

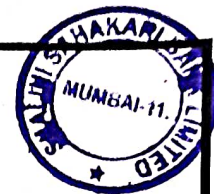


- University Fee Demand Letter
- Applicant's Academic Progress Report (Previous Semester)
- Revised Repayment Instructions - PDCs / ECS / SI plus 3 security PDCs in case of ECS and SI mode of repayment.

Documentation Required

- Completed Education Loan Application Form.
- Mark sheets of last qualifying examination
- Proof of admission scholarship, studentship etc
- Schedule of expenses for the specified course
- 3 passport size photographs
- Borrower's Bank account statement for the last six months
- Brief statement of assets and liabilities, of the Co-borrower

PERSONAL LOAN			
Sr. No	Documentation	Purpose	comments
1	Promissory note	To obtain a promise to pay on demand. Instrument of indebtedness	To be signed by authorized signatory as specified in the basic credit documents.
2	Agreement	To spell out the terms and conditions of the service	To be signed by authorized signatory as specified in the basic credit documents.
3	Borrower undertaking	To obtain a promise to pay installment in time and full payment of the loan	To be signed by authorized signatory as specified in the basic credit documents.
4	Guarantors (Two)	In the event borrower is not able to pay, bank can fall back on guarantors or even earlier without checking with the defaulting borrower	To be signed by authorized signatory as specified in the basic credit documents.



LOAN AGAINST GOVT.SECURITIES:- NSC I KVP I LIC POLICIES etc.

1. Latest Status Report and Surrender Value Report from Insurance Company.
2. Original NSC/KVP with noting of lien mark of our bank by concerned post office.
3. Original LIC policy duly assigned in our bank's favor.
4. Authority I Consent Letter I Transfer forms duly discharged by applicant authorizing bank to assign and to note bank lien on security

PERSONAL LOAN

1. Self-Introduction of Applicant and Sureties with details of position held at service, No of years held in service, Office /Company Name &Address in full if employed. Details of business with business activities, No of years held in business, detail address of business premise with nearby landmarks etc.
2. Loan application should be filled neatly and completely in all respects.
3. Detail native place addresses of applicant and sureties with Landmarks.
4. Two Passport size Photographs of applicant and sureties.
5. Statement /Pass book of S.B. A/C /C. D. A/C for latest one year.
6. In case of Salaried Person, last three months Original salary slips of applicant and sureties along with form no.16.
7. Undertaking from employer under Section 49 of MCS Act 1960 to deduct loan installment at source and remit the same to us directly if the loan applied under the said scheme.
8. In case of businessmen, IT Return filed Acknowledged copies with Computation of Income Statement, Balance Sheet, Profit and Loss Ne and other relevant financial accounts, Respective Tax paid challen of applicant and sureties for last Three years.
9. Documentary proofs regarding business of applicant I sureties such as Shop and Establishment of Licenses, BST I CST I VAT, Licenses , Tax Paid Receipts for Taxes paid to Govt. Authorities etc .
10. Attested copies of Pan Cards and Identity Cards of applicant and sureties wherever applicable.