



**CORPORATION BANK**  
(A GOVT. OF INDIA ENTERPRISE)  
HEAD OFFICE : MANGALORE

**CORP VIDYA**  
**APPLICATION CUM APPRAISAL**

1. Please fill all the columns in the application invariably & no columns shall be left blank. If any information is not applicable mark as NA.
2. Wherever space is not sufficient, separate sheet may be used.
3. Corporation Bank reserves the right to reject any application.
4. Please tick ( ) whichever is applicable.
5. Applicant should submit duly filled application along with all relevant documents.

**To:**  
**The Branch Manager,**  
..... **Branch**

**Dear Sir,**

I/We hereby apply for a Corp Vidya loan of Rs..... (Rupees..... only) To enable you to consider my/our application for loan, I/we furnish the following details.

Affix recent  
pass port size  
Photograph  
of Applicant  
with signature

Affix recent  
pass port size  
Photograph  
of Co-obligant  
with signature

| PERSONAL DETAILS  |   |   |
|---|---|---|
|   | APPLICANT   | CO-OBLIGANT   |
| <b>01. NAME IN FULL</b>   | Mr/Ms.....<br>.....   | Mr/Ms.....<br>Relationship with applicant.....  |
| <b>02 FATHER'S/HUSBAND'S NAME</b>   | MR.....   | MR.....   |
| <b>03. DATE OF BIRTH</b>  |   |   |
| <b>04. GENDER</b>   | MALE : [ ] FEMALE: [ ]  | MALE: [ ] FEMALE: [ ]   |
| <b>05. MARITAL STATUS</b>   | SINGLE [ ] MARRIED [ ] DIVORCEE [ ]   | SINGLE [ ] MARRIED [ ] DIVORCEE [ ]   |
| <b>06. No. OF DEPENDENTS</b>  | CHILDREN..... OTHERS.....   | CHILDREN..... OTHERS.....   |
| <b>07. RELIGION</b>   |   |   |
| <b>08. EDU. UALIFICATION</b>  | GRADUATE [ ] POST GRADUATE [ ] OTHERS [ ]   | GRADUATE [ ] POST GRADUATE [ ] OTHERS [ ]   |
| <b>IF PROFESSIONAL</b>  | DOCTOR [ ] CA [ ] ENGINEER [ ]<br>MBA [ ] OTHERS (SPECIFY) ..... [ ]  | DOCTOR [ ] CA [ ] ENGINEER [ ]<br>MBA [ ] OTHERS (SPECIFY) ..... [ ]  |
| <b>09. A. STATUS<br/>B. CATEGORY</b>  | RESIDENT [ ] NRI [ ] PIO [ ]<br>SC [ ] ST [ ] OBC [ ] OTHERS [ ]  | RESIDENT [ ] NRI [ ] PIO [ ]<br>SC [ ] ST [ ] OBC [ ] OTHERS [ ]  |
| <b>10. PAN NO</b>   | No.....ISSUED BY.....   | No.....ISSUED BY.....   |
| <b>11. PASSPORT NUMBER</b>  | No.....ISSUED BY..... VALID<br>TILL.....  | No.....ISSUED BY.....<br>VALID TILL.....  |
| <b>12. VOTER ID NUMBER</b>  |   |   |
| <b>13. DRIVING LICENCE NO.</b>  |   |   |
| <b>14. PRESENT RESIDENTIAL<br/>ADDRESS OR MAILING<br/>ADDRESS (If different<br/>from permanent address)</b> | .....<br>CITY:.....PIN : .....<br>PHONE : MOBILE:.....<br>EMAIL:.....<br>OWNED [ ] RENTED [ ] EMPLOYER'S [ ]<br>PERIOD OF STAY ..... YEARS. | .....<br>CITY:.....PIN : .....<br>PHONE : MOBILE:.....<br>EMAIL:.....<br>OWNED [ ] RENTED [ ] EMPLOYER'S [ ]<br>PERIOD OF STAY ..... YEARS. |
| <b>15. PLACE OF DOMICILE</b>  |   |   |
| <b>16. PERMANENT ADDRESS.</b>   | .....<br>CITY:.....PIN : .....<br>PHONE : MOBILE:   | .....<br>CITY:.....PIN : .....<br>PHONE : MOBILE:   |
| <b>17. OCCUPATION</b>   |   | EMPLOYED [ ] PROFESSIONAL [ ] BUSINESS [ ]<br>SELF EMPLOYED [ ] AGRICULTURE & ALLIED<br>ACTIVITIES [ ] OTHERS (SPECIFY) ..... [ ]           |
| <b>18. NET WORTH</b>  | Rs.   | Rs.   |

Note : Full details to be furnished in the Statements of Assets and Liabilities by the applicant & co-obligant/s.

| EMPLOYMENT DETAILS  |  |  |   |
|---|--|--|---|
|   | APPLICANT  |  | CO -OBLIGANT  |
| 01. EMPLOYER NAME   |  |  |   |
| 02. EMPLOYER TYPE   | Central [ ] State [ ] PSU [ ] Others [ ]   |  | Central [ ] State [ ] PSU [ ] Others [ ]  |
| 03. EMPLOYER'S ADDRESS:<br>(Mention the address of the Office presently you are based at )  | .....<br>.....<br>CITY:.....PIN :.....<br>State :.....<br>Office Phone No..... Ext No.....<br>Email..... |  | .....<br>.....<br>CITY:.....PIN :.....<br>State:.....<br>Office Phone No..... Ext No.....<br>Email..... |
| 04. WORKING SINCE   | Date:  |  | Date:   |
| 05. WHETHER THE JOB IS TRANSFERABLE   | YES : [ ] NO: [ ]<br>If yes: With in State [ ] All India [ ]   |  | YES : [ ] NO: [ ]<br>If yes: With in State [ ] All India [ ]  |
| 06. REMAINING SERVICE   | .....Years   |  | .....Years.   |
| 07. DESIGNATION & DEPARTMENT  | Designation:<br>Department:  |  | Designation:<br>Department:   |
| 08. DETAILS OF PREVIOUS EMPLOYMENT IF ANY<br>(Please mention Name of the employer, no of years of service etc.)   | .....<br>.....<br>.....  |  | .....<br>.....<br>.....   |
| 09. INCOME DETAILS  |  | APPLICANT  | CO-OBLIGANT   |
| 1. Gross Salary<br>2. Other income (specify: )<br>3. Total Income (1+2)<br>4. Statutory Deductions (PF+Tax+SSS,etc )<br>5. Other Deductions (LIC direct payment etc)<br>6. Net Income<br>(Enclose Income Proof) |  | Rs.....<br>Rs.....<br>Rs.....<br>Rs.....<br>Rs.....<br>Rs..... | Rs.....<br>Rs.....<br>Rs.....<br>Rs.....<br>Rs.....<br>Rs.....  |

| BUSINESS PROFILE OF CO- OBLIGANT               |  |  |  |
|--|--|--|--|
| 1. BUSINESS NAME                               |  |  |  |
| 2. DATE OF ESTABLISHMENT                       |  |  |  |
| 3. NATURE OF CONSTITUTION                      |  |  |  |
| 4. NATURE OF BUSINESS /PROFESSION              |  |  |  |
| 5. BUSINESS ADDRESS                            |  |  |  |
| 6. REGISTRATION NO.                            |  |  |  |
| 7. SALES TAX NO./VAT NO.                       |  | PAN NUMBER :                             |  |
| 8. BUSINESS PERFORMANCE<br>(Enclose the proof) | Turnover<br>(amount in lacs)                     | Gross Income /Profit<br>(amount in lacs) | Net income/ Profit<br>(amount in lacs)           |
|  |  |  |  |
| PRESENT BANKERS                                | APPLICANT  |  | CO -OBLIGANT                                     |
| NAME OF THE BANK /S & BRANCH                   |  |  |  |
| DEALING WITH SINCE                             |  |  |  |
| CREDIT FACILITIES ENJOYED, IF ANY.             | A/C NO. LIMIT (in lacs) Bal.O/S(in lacs) EMI(Rs) |  | A/C NO. LIMIT (in lacs) Bal.O/S(in lacs) EMI(Rs) |

|  |  |
|--|--|
| DETAILS OF CORP VIDYA LOAN AVAILED BY OTHER FAMILY MEMBERS |  |
|--|--|

| ADDITIONAL DETAILS IN THE CASE OF STUDY ABROAD                                 |   |   |
|--|---|---|
| PASSPORT /VISA DETAILS   | APPLICANT                               | CO-OBLIGANT                             |
| VISA VALID UP TO   |   |   |
| VISA PARTICULARS   |   |   |
| PASSPORT NUMBER  |   |   |
| PASSPORT ISSUED BY   |   |   |
| DATE OF ISSUE & EXPIRY   | Issued on:                      Exp on: | Issued on:                      Exp on: |
| OVERSEAS ADDRESS   | .....<br>.....<br>.....                 | .....<br>.....<br>.....                 |
| Unique identification Number issued to the student by the College/Institution: |   |   |

| DETAILS OF EMPLOYMENT CONTRACT IF ANY |  |  |
|---------------------------------------|--|--|
| CONTRACT VALID UP TO                  |  |  |
| BALANCE PERIOD OF CONTRACT            |  |  |
| TERMS OF CONTRACT                     |  |  |
| NATURE OF EMPLOYMENT                  |  |  |
| PROVISION FOR RENEWAL                 | Yes : (    )                      No: (    ) | Yes : (    )                      No: (    ) |
| RENEWAL DETAILS                       |  |  |
| ENTRY PERMIT NO                       |  |  |
| DATE OF ISSUE                         |  |  |
| ISSUING AUTHORITY                     |  |  |
| VALID UP TO                           |  |  |
| TERMS OF PERMIT                       |  |  |

| LIST OF COPIES OF DOCUMENTS TO BE SUBMITTED BY THE STUDENT |            |           |                                       |            |           |
|--|------------|-----------|---------------------------------------|------------|-----------|
| VISA   | Yes [    ] | No [    ] | Employment Contract, if any           | Yes [    ] | No [    ] |
| PASSPORT   | Yes [    ] | No [    ] | I-20 Form issued by the Institution   | Yes [    ] | No [    ] |
| IDENTITY CARD  | Yes [    ] | No [    ] | Admission letter from the Institution | Yes [    ] | No [    ] |
| ENTRY PERMIT   | Yes [    ] | No [    ] | Receipt for advance payment if any    | Yes [    ] | No [    ] |

| LOAN DETAILS                             |                            |                                    |                   |
|--|----------------------------|------------------------------------|-------------------|
| COST OF STUDY                            | MARGIN ( Own Contribution) | LOAN AMOUNT                        | VALUE OF SECURITY |
| Rs.                                      | Rs.                        | Rs.                                | Rs.               |
| DURATION OF THE COURSE .....Years/Months |                            | REPAYMENT PERIOD .....Years/Months |                   |
| STUDY IN INDIA [    ]                    |                            | STUDY ABROAD [    ]                |                   |

| ACADEMIC HISTORY ( From SSLC/ X standard onwards) |   |                    |               |   |   |
|---|---|--------------------|---------------|---|---|
| Examination/<br>Class/Standard                    | School/ College/<br>Institution/ University | Year of<br>Passing | Attempts made | Percentage of marks<br>& Class obtained | Details of Scholarship<br>received if any |
|   |   |                    |               |   |   |
|   |   |                    |               |   |   |
|   |   |                    |               |   |   |
|   |   |                    |               |   |   |
|   |   |                    |               |   |   |

| COURSE PROFILE                 |   |                        |
|--------------------------------|---|------------------------|
| Name of the course             |   |                        |
| Whether the course is approved | Yes [ ] No [ ] If yes, Approved by:   |                        |
| Duration of the course         | .....Years/Month  | Date of Commencement : |
| Nature of the Course           | Full time [ ] Part time [ ] Evening Course [ ] Correspondence course [ ]<br>Week end course [ ] Skill Development course [ ] Certificate course [ ]<br>Vocational training [ ] Others (specify).....[ ] |                        |
| Course leading to              | Diploma [ ] Degree [ ] Post Graduation [ ] PhD [ ] Others.....[ ]   |                        |

| INSTITUTION PROFILE   |   |
|---|---|
| Name & Address of the Institution/ College/ University, where student intends to study. |   |
| Type of Institution   | College [ ] University [ ] Autonomous Institute [ ] Deemed University [ ] |
| Whether the institution/College/ University is approved/recognized ?                    | Yes [ ] No [ ] If Yes, Approved by:                                       |

| ADMISSION PROFILE  |               |                 |                                 |                  |
|--|---------------|-----------------|---------------------------------|------------------|
| Previous Qualifying examination  |               | Date of passing |                                 |                  |
| Marks obtained ( Enclose marks sheet)  |               | .....%          | Date of admission to new course |                  |
| Mode of securing admission: Entrance test [ ] Selection process [ ] Direct on merit [ ] Management quota [ ] |               |                 |                                 |                  |
| Particulars of Admission letter issued   | Reference No. | Date of letter  | Issuing Authority               | Registration No. |
|  |               |                 |                                 |                  |

| HOSTEL FACILITY   |                |  |                |
|---|----------------|--|----------------|
| Is the Institution situated at the place of domicile ?  | Yes [ ] No [ ] | Is the Institution having hostel facility ?    | Yes [ ] No [ ] |
| Is it compulsory to stay in hostel ?  | Yes [ ] No [ ] | Whether accommodation is available in hostel ? | Yes [ ] No [ ] |
| If hostel accommodation is <b>not</b> available, details of alternate accommodation, if any.<br>(Letter from the college to this effect to be enclosed) |                |  |                |

| COST OF STUDY (Amount in Rupees ) |                          |    |     |    |   |    |
|-----------------------------------|--------------------------|----|-----|----|---|----|
| Items of Expenses                 | Semester / Year of Study |    |     |    |   |    |
|                                   | I                        | II | III | IV | V | VI |
| Tuition Fees                      |                          |    |     |    |   |    |
| Examination Fees                  |                          |    |     |    |   |    |
| Library Fees                      |                          |    |     |    |   |    |
| Laboratory Fees                   |                          |    |     |    |   |    |
| Other Fees                        |                          |    |     |    |   |    |
| Books/Stationery                  |                          |    |     |    |   |    |
| Instruments/Equipments            |                          |    |     |    |   |    |
| Uniforms                          |                          |    |     |    |   |    |
| Travel Expenses/Passage Money     |                          |    |     |    |   |    |
| Computer & Accessories            |                          |    |     |    |   |    |
| Caution money deposit             |                          |    |     |    |   |    |

|   |  |  |  |  |  |  |
|---|--|--|--|--|--|--|
| Hostel fees / Lodge Rent                  |  |  |  |  |  |  |
| Boarding fee/ Expenses                    |  |  |  |  |  |  |
| Study Tour/Project work                   |  |  |  |  |  |  |
| Insurance premium for student             |  |  |  |  |  |  |
| Other Expenses, if any (specify)<br>..... |  |  |  |  |  |  |
| Building Fund                             |  |  |  |  |  |  |
| Refundable Deposit                        |  |  |  |  |  |  |
| <b>TOTAL EXPENSES</b>                     |  |  |  |  |  |  |

| <b>MEANS OF FINANCE</b> (Amount in Rupees )   |                                 |           |            |           |          |           |
|---|---------------------------------|-----------|------------|-----------|----------|-----------|
| <b>SOURCES</b>  | <b>Semester / Year of Study</b> |           |            |           |          |           |
|   | <b>I</b>                        | <b>II</b> | <b>III</b> | <b>IV</b> | <b>V</b> | <b>VI</b> |
| Non -repayable Scholarship @ Rs.....<br>Per Annum for..... Months<br>Commencing from..... |                                 |           |            |           |          |           |
| Repayable Scholarship (specify terms of<br>repayment) .....                               |                                 |           |            |           |          |           |
| Sponsorship by close relative<br>(Specify terms of assistance)<br>.....<br>.....          |                                 |           |            |           |          |           |
| Own Savings/Investments<br>.....<br>.....   |                                 |           |            |           |          |           |
| Others, if any.....   |                                 |           |            |           |          |           |
| Advance Payment already made, if any<br>(enclose proof)                                   |                                 |           |            |           |          |           |
| Earning from part time Job  |                                 |           |            |           |          |           |
| Loan from Corporation Bank  |                                 |           |            |           |          |           |
| Total Available Funds   |                                 |           |            |           |          |           |

| <b>DETAILS OF COLLATERAL SECURITIES OFFERED</b>  |  |                    |
|--|--|--------------------|
| <b>TYPE OF SECURITY</b>  | <b>Details such as Name of owner/holder, Number, date, due date &amp; other details if any</b> | <b>VALUE (Rs.)</b> |
| Bank Deposits<br>(Furnish accrued value )  |  |                    |
| NSCs<br>(Furnish face value )  |  |                    |
| LIC Policies<br>(Furnish surrender value )   |  |                    |
| Others, if any<br>(Furnish present value)  |  |                    |
| Land & Building<br>(Furnish market value)  |  |                    |
| Full address /location of the property (Survey<br>No/ Door No/ Flat No/ House No/Road,<br>Village, Taluk, District, State)<br><b>Prominent land mark/s if any.</b> | .....<br>.....<br>.....  |                    |

|                   |                                  |
|-------------------|----------------------------------|
| NAME OF THE OWNER | .....                            |
|                   | .....                            |
|                   | Phone..... Mobile.....Email..... |

|  |   |  |                 |
|--|---|--|-----------------|
| PROPERTY PROFILE   | Location  | Metro [ ] Urban [ ] Semi Urban [ ] Rural [ ] |                 |
|  | Ownership   | Single [ ] Joint [ ]                         |                 |
|  | Age of the house /flat : ..... Years ( for ready built house/flat only) |  |                 |
| Whether the house/flat was originally constructed as per approved plan Yes [ ] No [ ]                            |   |  |                 |
| If the property is already mortgaged to our Bank for other loan/credit limits, furnish the following information |   |  |                 |
| Nature of loan /credit limit   | Date of loan  | Sanctioned loan amount                       | Present Balance |
|  |   | Rs.  | Rs.             |

|  |     |
|--|-----|
| <b>ADDITIONAL INFORMATION WHERE THE APPLICANT IS GAINFULLY EMPLOYED</b>  |     |
| Applicant has resigned the present job and proof of acceptance of resignation is enclosed herewith                             | [ ] |
| <b>OR</b>  |     |
| Applicant has tendered the resignation & proof of acceptance of resignation will be submitted on or before release of the loan | [ ] |
| Applicant has been sanctioned with study leave for the course period<br>(Enclose leave sanction letter)                        | [ ] |

|                       |  |
|-----------------------|--|
| ANY OTHER INFORMATION |  |
|-----------------------|--|

1. I /We declare that all the particulars and information furnished above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank.
2. I/We have not ever been adjudicated insolvent nor any insolvency proceedings are pending against me/us. I/We further, declare that the property offered as security is free from encumbrance.
3. I/ We further understand that the loan is at the sole discretion of the Bank.
4. I/We confirm that the funds shall be used for the stated purpose only and shall not be used for speculative/anti-social purposes.
5. I/We authorize Corporation Bank to conduct such checks as it considers necessary in its sole discretion and also to authorize the Bank to release such information or any other information in its records to any agency for the purpose of credit appraisal/sharing or for any other purposes.
6. I/ We undertake that any scholarship / stipend / assistanceship or any other monetary assistance received will be credited to the loan account.
7. I/ We undertake to inform the Branch, the change in the address and also to obtain prior approval of the Bank for change of the College / Institution, if any.
8. I/We undertake to submit details as regards to the part time job undertaken.
9. I/We undertake to inform the place of stay and full residential / campus address soon after joining the course at the foreign university and also any change in the residential / campus address.
10. I/ We undertake to submit progress report from time to time and to continue the studies without any break.
11. I/We undertake to submit the details as regards to the part time job undertaken at abroad and submit pay slip every half year to the Branch before seeking second and subsequent releases.
12. I/We undertake to inform the details such as name, occupation, business and residential address of the sponsorer and also any change in address of the sponsorer .

Place:

Date:

Signature of the Applicant

Signature of the Co-obligant/s



## CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

Please mark [ ✓ ] the documents that are produced

| Common Documents |  | Yes | No |
|------------------|--|-----|----|
| 1                | Address Proof & Age Proof of the applicant/s and guarantor/s (Voter Identification Card, Passport, SSC Certificate/School Leaving Certificate or PAN - Card/ Ration Card /Driving Licence)                         |     |    |
| 2                | Place of domicile proof  |     |    |
| 3                | Attested Certificates/Marks Card of previous qualifying exams starting from SSLC   |     |    |
| 4                | Letter of admission issued by the Institute/College  |     |    |
| 5                | Prospectus & other documents issued by the College/Institute.  |     |    |
| 6                | Letter/Certificate from the Institution, giving year wise break up of fees/expenses.   |     |    |
| 7                | Letter from the Institution regarding non availability of hostel facility  |     |    |
| 8                | Two Passport size photographs of the Applicant , Co -obligant and Guarantor.   |     |    |
| 9                | Net-worth Statements - Details of Assets and Liabilities of Borrower/s & Guarantor [Format available in the Branch] duly certified by the Chartered Accountant where the loan amount is for Rs.25 lakhs and above. |     |    |
| 10               | <b>In case of study abroad following additional documents are required</b>   |     |    |
|                  | Employment Contract: Consisting of details of terms of contract including remaining period of contract, any provision for renewal of contract, nature of employment, remuneration etc.                             |     |    |
|                  | Entry Permit with particulars of permit including validity period, issuing authority.  |     |    |
|                  | Pass Port & Visa   |     |    |
|                  | Admission letter & I-20 form issued by Foreign Institution.  |     |    |
| 11               | <b>Security Related Documents if immovable property is offered as security</b>   |     |    |
|                  | Documents of title for property and/ or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds.   |     |    |
|                  | Up to date encumbrance certificate for the past 13 years.  |     |    |
|                  | Latest property Tax-paid receipts.   |     |    |
|                  | Legal Opinion on title to property from Bank's approved advocate to be obtained through the branch.  |     |    |
|                  | Copy of Approved Plan and Building Licence   |     |    |
|                  | Valuation report from approved Civil Engineer to be obtained through the Branch.   |     |    |
|                  | Copy of Occupancy Certificate issued by the local authority.   |     |    |
| 12               | Income Proof, if any, of Co obligant such as Salary slip/IT Return/ etc.   |     |    |
| 13               | Affidavit to the effect that NO education loans are availed/out standing with other Banks/Institutions   |     |    |
| 14               | Where the applicant is gainfully employed, copy of acceptance of resignation letter or study leave sanction letter.  |     |    |

NOTE: The checklist is only indicative. The Check List is intended to help the loan applicants to become aware of basic requirements, which will enable the Bank to process the application quickly. The bank reserves the right to accept or reject any application, without assigning any reasons. Neither the Bank nor any of its officials is liable for any delay and/or lapse on part of any third party.



## APPRAISAL NOTE

Name of the Branch:.....

|             | NAME IN FULL        | Age | Net Worth | Net Income |
|-------------|---------------------|-----|-----------|------------|
| Applicant   | Mr/Ms.....<br>..... |     | Rs.       | Rs.        |
| Co-obligant | Mr/Ms.....<br>..... |     | Rs.       | Rs.        |
| Guarantor   | Mr/Ms.....<br>..... |     | Rs.       | Rs.        |

|                 |                                  |                                 |
|-----------------|----------------------------------|---------------------------------|
| <b>CATEGORY</b> | SC [ ] ST [ ] OBC [ ] Others [ ] | <b>MINORITY:</b> YES [ ] NO [ ] |
|-----------------|----------------------------------|---------------------------------|

|                       |                           |                         |
|-----------------------|---------------------------|-------------------------|
| <b>PLACE OF STUDY</b> | <b>STUDY IN INDIA</b> [ ] | <b>STUDY ABROAD</b> [ ] |
|-----------------------|---------------------------|-------------------------|

| LOAN DETAILS                        |                           |  |                  |               |
|-------------------------------------|---------------------------|--|------------------|---------------|
| Cost of Study                       | Permissible Cost of Study | Margin on cost of Study                  | Rate of Interest | Projected EMI |
| Rs.                                 | Rs.                       | Rs.                                      |                  | Rs.           |
| Repayment Holiday .....Years/Months |                           | Repayment (EMI) Period .....Years/Months |                  |               |

| DETAILS OF COURSE & INSTITUTION |  |                      |  |
|---------------------------------|--|----------------------|--|
| Name of the Course              |  |                      |  |
| Course Period                   |  | Date of Commencement |  |
| Place of Study                  | Place of Domicile [ ] Other than the place of Domicile [ ]                       |                      |  |
| Name of the College/Institution |  |                      |  |
| Mode of securing admission      | Entrance test [ ] Selection process [ ] Direct on merit [ ] Management quota [ ] |                      |  |

|  |                                       |
|--|---------------------------------------|
| Applicant is dealing with the branch since                 |                                       |
| Operations in the account / other dealings with the branch | Good [ ] Satisfactory [ ] Average [ ] |

|  |                |                        |                |        |                    |
|--|----------------|------------------------|----------------|--------|--------------------|
| Where property is already mortgaged to our Bank for other loans/limits | Nature of loan | Limit/ Present Balance | Property value | Margin | Unencumbered value |
|  |                |                        |                |        |                    |

| DETAILS OF COLLATERAL SECURITIES OFFERED     |                             |       |        | (Amt in Rupees) |
|--|-----------------------------|-------|--------|-----------------|
| TYPE OF SECURITY                             | DESCRIPTION OF THE SECURITY | VALUE | Margin | NET VALUE       |
| Bank Deposits<br>(Furnish accrued value)     |                             |       | 10%    |                 |
| NSC's<br>(Furnish face value)                |                             |       | 25%    |                 |
| LIC Policies<br>(Furnish surrender value)    |                             |       | 10%    |                 |
| Others, if any<br>(Furnish present value)    |                             |       |        |                 |
| Immovable Property<br>(Furnish market value) |                             |       | 35%    |                 |
| Total Net Value of the Securities ⇒          |                             |       |        |                 |

| TECHNICAL EVALUATION |  |                     |                          |                   |           |
|----------------------|--|---------------------|--------------------------|-------------------|-----------|
| 1                    | Name of the owner of the property  | Mr/Ms.              |                          |                   |           |
| 2                    | Full address /location of the property<br>(Survey No/ Door No/ Flat No/House No/<br>Road, Village, Taluk, District, State)<br><br><b>Prominent land mark/s if any.</b> |                     |                          |                   |           |
| 3                    | Area /Extent of Land   | Total Area          |                          | Built up Area     |           |
| 4                    | Name of the valuer & Valuation Details   | Age of the property | Balance life of property | Date of valuation | Value Rs. |
|                      | Mr/Ms.   |                     |                          |                   |           |

| LEGAL EVALUATION |   |                |
|------------------|---|----------------|
| 1                | Name of the Lawyer :Mr/Ms.  |                |
| 2                | Whether he is in Bank's Panel   | Yes [ ] No [ ] |
| 3                | Date of legal scrutiny report   |                |
| 4                | Whether legal opinion is scrutinized through check list?                | Yes [ ] No [ ] |
| 5                | Whether applicant has clear & marketable title                          | Yes [ ] No [ ] |
| 6                | Whether valid mortgage can be created in favour of Bank                 | Yes [ ] No [ ] |
| 7                | Any other conditions stipulated by the lawyer & compliance of the same: |                |

| COST OF STUDY                                       |                          | (Amount in Rupees) |     |    |   |    |
|---|--------------------------|--------------------|-----|----|---|----|
|   | Semester / Year of Study |                    |     |    |   |    |
|   | I                        | II                 | III | IV | V | VI |
| Total Cost of Study ⇒ A                             |                          |                    |     |    |   |    |
| Non permissible expenses                            |                          |                    |     |    |   |    |
| Building Fund                                       |                          |                    |     |    |   |    |
| Refundable Deposit                                  |                          |                    |     |    |   |    |
| Others (specify)                                    |                          |                    |     |    |   |    |
|   |                          |                    |     |    |   |    |
|   |                          |                    |     |    |   |    |
|   |                          |                    |     |    |   |    |
| Total Non permissible costs<br>(Total of above) ⇒ B |                          |                    |     |    |   |    |
| Permissible Cost (A-B) ⇒ C                          |                          |                    |     |    |   |    |

| COMPUTATION OF ELIGIBLE LOAN AMOUNT  |   |                           |  |                |               | Rupees      |                |
|--|---|---------------------------|--|----------------|---------------|-------------|----------------|
| <b>A</b>   | Maximum permissible loan under the Scheme ( Study in India [ ] Study abroad [ ] )   |                           |  |                |               |             |                |
| <b>B</b>   | Loan amount based on cost of study  |                           |  |                |               |             |                |
|  | Total cost of Study   | Permissible cost of study | Margin on permissible cost of study          |                |               |             |                |
|  | Rs.   | Rs.                       | Rs.  |                |               |             |                |
| <b>C</b>   | Loan amount sought by the applicant   |                           |  |                |               |             |                |
| <b>D</b>   | Loan amount based on value of the securities/Guarantor wherever applicable.<br>(Value of the securities shall be 100% of loan amount after maintaining prescribed margin on such securities & net worth of the guarantor shall not be less than 100% of the loan amount ) |                           |  |                |               |             |                |
| <b>E</b>   | PERMISSIBLE LOAN AMOUNT : (Lowest amount from A, B, C , D , above )   |                           |  |                |               |             |                |
|  | <b>I Year</b>   | <b>II Year</b>            | <b>III Year</b>                              | <b>IV Year</b> | <b>V Year</b> |             | <b>VI Year</b> |
|  |   |                           |  |                |               |             |                |
| <b>F</b>   | Repayment holiday Period :<br>Course period .....years/months + <b>12 months</b> OR <b>6 months</b> of getting job whichever is earlier =.....years/months.   |                           |  |                |               |             |                |
| <b>G</b>   | Repayment Period ( EMI payment period) .....years/months ( Maximum of 10 years)   |                           |  |                |               |             |                |
| <b>CALCULATION OF PROJECTED REPAYMENT CAPACITY &amp; EMI</b>   |   |                           |  |                |               |             |                |
| Permissible loan amount  |   | Rs.                       | Applicable rate of Interest                  |                | .....%        |             |                |
| Repayment holiday (Course period+12 months )   |   |                           |  |                |               | .....Months |                |
| Accrued simple Interest during repayment holiday :<br>Loan amount :..... X ROI : ..... X Repayment holiday period :.....months.<br>-----<br>100 X 12 |   |                           |  |                |               | Rs.         |                |
| Accrued amount of loan at the starting of repayment period ( Loan amount + Accrued interest)   |   |                           |  |                |               | Rs.         |                |
| Projected monthly income of the student  |   | Rs.                       | Projected monthly income of the co applicant |                | Rs.           |             |                |
| Total projected monthly income   |   | Rs.                       | EMI Payable                                  |                | Rs.           |             |                |

| DETAILS OF DEVIATIONS PERMITTED BY THE COMPETENT AUTHORITY |                    |                  |                                |
|--|--------------------|------------------|--------------------------------|
| Sanctioning Authority                                      | Sanction Reference | Date of Sanction | Nature of Deviations permitted |
|  |                    |                  |                                |
|  |                    |                  |                                |
|  |                    |                  |                                |

Please enclose sanction letter.

We have appraised the loan proposal as per the scheme guidelines, applicable as on date, and after due compliance of check list for appraisal of Corp Vidya /Corp Byte loan annexed herewith. We recommend for sanction of loan under Corp Vidya /Corp Byte loan as per the terms & conditions mentioned above .

Date:

**Officer /Credit Officer**

**Submitted to the Branch Manager for Sanction:**

Orders of Branch Manager:

[ ] Sanctioned Corp Vidya /Corp Byte loan of Rs.....(Rs.....only.)  
as recommended above.

[ ] Not Sanctioned/ Rejected for the reason:.....

[ ] Submitted to Zonal Manager/Retail Hub ..... with recommendation for sanction of the Proposal as per the terms & conditions mentioned herein.

Date:

**Branch Manager**

| <b>CHECK LIST FOR APPRAISAL OF LOAN UNDER CORP VIDYA SCHEME</b> |  | <b>YES</b> | <b>NO</b> | <b>NA</b> |
|---|--|------------|-----------|-----------|
| 1   | Student is an Indian national  |            |           |           |
| 2   | He has passed previous qualifying examination.   |            |           |           |
| 3   | He has secured admission to the course.  |            |           |           |
| 4   | He has secured admission through Entrance test/Selection process/Merit/Management quota<br>If No, deviation sanction reference No:   |            |           |           |
| 5   | Institution & course of study is approved/recognized by the Competent Authority  |            |           |           |
| 6   | Only permissible expenses are being considered for finance.  |            |           |           |
| 7   | Loan is sought from the branch near to the place of domicile of the parents.<br>( Not applicable to our staff members availing loan for their children)<br>If No, deviation sanction reference No: |            |           |           |
| 8   | Co obligant/s are parent/s or as permissible under the Scheme.<br>If No, deviation sanction reference No:  |            |           |           |
| 9   | In case of married woman, parent/ spouse/parents in law is co obligant.  |            |           |           |
| 10  | Loan amount sought is within the limit prescribed for study in India /Abroad.<br>If No, deviation sanction reference No:   |            |           |           |
| 11  | Family is treated as unit for the purpose of loan amount/security/rate of interest/margin etc.   |            |           |           |
| 12  | Whether prescribed margin on cost of study is maintained?  |            |           |           |
| 13  | Whether prescribed margin on security is maintained?<br>If No, deviation sanction reference No:  |            |           |           |
| 14  | Property to be mortgaged is within the command area of the branch.<br>If No, deviation sanction reference No:  |            |           |           |
| 15  | If agricultural property is taken as security, law of the State do not prohibit the same.  |            |           |           |
| 16  | Third party guarantee obtained , if any is other than close relatives ( as per uniform guidelines)<br>If No, deviation sanction reference No:  |            |           |           |
| 17  | Net worth of the guarantor not less than 100% of the loan amount.  |            |           |           |
| 18  | Whether proposed loan is within the delegated lending powers of branch manager?  |            |           |           |
| 19  | In case student is gainfully employed, resignation letter/Study leave sanction proof is submitted.   |            |           |           |
| 20  | Fees paid for the first year of the courses only are eligible for reimbursement.   |            |           |           |
| 21  | Loan sought is NOT for take over of loan from other Banks/Institutions.  |            |           |           |
| 22  | In case of staff members, PAD permission is obtained to stand as co obligant.  |            |           |           |
| 23  | Whether due diligence/Pre sanction visit is done by the branch /Outside agency ?<br>Observation: Positive [ ] Negative [ ]   |            |           |           |