

Application Number

B

Paste Recent Passport Size Photograph of Father/Guardian (Cross Signed)

Paste Recent Passport Size Photograph of Mother/Guardian (Cross Signed)

Loan Details

Location:

Loan Amount

ROI: Tenure : In Months

Instalment you and co-applicant can pay to SCPL per month

A Student Details

Instruction: PLEASE FILL IN BLOCK LETTERS ONLY

1) Name: First Name Middle Name Surname

2) Father's / Spouse's Name: First Name Middle Name Surname

3) Date of Birth: 4) Gender: Male Female

8) Current Residential Address: _____ Landmark: _____
City: _____ State: _____ Pin Code: Country: _____

9) E-mail ID: _____

10) Landline No. (Permanent Residence): 11) Mobile No.:

11) School/College Name _____

B Course Details

1) Admission Status: New Existing

2) School/College Name: _____ 3) Studying in _____

4) School/College Address: _____
_____ City: _____ Pin Code: _____ State: _____

C Personal Details

Father Guardian

Title Mr. Ms. Mrs. Dr

Father Husband's Name

Current Address

Landmark

City

State

Pin Code

DOB

Year at Current Address Years in the city

Type of Resi Self own Rented Company Own

E-mail ID

Permanent Address:

Landmark

City

State

Pin Code

DOB

Phone

Mobile

Religion SC/ST/OBC Sex : Male Female

Marital Status Single Married No. of Dependents

Education Undergratute Graduate Post Graduate

Mother Guardian

Title Mr. Ms. Mrs. Dr

Father Husband's Name

Current Address

Landmark

City

State

Pin Code

DOB

Year at Current Address Years in the city

Type of Resi Self own Rented Company Own

E-mail ID

Permanent Address:

Landmark

City

State

Pin Code

DOB

Phone

Mobile

Religion SC/ST/OBC Sex : Male Female

Marital Status Single Married No. of Dependents

Education Undergratute Graduate Post Graduate

D Reference

Instruction: PLEASE FILL IN BLOCK LETTERS ONLY

Name

Relationship with Applicant

Resi Address

City Pin Code

Phone

Mobile

Email ID

Name

Relationship with Applicant

Resi Address

City Pin Code

Phone

Mobile

Email ID

E Bank Details (Where salary is deposited or your main account)

Name of Account Holder	Name of Bank	Branch	Account Number	A/C Operated Since
1)				
2)				
3)				

F Employment / Business Details of Applicant / Co-Applicant

- Occupation: Employed Self Employed Retired Others (Specify) _____
- Name of the Employer/Business: _____
- Address of the Employer / Business: _____
City: _____ State: _____ PIN Code: Country: _____
- Landline No. of Employer / Business: Ext. No.: (STD) (NUMBER)
- Designation / Profession: _____ 6) Official E-mail ID : _____
- Age of Retirement: _____ 8) No. of Years in Current Employment / Business: _____ Years
- Gross Monthly Salary / Income Rs.: _____ 10) Net Monthly Salary / Income (After all deductions) Rs.: _____
- Other Monthly Income Rs. _____ (specify): _____

G Financial Information (In Rupees)

	Applicant	Co-App		Applicant	Co-Applicant
A) Assets			B) Liabilities	Outstanding Amount	Monthly Installment
1) Bank Balances			1) Home Loans A/C # _____		
2) Fixed Deposits			2) Personal Loans A/C # _____		
3) Investments (Stocks/Bonds/Mutual Funds)			3) Car/Two Wheeler Loans A/C # _____		
4) Immovable Property (Current Value) (House/Land/Farm)			4) Credit Card: Card # _____		
5) Other			5) Loan From Employer / Other Loans		

H DECLARATION

- I/We declare that we are citizens of India and all the particulars and information given in the application from is true, correct and complete and no material information has been withheld/suppressed.
- I/We shall advise the company in writing of any change in my/our residential or employment/business address.
- I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
- I/We authorise SCPL, to make any enquiries regarding my application
- I/We authorise SCPL, to make any enquiries with other finance companies/registered credit bureau.
- SCPL, reserves the right to retain the photographs and documents submitted with this application and will not return the same applicant.
- I/We have read the application form/brochures and am/are aware of all the terms and conditions of availing finance from SCPL.
- I/We understand that the sanction of this loan is at the sole discretion of the company and upon my/our executing necessary security (ies) and other formalities as required by the company.
- I/We authorise SCPL, to conduct such credit checks as it considers necessary in its sole discretion and also authorise the company to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of SCPL, which may be in force from time to time. All loans are at the sole discretion of SCPL.
- I am aware that the upfront Legal fees and the applicable service tax collected from me at the time of the application is non-refundable under any circumstances
- No discount/Fee gift or any other commitment is given whatsoever which is not documented in the loan agreement by SCPL or any of its authorised representatives
- The loan amount and disbursement is at the sole discretion of SCPL and no commitment has been given regarding the same.
- I/We confirm that we have no insolvency proceedings against me/us nor have we ever been adjudicated insolvent
- RELATIONSHIP (Details of relationship, of applicant with other company)
Applicant is a director of any company or is a firm in which any director is interested partner guarantor or is a relative of directors of other company or is a firm in which relatives of directors are interested as partner or director. YES? No? Nature of Relationship _____
- RELATIONSHIP (Details of relationship, of applicant with financing company) Applicant is a director/ senior officer/ relative of director or senior office of the Company Yes? No? Nature of Relationship _____
- I/We hereby authorise & give consent to the Company to disclose, without notice time/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from the Company, to the Company other branches/subsidiaries/affiliates Credit Bureaus/Rating Agencies, Service Providers, companies / financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that the Company may deem fit. I/We waive the privilege of privacy & privacy of contract
- I/We are aware that charges for late payment of EMI are 2% per month on overdue EMI amount for Education Loan and that cheque bounce charge is Rs. 250/- per cheque bounce.
- The tenure/repayment interest / other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirements or at the Company discretion. The company reserves the right to review and amend the terms of the loan in such extent as it may deem fit.

I/We consent / do not consent to received information / service etc for Marketing purpose through Telephone / Mobile / SMS / E-mail by the Company / its agents.
I / We confirm that I / We have read and understood the above Declaration and that the details provided on the form are correct.

Signature of Applicant

Signature of Co-Applicant

PART OF EDUCATION LOAN - APPLICATION FORM

Dear Customer,

This is to confirm receipt of your application form along with below mentioned documents.

Pre-sanction documents	Applicant	Co-Applicant	Date
Application form			
Recent Passport size Photograph (signed across)			
Proof of Age (specify)			
Proof of Identity (specify)			
Proof of Residence (specify)			
Proof of Qualification (specify)			
Proof of Business / Office address (specify)			
Proof of Continuity of current job (specify)			
Latest 3 Months' salary			
Proof of Turnover (Latest sales/service tax returns VAT returns			
Latest 3 years' ITR with computation of income / certified financials			
Latest 6 months' bank statements (where salary income is credited)			
Loan Account Statements for Repayment track record			
Signature verification			
Processing fee cheque			
Other documents if any			

IMPORTANT NOTE:

Kindly ensure to properly check and self-attest all documents submitted with date.
Kindly do not make any payment in cash, bearer cheque or kind to the Executive in connection with this loan application.

Note that:

- The receipt of your application form for the loan does not imply automatic approval of your loan by SCPL
- Incomplete / defective application will not be processed and SCPL shall not be responsible in any manner for the resulting delay or otherwise
- SCPL may request for additional documents other than those collected in connection with the application.
- SCPL shall not be liable for loss or delay in the receipt documents.

SCPL reserves the right to reject any application without assigning any reasons.

SCPL reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant. SCPL will decide quantum of the loan at its sole discretion.

The Monthly Instalments (EMI) in connection with the loan will be due on **7th of every month**.

All post dated cheques are to be issued favoring SCPL and duly crossed and filed

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I / WE CONFIRM THAT THE EXECUTIVE COLLECTING THE APPLICATION / DOCUMENTS HAS / HAVE INFORMED ME / US;

- The applicable rate of interest and the type of interest (fixed)
- Processing fees & Administrative tees (non-refundable) that will be charged towards loan application
- The service tax as may be applicable that will be charged in connection with the fees
- The other applicable charges such as cheque return charges. PDC swapping charges. bullet repayment. foreclosure charges. document copy charges etc
- Terms and conditions of bullet / part prepayments / scheme charges etc

That :

- Incomplete / defective application will not be processed and SCPL shall not be response SCPL in any manner for the resulting delay or otherwise
- SCPL will not be liable for any loss or delay ion receipt of documents
- Documents / Photographs will not be returned under any circumstances. once submitted to SCPL
- Approval of the application is at the sole discretion of SCPL
- The quantum of the loan will be finally decided by SCPL
- Equated Monthly Installment (EMI) will be due on 7th of every month
- The Interest is calculated on monthly basis
- The Loan foreclosure charges are as per the Loan agreement
- The Foreclosure charges are levied /calculated on the balance principal our standing of the loan (subject to clauses governing part prepayments)
- The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are **Valid for a period of 30 days only**
- Where for some reasons. there is a delay in concluding the loan . SCPL reserves the loan terms as may be applicable at the time of actual loan availment.

I / we also confirm that.

- a) The executive has not made any commitments to me / us regarding the loan quantum / sanction process (of) promised any deviation / waivers
- b) The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me /us
- c) We have not given / made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the (or) to any other third party
- d) **The details of loan terms / conditions inclusive of all charges have been read by me / us in full / read out to me / us (in vernacular)and understood by me / us**

For any queries / clarifications please contact		Signature of the Executive who contacted the applicant
Executive Name**		
at Cell No.		Applicant Signature
at Land Line No.		
Applicant Name		

** Original Verified: Executives representing SCPL should verify & certify all copies of documents submitted by applicant (with originals) in his presence and sign with date.

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