

Application No.

Date:



APPLICATION FORM - EDUCATION LOAN

Branch code:

Branch Name:

Zone:

Scheme Name:

Existing Customer:

 Y N If Yes,

Account No./Cust ID:

PHOTOGRAPH OF
APPLICANT WITH
SIGNATURE

PHOTOGRAPH OF
CO-APPLICANT WITH
SIGNATURE

PERSONAL DETAILS OF THE APPLICANT (For Students)

	Prefix	First Name	Middle Name	Surname
Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father's / Spouse Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother's Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's Maiden Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Education:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Category:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Religion:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City / Town / Village:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nearest Landmark:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent Address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City / Town / Village:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nearest Landmark:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Location Category:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No.:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential Status:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

KYC SECTION

PAN (Mandatory):

Aadhaar No.

Passport No.

Any Other KYC (Specify):

CKYC Reference:

EDUCATION DETAILS (From S.S.C)

*If applicant is attending any college or institute at present, please also mention course details in below section

Examination Passed	Institution & University	Medium of Instructions	Year of Passing	Whether passed in First Attempt	Aggregate Marks in First Attempt	Percentage of Marks	Class Obtained	Scholarship/Prize Won for Academic Distinction

COURSE DETAILS

Institution / University :

Name of the Course :

Country:

Moratorium during course period (I) >6 12 18 24 30 36 42 48

Moratorium post course period (II) 6 12

Total Moratorium(III=I+II) 6 12 18 24 30 36 42 48 54 60 Others

Emi Repayment (IV) 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180

Total Loan Period (V=III+IV)

Interest servicing during Moratorium Period: ☐ Yes ☐ No Expected Future income per month

Date of commencement of course: D D M M Y Y Y Y Level of Course: ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Diploma

Course Approved by: ☐ UGC ☐ Govt ☐ AICTE Others

Course Stream: ☐ Medical ☐ Engineering ☐ Management Others

Type of Course : ☐ Part Time ☐ Full Time ☐ Executive

EDUCATION LOAN DETAILS

COURSE COST DETAILS		FUNDS AVAILABLE DETAILS	
Tuition Fees		Own Source	
Examination Fees		Scholarship	
Cost of Study Materials		Others	
Traveling Expenses			
Others if any		TOTAL 2	
TOTAL 1		GRAND TOTAL (TOTAL 1 + TOTAL 2)	

APPLICANT OCCUPATIONAL DETAILS

Occupation: ☐ Salaried ☐ Self Employed / Business ☐ Self Employed Professional ☐ Retired ☐ Others

Employer/Business Details: Designation.....Exp.in Current a Job / Business.....Years.....Months.....

Total Experience in Job / Business.....Years.....Months.....

Company / Employers:

Address:

City: Pin Code

State: Country:

Tel (0): Mobile:

PERSONAL DETAILS OF THE CO-APPLICANT

Name: Prefix First Name Middle Name Surname

Father's / Spouse Name:

Mother's Name:

Co-applicant's Maiden Name:

Date of Birth: D D M M Y Y Y Y Gender: ☐ Male ☐ Female ☐ Transgender Marital Status: ☐ Married ☐ Single ☐ Others

Education: ☐ Post Graduate ☐ Professional ☐ Diploma Holder ☐ Graduate ☐ Under Graduate/Matriculate

Current Address:

City/ Town / Village: District: State Code: Pin.

Nearest Landmark: STD Code: Tel.

Residence: ☐ Self-owned ☐ Rented ☐ Company provided ☐ Other

No.of years at above residence Years Months, if rented, monthly rent

Residence Type: ☐ Bungalow ☐ Row House ☐ Flat ☐ Other

Permanent Address:

City / Town / Village: District: State Code: Pin.

Nearest Landmark: STD Code: Tel.

Location Category: ☐ Rural ☐ Semi-urban ☐ Urban ☐ Metro

Mobile No.: E-mail ID:

No.of Dependents: PA ☐ Alternate E-mail ID:

Gross Income:

Relationship with applicant: ☐ Father ☐ Mother ☐ Brother ☐ Spouse ☐ Sister ☐ Other

Residential Status: ☐ Resident Individual ☐ NRI ☐ PIO ☐ Foreign ☐ National UID No.

KYC SECTION

PAN (Mandatory):

Aadhaar No.

Passport No.

Any Other KYC (Specify):

CKYC Reference:

OCCUPATIONAL DETAILS OF THE CO-APPLICANT

Occupation: ☐ Salaried ☐ Self Employed / Business ☐ Self Employed Professional ☐ Retired ☐ Others

Employer/Business Details: Designation.....Exp.in Current A Job / Business.....Years.....Months.....

Total Experience in Job / Business.....Years.....Months.....

Company/Employers:

Address:

City: Pin Code:

State: Country:

Tel (0): Mobile:

Official E-mail ID: Other monthly income:

Office Ownership: ☐ Self Owned ☐ Parental ☐ Relatives ☐ Rental ☐ Pagdi ☐ Others

ASSETS & LIABILITIES

Assets	Applicant		Co-applicant		Liabilities	Applicant	Co-applicant
	Bank 1	Bank 2	Bank 3	Bank 4	Home Loan Bank		
Bank Balance					Home Loan Amount		
BB Amount					Vehicle / PL Bank		
Bank Deposit					Vehicle / PL Amount		
BD Amount					EL Bank		
Immovable properties					Education Loan Amount		
Mutual Funds					Credit Cards		
Others					Others		

BANK ACCOUNT DETAILS

Particulars	Applicant	Co-applicant
Account Number		
Account Type		
Name of the Bank		
Bank Branch		

DETAILS OF SECURITY OFFERED

Security offered : Yes ☐ No ☐

Type of Property : Ex-Residence ☐ Commercial ☐ FD ☐ Plot ☐ Other

Project approved by CSB Bank : Yes ☐ No ☐

Property Owned by..... Current Value.....

Address :

REFERENCE OF CO-APPLICANT

1. Name: Relationship:

Address:

E-mail ID: Phone:

(Preferably friend/colleague)

2. Name: Relationship:

Address:

E-mail ID: Phone:

(*Compulsory one reference should be relative)

GST Details

Whether registration under GST: ☐ Yes ☐ No (If yes, following details are mandatory) GST Exemption: ☐ Yes ☐ No

Exemption Reason (If Yes):

*GSTIN Details

*GST Registration *(Please fill GST Annexure for multiple GST Registration)

*Special Economic Zone ☐ Yes ☐ No

GSTIN Default:

Address registered for GSTIN: ☐ Same as communication/residence address given in the account

☐ Same as permanent address given in the account ☐ Others (Use GST Annexure)

DECLARATION

I/We declare/undertake that

- All the particulars and information furnished here in above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank.
- The bank is free to disclose all or any particulars, details, information relating to my/our loan account/s with the bank to any other financial institution, Government, any agency/agencies as may be considered necessary or desirable by the bank.
- It will be in order for the bank to disqualify me/us from receiving any credit facility/facilities from the bank in the case it is provided that the declaration of my/our outside borrowings given above contains misrepresentation of facts.
- The advance will be used for the purpose for which it is granted.
- I/We will not borrow from any other Bank or source during the tenure of the advance without your written consent.
- I/We have not ever been adjudicated insolvent nor are any insolvency proceedings pending against me/us.
- I/We further agree as a pre-condition of the loan/advance given to me/us by the bank that in case I/we commit default in the repayment of the loan/advances or in the repayment of interest thereon or any of the agreed installment of the loan on due date(s), the bank and/or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish my/our name or the name of our company/firm/unit and its directors/partners/proprietors as defaulter in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
- Cost escalation, if any, will be met from own sources.
- There are no pending statutory dues/claims in my/our name.
- 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 external or internal benchmarks and is subject to change due to change in bench marks/operating cost/Credit assessment etc.
- I/We undertake to inform as to any change in my/our occupation/employment/residential address and to provide any further information that the Bank may require.
- I/We understand that if it transpires that the declarations/particulars given above are false, the bank is at liberty to recall the loan/advance forthwith.
- We have carefully read and understood, was explained in English/Vernacular language to me/us details provided in the application form
- I/We further declare that, I would like to know through telephonic calls, or SMS on my mobile number mentioned in the application form or through any other communication mode various CSB loan offer schemes or any other promotional schemes and hereby authorize CSB Bank, its employee, agent, associate, group companies to do so.
- I confirm that laws in relation to the unsolicited communication referred in " national Do Not Call Registry " (the NDNC Registry) as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMSs received from CSB, its employees, agents, and/or associates.
- I/We hereby provide unconditional consent to CSB Bank to generate my credit bureau records.
- I/We hereby provide unconditional consent to CSB Bank to use my Aadhar details.
- I/We hereby give my consent to and agree and authorize CSB Bank Ltd. to fetch my personal details from UIDAI. For e.g. Name, Photo, Address and DOB etc...
- I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number / VID number, Biometric information and/or One Time Pin (OTP) data (and/or any similar authentication data) for the purposes of establishing my identity for Education loan application ("Loan application") by CSB bank Ltd.
- I understand that the biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes.
- I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information.
- I understand that CSB Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.
- I authorize CSB Bank to verify and authenticate my Aadhaar during processing my application for legitimate business purposes.
- I further authorize the CSB Bank Ltd to share my Aadhaar related details/information with regulatory /statutory bodies/ Credit Information Companies (CICs) as and when required.
- CSB Bank Ltd reserves the right to retain the information's retrieve from UIDAI with this application. For e.g. Name, Photo, Address and DOB etc...
- The sanction and disbursal of the loan is subject to the discretion of the Bank on fulfilment of all eligibility conditions as stipulated by the Bank and Bank shall have right to reject the loan proposal at its discretion and I/We shall not have any claim/rights in this respect.

Date: ____/____/____

Name of Applicant _____ Signature of Applicant Place _____ Date: ____/____/____	Name of Co-Applicant -1 _____ Signature of Co-Applicant -1 Place _____ Date: ____/____/____
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DOCUMENT CHECKLIST(✓)

Applicant			Co-Applicant		
1	2 Color Photos	<input type="checkbox"/>	1	2 Color Photos	<input type="checkbox"/>
2	Photo ID	<input type="checkbox"/>	2	Photo ID	<input type="checkbox"/>
3	Residence Proof	<input type="checkbox"/>	3	Residence Proof	<input type="checkbox"/>
4	Date of Birth Proof	<input type="checkbox"/>	4	Date of Birth Proof	<input type="checkbox"/>
5	Signature Verification	<input type="checkbox"/>	5	Signature Verification	<input type="checkbox"/>
6	Academic Documents	<input type="checkbox"/>	6	8 Months Bank Statement	<input type="checkbox"/>
7	Proof of Admission	<input type="checkbox"/>	7	Income Proof	<input type="checkbox"/>
8	Fees Structure	<input type="checkbox"/>	8	Collateral Documents	<input type="checkbox"/>
			9	Relationship Proof	<input type="checkbox"/>

Details of Charges

Processing Fee Charges	@ ____ % of the loan amount + GST (As applicable)	Duplicate Interest certificate (provisional/Actual) issuance charges	₹ 250/- per instance per set + GST (As applicable)
Rate of Interest	@ ____ % per annum	Duplicate Amortization schedule issuance charges	₹ 250/- + GST (As applicable) per Instance
Penal Interest	@ 24% per annum, 2% per month	Credit Information Companies (CIC's)	₹ 50/- + GST (As applicable) per documents
Instruction/Instrument Return charges	₹ 500/- per Instance of dishonour of Cheque/ S1/ECS/NACH debit instruction + GST (As applicable)	Report Issuance Charges	As per State Stamp Act
Cheque/Instrument Swap charges	₹ 500/- + GST (As applicable) per instance	Stamp Duty Charges	₹ 250/- + GST (As applicable)
Duplicate Statement Issuance charges	₹ 250/- + GST (As applicable) per Instance	Charges for subsequent set of Photocopy of loan agreement/documents where requested by Borrower	

For CSB Bank
Authorised Official