



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.

Affix recent  
pass port size  
Photograph  
of Applicant  
with signature

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

**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.

PERSONAL DETAILS		
	APPLICANT	CO-OBLIGANT
<b>01. NAME IN FULL</b>	Mr/Ms..... .....	Mr/Ms..... 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 [ ] MBA [ ] OTHERS (SPECIFY) ..... [ ]	DOCTOR [ ] CA [ ] ENGINEER [ ] MBA [ ] OTHERS (SPECIFY) ..... [ ]
<b>09. A. STATUS B. CATEGORY</b>	RESIDENT [ ] NRI [ ] PIO [ ] SC [ ] ST [ ] OBC [ ] OTHERS [ ]	RESIDENT [ ] NRI [ ] PIO [ ] SC [ ] ST [ ] OBC [ ] OTHERS [ ]
<b>10. PAN NO</b>	No.....ISSUED BY.....	No.....ISSUED BY.....
<b>11. PASSPORT NUMBER</b>	No.....ISSUED BY..... VALID TILL.....	No.....ISSUED BY..... VALID TILL.....
<b>12. VOTER ID NUMBER</b>		
<b>13. DRIVING LICENCE NO.</b>		
<b>14. PRESENT RESIDENTIAL ADDRESS OR MAILING ADDRESS (If different from permanent address)</b>	..... ..... CITY:.....PIN : ..... PHONE : MOBILE:..... EMAIL:..... OWNED [ ] RENTED [ ] EMPLOYER'S [ ] PERIOD OF STAY ..... YEARS.	..... ..... CITY:.....PIN : ..... PHONE : MOBILE:..... EMAIL:..... OWNED [ ] RENTED [ ] EMPLOYER'S [ ] PERIOD OF STAY.....YEARS.
<b>15. PLACE OF DOMICILE</b>		
<b>16. PERMANENT ADDRESS.</b>	..... ..... CITY:.....PIN : ..... PHONE : MOBILE:	..... ..... CITY:.....PIN : ..... PHONE : MOBILE:
<b>17. OCCUPATION</b>		EMPLOYED [ ] PROFESSIONAL [ ] BUSINESS [ ] SELF EMPLOYED [ ] AGRICULTURE & ALLIED 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: (Mention the address of the Office presently you are based at )	..... CITY:.....PIN :..... State :..... Office Phone No..... Ext No..... Email.....	..... CITY:.....PIN :..... State:..... Office Phone No..... Ext No..... Email.....
04. WORKING SINCE	Date:	Date:
05. WHETHER THE JOB IS TRANSFERABLE	YES : [ ] NO: [ ] If yes: With in State [ ] All India [ ]	YES : [ ] NO: [ ] If yes: With in State [ ] All India [ ]
06. REMAINING SERVICE	.....Years	.....Years.
07. DESIGNATION & DEPARTMENT	Designation: Department:	Designation: Department:
08. DETAILS OF PREVIOUS EMPLOYMENT IF ANY (Please mention Name of the employer, no of years of service etc.)	..... ..... .....	..... ..... .....
09. INCOME DETAILS	APPLICANT	CO-OBLIGANT
1. Gross Salary 2. Other income (specify: ) 3. Total Income (1+2) 4. Statutory Deductions (PF+Tax+SSS,etc ) 5. Other Deductions (LIC direct payment etc) 6. Net Income (Enclose Income Proof)	Rs..... Rs..... Rs..... Rs..... Rs..... Rs.....	Rs..... Rs..... Rs..... Rs..... Rs..... 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 (Enclose the proof)	Turnover (amount in lacs)	Gross Income /Profit (amount in lacs)	Net income/ Profit (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	
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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	..... ..... .....	..... ..... .....
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/ Class/Standard	School/ College/ Institution/ University	Year of Passing	Attempts made	Percentage of marks & Class obtained	Details of Scholarship 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 [ ] Week end course [ ] Skill Development course [ ] Certificate course [ ] 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. (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) .....						
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..... Per Annum for..... Months Commencing from.....						
Repayable Scholarship (specify terms of repayment) .....						
Sponsorship by close relative (Specify terms of assistance) ..... .....						
Own Savings/Investments ..... .....						
Others, if any.....						
Advance Payment already made, if any (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 (Furnish accrued value )		
NSCs (Furnish face value )		
LIC Policies (Furnish surrender value )		
Others, if any (Furnish present value)		
Land & Building (Furnish market value)		
Full address /location of the property (Survey No/ Door No/ Flat No/ House No/Road, Village, Taluk, District, State) <b>Prominent land mark/s if any.</b>	..... ..... .....	

<b>NAME OF THE OWNER</b>	.....
	Phone..... Mobile.....Email.....

<b>PROPERTY PROFILE</b>	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 (Enclose leave sanction letter)	[ ]

<b>ANY OTHER INFORMATION</b>	
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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**

PARTICULARS OF GUARANTOR	
NAME IN FULL	Mr/Ms.....
FATHER'S / HUSBANDS NAME	
DATE OF BIRTH & GENDER	DOB: MALE : [ ] FEMALE: [ ]
MARITAL STATUS	SINGLE [ ] MARRIED [ ] DIVORCEE [ ] RELIGION :
EDU. QUALIFICATION	Graduate [ ] Post Graduate [ ] Others (specify)..... [ ]
IF PROFESSIONAL	Doctor [ ] CA [ ] Engineer [ ] MBA [ ] Others (specify).....[ ]
PAN No	No: Issued by.....
PASSPORT NUMBER	No: Issued by..... Valid till:.....
VOTER CARD NUMBER	
DRIVING LICENCE NO	
RESIDENTIAL ADDRESS	<b>PRESENT</b>
	<b>PERMANENT</b>
	CITY:..... PIN :..... Phone :.....Mobile:..... Email :.....
OFFICE ADDRESS.	CITY:.....PIN :..... Phone : Mobile: Email:.....
OCCUPATION	Employed [ ] Professional [ ] Business [ ] Self employed [ ] Agriculture & Allied activities [ ] Others (Specify) ..... [ ]
NET WORTH & INCOME	Net Worth: Rs. Net Annual Income: Rs. (Furnish proof of income such as salary slip/F-16/ IT return etc)
	Statement of Assets & Liabilities should be submitted as per Bank's format.

PRESENT BANKERS	
NAME OF THE PRESENT BANK/S & BRANCH	
DEALING WITH SINCE	
CREDIT FACILITIES ENJOYED, IF ANY.	A/C NO. LIMIT (in lacs) Bal.O/S(in lacs) EMI(Rs)

I declare that all the particulars and information furnished above are true, correct and complete to the best of my knowledge & belief. Further I declare that I am not a close relative of the borrower/s.

I hereby agree to stand as guarantor to .....loan (nature of facility)  
 for Rs.....(Rupees.....only)  
 sought by Mr/Ms.....

Place :  
 Date :

**Signature of the Guarantor**

Affix recent  
 pass port size  
 photograph of  
 the Guarantor  
 with signature

**CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION**  
Please mark [ ✓ ] the documents that are produced

<b>Common Documents</b>		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..... .....		Rs.	Rs.
Co-obligant	Mr/Ms..... .....		Rs.	Rs.
Guarantor	Mr/Ms..... .....		Rs.	Rs.

<b>CATEGORY</b>	SC [ ] ST [ ] OBC [ ] Others [ ]	<b>MINORITY:</b> YES [ ] NO [ ]
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<b>PLACE OF STUDY</b>	<b>STUDY IN INDIA</b> [ ]	<b>STUDY ABROAD</b> [ ]
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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 (Furnish accrued value)			10%		
NSC's (Furnish face value)			25%		
LIC Policies (Furnish surrender value)			10%		
Others, if any (Furnish present value)					
Immovable Property (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 (Survey No/ Door No/ Flat No/House No/ Road, Village, Taluk, District, State)  <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 ⇒ <b>A</b>						
Non permissible expenses						
Building Fund						
Refundable Deposit						
Others (specify)						
Total Non permissible costs (Total of above) ⇒ <b>B</b>						
Permissible Cost (A-B) ⇒ <b>C</b>						

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. (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>	<b>PERMISSIBLE LOAN AMOUNT :</b> (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 : 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 : Loan amount :..... X ROI : ..... X Repayment holiday period :.....months. ----- 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>		YES	NO	NA
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 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. ( Not applicable to our staff members availing loan for their children) If No, deviation sanction reference No:			
8	Co obligant/s are parent/s or as permissible under the Scheme. 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. 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? If No, deviation sanction reference No:			
14	Property to be mortgaged is within the command area of the branch. 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) 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 ? Observation: Positive [ ] Negative [ ]			