

CHECK LIST

EDUCATIONAL LOAN

Indicative List of documents / papers (in duplicate or triplicate depending upon powers of sanction) to be submitted by the applicants

1.	Application form – Comp No.1079	
2.	Identity and address proof of borrower, Joint borrower & Co-obligants	
3.	Passport size photographs – borrower, Joint borrower & Co-obligants	
4.	Proof of date of birth of the borrower	
5.	Marks memo from 10 th onwards.	
6.	Bonafide certificate	
7.	Certificate of domicile	
8.	Study certificate	
9.	Rank card	
10.	Proof of allotment of seat	
11.	Fee particulars from college / university	
12.	Verification of accreditation of the College / University by our Bank	
13.	Letter of informing allotment or other wise of Hostel accommodation and charges .	
14.	Proof of availability of scholarship	
15.	Certified copy of valid Passport & VISA	In case of education abroad
16.	Letter of offer - Proof of allotment of seat.	
17.	Copy of university admission letter - indicating the course duration, fee structure, insurance particulars, cost of study and scholarship if any. (1-20 In case of USA)	
18.	Estimate for travel, Health Insurance,	
19.	Special power of attorney	
20.	Copy of university admission letter - indicating the course duration, fee structure, insurance particulars, cost of study and scholarship if any. ((Form -I 20 in case of education abroad)	
21.	Proof and source of income of parents / guardians - Salary certificate (In case of professional and self employed, business people and others who are tax assesses- copies of tax assessment orders of previous 3 years.) -	
22.	Photocopies of title deed of properties, NSCs, LIC Policies, Shares & securities etc. - as and when collateral security is stipulated.	
23.	1. Certified copy of the title deed indicating title to the property.	Wherever Collateral Security is offered.
	2. Copies of all link documents,	
	3. Tax paid receipts	
	4. NIL Encumbrance certificate	
	5. Valuation Report by approved valuer	
	6. Legal opinion and any other document stipulated by Legal Advisor / sanctioning authority	
	7. Certification of Inspection of Security	
	8. Managers certificate for valuation of property	
24.	Legal Audit, wherever applicable.	

25.	Undertaking letter to adjust residual amount of Loan	
26.	A letter from the applicant declaring that he is not having any similar loan with any other branch of the bank or with any other bank.	
27.	Verification report from outsourcing agencies / Branch official	
28.	Credit Information Report from CIBIL	
29.	Declaration for giving information to CIBIL	
30.	Credit Investigation / Due diligence / Pre- sanction verification Report.	
31.	Certified copy of valid Passport and Visa. Certified copy of employment offer letter/work permit. Certified copy of registration obtained by the recruitment agency.	In the case of loans for taking up employment abroad