

Application Form for DCB Education Loan



*PLEASE COMPLETE THE ENTIRE FORM (IN CAPITAL LETTERS ONLY)
 *TICK AS APPLICABLE
 *ENCLOSE ALL APPLICABLE DOCUMENTS

SERIAL NO.

Student Details

*Name: Mr. Mrs. Ms. Dr. Date of Birth:

(First Name) (Middle Name) (Last Name)

Present Residential Address:

City: Pin:

Landmark:

State: Country:

Telephone: (with STD Code) Mobile No.:

Permanent Account Number (PAN): *Aadhaar Number:

Email ID:

Ownership of Residence: Self Owned Family Owned Rented Others

Permanent Residential Address:

City: Pin:

Landmark:

State: Country:

Telephone: (with STD Code) Mobile No.:

Email ID:

Ownership of Residence: Self Owned Family Owned Rented Others

*Gender: Male Female Third Gender **Marital Status:** Married Single No. of Dependents (if any):

Residential Status: Resident Indian NRI **Nationality:**

U.S. Person: Yes No **Mailing Address:** Present Residential Address Office Permanent Residential Address

*Country of Birth: *Place of Birth:

*Citizenship: *Residence for Tax Purpose:

Please fill FATCA Declaration Form if you are U.S.A. or other country citizen / resident

Academic Qualifications

Sr. No.	Name of exam from SSC onwards	University / Institution from which passed	Medium of Instruction	Year & Month of passing	Whether passed in first attempt	% of marks obtained	Rank / Class / Division obtained

Attach: Copies of certificates & mark sheets

Other Achievements / Scholarships / Prizes Won, if any: (attach sheet if necessary)

Attach: Copies of certificates or relevant evidence.

Employment Details

If Student is employed

<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed / Professional	<input type="checkbox"/> Business	<input type="checkbox"/> Other																
Designation				Employer / Business Name															
No. of years in current Employment / Business				Total no. of years in Employment															
Office Address:																			
City:																			
Pin:																			
Landmark:																			
State:																			
Country:																			
Telephone: (with STD Code)																			
Preferred Mobile No.:																			
Email ID:																			
Annual Income: ₹																			
Bank Account Details: Account No.:																			
Attach: Salary Certificate / Last Income Tax Return																			
Type of Account: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Other																			
Name of Bank and Address:																			

Parent / Guardian Details

Relationship with the Student:															
<input type="checkbox"/> Father				<input type="checkbox"/> Mother				<input type="checkbox"/> Other, Please specify							
*Name:															
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.				Date of Birth:				D D M M Y Y Y Y							
(First Name)				(Middle Name)				(Last Name)							
Present Residential Address:															
City:															
Pin:															
Landmark:															
State:															
Country:															
Telephone: (with STD Code)															
Mobile No.:															
Email ID:															
Ownership of Residence:															
<input type="checkbox"/> Self Owned				<input type="checkbox"/> Family Owned				<input type="checkbox"/> Rented				<input type="checkbox"/> Others			
Permanent Residential Address:															
City:															
Pin:															
Landmark:															
State:															
Country:															
Telephone: (with STD Code)															
Preferred Mobile No.:															
Permanent Account Number (PAN):															
*Aadhaar Number:															
Ownership of Residence:															
<input type="checkbox"/> Self Owned				<input type="checkbox"/> Family Owned				<input type="checkbox"/> Rented				<input type="checkbox"/> Others			
*Gender:															
<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender				Marital Status:				<input type="checkbox"/> Married <input type="checkbox"/> Single				No. of Dependents (if any):			
Residential Status:															
<input type="checkbox"/> Resident Indian				<input type="checkbox"/> NRI				Nationality:							

Employment Details

<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed / Professional	<input type="checkbox"/> Business	<input type="checkbox"/> Other																
Designation				Employer / Business Name															
No. of years in current Employment / Business				Total no. of years in Employment															

Office Address: _____

 City: _____ Pin: _____
 Landmark: _____
 State: _____ Country: _____
 Telephone: _____ Date of Retirement:

D	D	M	M	Y	Y	Y	Y
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 (with STD Code) _____
 Preferred Email ID: _____

If in current employment / business for less than 1 year, then previous employment details:

Previous Office Address: _____

 City: _____ Pin: _____
 Landmark: _____
 State: _____ Country: _____
 Telephone: _____ Contact Person: _____
 (with STD Code) _____

Financial Details

Current Annual Income ₹: _____ Account Number: _____
 Type of Account: Savings Current Other Amount ₹: _____
 Name of Bank and Address _____

Investment in Fixed Deposit:
 Details: _____ Maturity Date:

D	D	M	M	Y	Y	Y	Y
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 Amount ₹: _____

Investment in Immovable Property:
 Details: _____ Amount ₹: _____
 LIC / Postal Life, etc: _____ Amount ₹: _____

Please furnish details of all loan taken / proposed to be taken from employer, banks and financial institutions:

Name of Institution	Original Loan Amount (₹)	Purpose	Loan Tenure	Monthly Installment / EMI (₹)	Balance Tenure (months)

Existing relationship with DCB Bank: Yes No
 If yes, furnish details: Account Number: _____
 Loan Account Number: _____

Course Details of Student

Course Name: _____
Institution: _____ City / Town: _____
Course Duration: _____ Years _____ Months **Commencement Date:**

D	D	M	M	Y	Y	Y	Y
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Rating / Ranking of the University: _____

In case of studies abroad, please furnish the following additional particulars:

Passport Number: _____ Place of Issue: _____
 Expiry Date:

D	D	M	M	Y	Y	Y	Y
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 Attach: Copy of Passport Has visa been obtained: Yes No If yes, attach copy
 Expected monthly income of student post completion of the course (in INR): _____
 Employment potential after completion of the course: _____

Employment Details

Salaried
 Self-employed / Professional
 Business
 Other

Designation: _____ Employer / Business Name: _____

No. of years in current Employment / Business: _____ Total no. of years in Employment: _____

Office Address: _____

 City: _____ Pin: _____

Landmark: _____
 State: _____ Country: _____

Telephone: (with STD Code) _____ Date of Retirement:

D	D	M	M	Y	Y	Y	Y
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Email ID: _____

Annual Income: ₹ _____ **Bank Account Details:** Account No.: _____

Attach: Salary Certificate / Last Income Tax Return **Type of Account:**
 Savings
 Current
 Other

Name of Bank and Address: _____

Collateral Security Details If applicable

Details of Security offered: _____ **Attach: Copies of Certificates / Agreements, etc.**

Sr. No.	Type of Security	Details	Owned By	Market Value (₹)

References

Please mention the name and address of two references (other than immediate family members):

***Name:** Mr. Mrs. Ms. Dr. **Date of Birth:**

D	D	M	M	Y	Y	Y	Y
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(First Name) (Middle Name) (Last Name)

Permanent Residential Address: _____

 City: _____ Pin: _____

Landmark: _____
 State: _____ Country: _____

Telephone: (with STD Code) _____ Mobile No.: _____

***Name:** Mr. Mrs. Ms. Dr. **Date of Birth:**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(First Name) (Middle Name) (Last Name)

Permanent Residential Address: _____

 City: _____ Pin: _____

Landmark: _____
 State: _____ Country: _____

Telephone: (with STD Code) _____ Mobile No.: _____

Declaration

I/We state that all the particulars and information given in this application form are true, correct complete and up-to-date in all respects and I/we have not withheld any information whatsoever and I/we understand and accept that they shall form the basis of any facility DCB Bank Limited ("Bank") may decide to grant me/us. I/We confirm that there are no insolvency or bankruptcy proceeding or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceedings have been initiated and/or are pending against me/us nor I/we ever have been adjudicated insolvent or bankrupt by any Court or other authority. Further, confirm that I/we have read the brochure, terms and conditions applicable to the facility and understood the contents. I/We undertake to inform the Bank regarding the change in my/our occupation / employment and to provide any further information and documents that the Bank may require from time to time. I/We further agree that my/our facility shall be governed by the terms and conditions of the Bank that are in force and may be amended by the Bank at its absolute discretion from time to time. I/We further agree that the Bank in its sole discretion may reject my/our application without providing any reason and that I/we reserve no right to appeal against this decision of the Bank. I/We further agree that the Bank shall not be liable and responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of this application. I/We have read, understood and acknowledge and agree that the Bank may refer my/our name to a recognised credit or referencing agency / agencies or Reserve Bank of India (RBI) or agency/ies appointed by RBI and/or make such references and enquiries as the Bank may consider necessary. I/We hereby unconditionally authorise the Bank to disclose such information relating to my/our facility to such parties as deemed necessary at the sole discretion of the Bank. I/We authorise the Bank to make any enquiries with any other finance company / bank / registered credit bureau regarding my/our credit history with them and also authorise the Bank to provide details of my/our credit history with any other finance company / bank / registered credit bureau. Further, I/we have understood, acknowledge and agree that a request and demand for any information and documents by any authority under the law will be mandatorily complied with by the Bank. I/We agree as a pre-condition of the facility given to me/us by the Bank and in that case, I/we commit default in the repayment of the facility or in the payment of interest thereon or any of the agreed instalment of the facility on the due date(s), the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name (including my/our photograph) as defaulter/s in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit. This is to confirm that there are no litigations that I/we are facing which another financier including but not limited to banks has initiated. I/We hereby declare that I/we have not applied for nor I/we am/are availing of any financial assistance for pursuing studies from any other bank or financial institution or persons and have no financial liabilities whatsoever, other than stated in this application form. I/We confirm that the funds will not be used for speculative or anti-social purpose. I/We understand that the Bank is relying on this information for the purpose of determining the status of the applicant named in this application form in compliance with FATCA (Foreign Account Tax Compliance Act) / CRS (Common Reporting Standards). The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/We shall seek advice from professional tax advisor for any tax questions. I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect. I/We agree that as may be required by domestic regulators/tax authorities the Bank may also be required to report, reportable details to CBDT (Central Board of Direct Taxes) or close or suspend my / our account. I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

Photographs & Signatures

Affix latest photographs (not more than 6 months old)

Student

Signature of Student

Parent / Guardian

Signature of Parent / Guardian

Guarantor

Signature of Guarantor

Documents Checklist

KYC Documents:

- Duly filled application form
- Photograph of applicant
- Photograph of co-applicant
- PAN Card
- Voter Card
- Passport & Visa for education abroad
- Driving License
- Employee identity card
- Latest utility bill i.e. electricity / landline phone bill

Employment Details of Applicant and Co-Applicant (If applicable)

- Employment Identity Card
- Latest 2 month's salary slip
- Form 16
- Employment stability proof for 3 years
- Bank Statement

Business Details of Applicant and Co-Applicant, if Self Employed (If applicable)

- Latest utility bill i.e. electricity / landline phone bill
- Shops and Establishment License
- Sales Tax Registration Certificate
- VAT Registration Certificate

Business Stability Proof

- Income Tax Returns for 2 financial years (latest)

Academic Track Details

- Mark sheet of completion of last qualification
- Certificate of completion of last qualification
- Certificate of technical qualification, if any
- Proposed education course details
- Prospectus of the institute
- Fees details along with other expenses
- Fees payment structure
- Margin payment receipt by applicant to Institute

Security Details

- Proof of collateral security offered

Guarantor Details

- Identity proof
- Age proof
- Signature proof
- Residence proof
- Business or employment proof

Statement of Purpose

Attach a brief write-up (of not more than 200 words) on why you want to pursue the course and what you desire to achieve in your life.

For Office Use Only

Application received on

D	D	M	M	Y	Y	Y	Y
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Verified on

D	D	M	M	Y	Y	Y	Y
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Approved on

D	D	M	M	Y	Y	Y	Y
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Disbursed on

D	D	M	M	Y	Y	Y	Y
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