

Check List to Educational Loan proposals under IBA Scheme for studies in India/Abroad

| SI No | Particulars | For studies in India | For studies Abroad | Whether furnished |
|-------|---|--|---|-------------------|
| 1 | 2 | 3 * | 4 | 5 |
| 1. | Proof for residence | Xerox copies of Ration Card or Voters Identity Card or Passport or Electricity or Telephone bill or any such document acceptable to the bank. | Same as in Col.3* | Yes/No |
| 2. | Academic record | Copy of the X th std / XII th std mark list, for under graduates. Degree mark list / provisional certificate for post graduates. | Same as in Col.3 * | Yes/No |
| 3. | a. Date of birth/age b. Community (for statistical purpose only) | SSLC / TC / Mark list. Community certificate | Same as in Col.3 * besides Passport. | Yes/No |
| 4. | Family income | Salary certificate / Pension certificate/ Auditor's certificate in case of business category / IT return filed / Income certificate from competent authority notified by State Government under 'CSIS' scheme | Same as in Col.3 * | Yes/No |
| 5. | Admission | Admission letter / Bonafide student certificate from the College/University. | Certificate / I 20 from the College / University. | Yes/No |
| 6. | Fee structure / Approval of institution | Letter / Certificate from the College/ University/ Affiliation/ Accreditation details of the institution | Certificate / I 20 from the College / University. | Yes/No |
| 7. | Passport / VISA | Not applicable | Copies to be enclosed. | Yes/No |
| 8. | Co-obligation/ Guarantee | Parent's / Guardian's Co-obligation / Guarantors details to be furnished. | Same as in Col.3 * | Yes/No |
| 9. | Collateral, wherever required | LIC policy / Share certificates / Units of UTI etc.. In case of land/ building, valuation certificate from Bank's approved panel valuer and legal opinion from Bank's panel advocate will be obtained by the branch directly. | Same as in Col.3 * | Yes/No |
| 10. | Margin (Above Rs.4.00 lacs) For studies in India : 5% For studies abroad : 15% | Details regarding source of funds for meeting the margin furnished along with documentary evidence. | Same as in Col.3 * | Yes/No |
| 11. | Declaration / affidavit stating that no Educational Loan is availed from any other bank by the applicant and his parent | Available in the loan application and to be signed by the student borrower and parent. | Same as in Col.3 * | Yes/No |
| 12. | Documents to be enclosed | (a) A & L of the student/ parent/ guardian / guarantor (b) Details of securities as in Col.9 | Same as in Col.3 * | Yes/No |