



The Kalyan Janata Sahakari Bank Ltd.
(SCHEDULED BANK)

Head Office: "Niharika", Near Ice Factory, Opp. Railway Reservation Office, Kalyan – 421 301.

APPLICATION FORM FOR "KALYAN SARASWATI" (EDUCATION LOAN)

Name of the Applicant/s (Student)	Mr./ Mrs. / Ms. /		
Date of Birth (DD/MM/YYYY)			Age (completed years):
Name of the Parent/s (co-applicant/s)			
Residential Address			

PARENT'S PROFILE :

Office/ Business Address					
Phone	Home:	Office:	Mobile:		
E-mail					
Date of Birth (DD/MM/YYYY)			Age (completed years):		
Marital Status	Single / Married / Widower / Divorcee		No. of Dependents:		
Occupation	Service / Business / Self-employed :		No. of Years:		
If employed	Employer's Name:		Designation:		
If in business/ profession	Firm's Name:		Capacity: Proprietor/Partner/Director		
Income Details (Salary Income)	Gross monthly Salary (last 3 months)				
	Net take home Salary (last 3 months)				
(Business Income)	Annual Income (last 3 Years)				
Existing Loan liabilities- Name of Bank/ NBFC	Type	Outstanding	Instalment/EMI	Residual Tenure (m)	Rate of Interest
	1.				
	2.				
	3.				
Present Banker	Bank:		Branch:		
If banking with us	Branch:		A/c Type & No.:		

STUDENT'S PROFILE:

Educational Qualification (starting with School Leaving exam onwards)	Course	University/Institute	Year of Passing	Class	% of marks
Proposed Course of Study	Name of the Course				
	Name of University/ Institute				
	Full Address				
	Duration of Course Residential/ Day student				
Cost / Expenses	Tuition Fee				
	Other Fees				
	Books/ Study materials				
	Hostel/Lodging/Boarding				
	Travel / Airfare / Others				
	Total Expenses				
Source of Finance	Scholarship				
	Own / Family Source				
	Gap / Shortfall				
Loan Amount Applied For			Repayment Period :		
Source of Repayment					

Contd....2

Collaterals offered - Any Other Property	Description	Value
FD/ NSC/ LIC Policies		
Proposed Guarantors	Name & Address	Income
	1.	
	2.	

Date: _____

(Signature)

Documents Required:

1. Proof of Identity (PAN Cards/ Voter ID/ Employer's ID/ Pass-port/ Driving license etc.)
2. Proof of Residence (Ration card/ Driving license/ Pass-port/ Telephone/Light Bill etc.)
3. Proof of Income (Last 3 months Salary Slip / Form 16 / IT Returns for last 3 months)
4. Statement/ Passbook of Bank A/c
5. Sanction letter of existing loans, if any
6. Degree/ Diploma/ Pass Certificate/ Mark-sheet of examinations passed.
7. Letter of Admission issued by the University/ Institute.
8. Letter/ document for scholarship awarded.
9. Document in support of the cost of study and other expenses.
10. Pass-port, Visa in case of study abroad.
11. If immoveable property offered as collateral then all relevant property documents like –
 (a) Sale Agreement/ Deed (b) Possession Letter (c) Society Share Certificate (d) Society No Dues Certificate (e) NOC from Builders/ Society for mortgage (f) Title Clearance/ Search Report From Bank's panel advocate (f) Valuation report from Govt. approved valuer.