of Receipts _______________________

Branch Name ___________________________  Branch Code ___________________________

Sign & Seal of Officials

## ACKNOWLEDGEMENT RECEIPT FOR CUSTOMER

Name of Applicant

Type of Loan ___________________________  Loan Amount ___________________________  (in Lakhs)

CPTMS Inward No. _______________________  Date & Time of Receipts _______________________

Branch Name ___________________________  Branch Code ___________________________

Sign & Seal of Officials

(Instruct for acknowledgement receipt for "know your loan application status" made available at website: www.bankofmaharashtra.in by key in CPTMS inward No & Your Mobile number mentioned in the record.)