APPLICATION FORM FOR EDUCATION LOAN

Credila
The Education Loan Specialist

CREDILA FINANCIAL SERVICES LIMITED
(Formerly known as Credila Financial Services Private Limited)

REGD. OFFICE:
B-301, CITI POINT, ANDHERI-KURLA ROAD, NEXT TO KOHINOOR CONTINENTAL, ANDHERI (EAST), MUMBAI 400 059, INDIA
CORPORATE IDENTITY NUMBER: U67190MH2006PLC159411
TEL: +91-22-28266636 I **EMAIL:** loan@credila.com

Applied Loan Amount (in Rs.)
₹

Paste Recent Passport size Photograph of Student (Cross Signed)

Paste Recent Passport size Photograph of Co-Applicant (Cross Signed)

For Official Use Only

Prospect ID: _____ Product Group: _____
Branch Location: _____ Application Number: _____
Sourcing Channel: _____

A STUDENT DETAILS

1. Name: _____ (First Name / Middle Name / Surname)
2. Father's / Spouse's Name: _____ (First Name / Middle Name / Surname)
3. Mother's Name: _____ (First Name / Middle Name / Surname)
4. Date of Birth: D D M M Y Y Y Y
5. Gender: ☐ Male ☐ Female ☐ Other
6. Marital Status: ☐ Married ☐ Single ☐ Other
7. PAN No.:
8. Aadhaar No.: X X X X X X X X
9. Passport No.: _____
10. CKYC No.:
11. Current Residential Address: _____
_____
_____ Landmark: _____
City: _____ State: _____ PIN Code: Country: _____
12. E-mail ID: _____
13. Landline No. (Permanent Residence): (STD) - (NUMBER)
14. Mobile No.: +91
15. Educational Details:

EXAM / COURSE	YEAR COMPLETED	MARKS (%)	SCHOOL / COLLEGE / UNIVERSITY
10th			
12th			
DEGREE			
NAME OF DEGREE: _____			

16.

NAME OF ENTRANCE TEST	SCORE
a)	
b)	
c)	

B COURSE DETAILS

1. Admission Status: ☐ Confirmed ☐ Awaited
2. University/College: _____
3. Name of the Course: _____
4. University/College City: _____ State: _____
5. Country: ☐ India ☐ USA ☐ Canada ☐ Other (specify) : _____
6. Course Duration: _____ years
7. ☐ Full Time ☐ Part Time ☐ Distance Learning
8. Type of Course: ☐ Engineering (Specialisation): _____
☐ Management ☐ Other (Specify): _____

C LOAN DETAILS

A. Purpose	Amount (₹)	B. Funds Available	Amount (₹)
1. Tuition Fees		1. Own Sources (Details) _____	
2. Living Expenses Including Hostel & Food Expenses			
3. Travelling Expenses		2. Scholarship	
4. Others (Specify): _____		3. Others (Specify): _____	
Total of A		Total of B	
Loan Required (A - B) = ₹			

D DETAILS OF SECURITY OFFERED

1. Security Offered: ☐ Yes ☐ No
2. Type of Security Offered I: ☐ Residential ☐ Commercial ☐ Plot ☐ FD ☐ Property Mortgaged with HDFC ☐ Others (Specify): _____
3. Property Address: _____
4. Current Value (Rs.): _____
5. Security Owned By: _____

2. Type of Security Offered II (if any): ☐ Residential ☐ Commercial ☐ Plot ☐ FD ☐ Property Mortgaged with HDFC ☐ Others (Specify): _____
3. Property Address: _____
4. Current Value (Rs.): _____
5. Security Owned By: _____

E REFERENCE OF STUDENT (**Note:** Reference should be known to the student for more than one year.)

1. Name: _____
2. Address: _____ City: _____ State: _____ PIN: _____
3. Personal E-mail ID: _____ 4) Landline No.: _____ 5) Mobile No.: _____

SAVE INCOME TAX

With Credila's Education Loan you can get Income Tax Benefits Under Section 80E*

An education loan not only funds your higher studies but also helps you save tax. The interest paid on the education loan can be claimed as deduction, as per Section 80E of the Income Tax Act of India, 1961.

However to avail the income tax benefits, the education loan should be taken from any of the scheduled banks in India or below 2 Gazette Notified Financial Institutions as per the Income Tax Act of India, 1961:

- **Credila Financial Services Limited (Formerly known as HDFC Credila Financial Services Limited)**
- **HDFC Ltd.**

**T&C Apply. Consult Income Tax Advisor for Further Details.*

F CO-APPLICANT DETAILS

1. Relationship With Student: ☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Spouse ☐ Self ☐ Relative (Specify): _____
2. Name: _____ (First Name / Middle Name / Surname)
3. Father's / Spouse's Name: _____ (First Name / Middle Name / Surname)
4. Mother's Name: _____ (First Name / Middle Name / Surname)
5. Date of Birth: D D M M Y Y Y Y **6. Gender:** ☐ Male ☐ Female ☐ Other **7. Marital Status:** ☐ Married ☐ Single ☐ Other
8. PAN No.: _____ **9.** Aadhaar No.: X X X X X X X X _____ **10.** Passport No.: _____
11. CKYC No.: _____ **12.** Qualifications: ☐ Under-Graduate ☐ Diploma ☐ Graduate ☐ Doctorate / PG
13. Current Residential Address: _____

Landmark: _____

City: _____ State: _____ PIN Code: _____ Country: _____

14. Current Residence: ☐ Self Owned ☐ Family ☐ Provided by Employer ☐ Rented
15. Permanent Residential Address: _____

Landmark: _____

City: _____ State: _____ PIN Code: _____ Country: _____

16. Landline No. (Current): _____ (STD) (NUMBER) **17.** Landline No. (Permanent): _____ (STD) (NUMBER)
18. Mobile No.: **+91** _____ **19.** Personal E-mail ID : _____
20. Number of Dependents: _____ **21.** Years in Current Residential Address: _____

G BANK DETAILS

Name of Account Holder	Name of Bank	Branch	Account Number	MICR Code
1.				
2.				

H EMPLOYMENT / BUSINESS DETAILS OF CO-APPLICANT

1. Occupation: ☐ Employed ☐ Self Employed ☐ Professional (i.e. Lawyer, Doctor, CA, etc.) ☐ Retired ☐ Others (Specify): _____
2. Name of the Employer / Business: _____
3. Address of the Employer / Business: _____

City: _____ State: _____ PIN Code: _____ Country: _____

4. Landline No. of Employer / Business: _____ (STD) (NUMBER) Ext. No.: _____
5. Designation / Profession: _____ **6.** Official E-Mail ID: _____
7. Age of Retirement: _____ Years **8.** No. of Years in Current Employment/Business: _____
9. Gross Monthly Salary / Income: ₹ _____ **10.** Net Monthly Salary / Income: ₹ _____
11. Other Monthly Income: ₹ _____ (Specify): _____

I FINANCIAL INFORMATION (IN RUPEES)

	Student	Co-App.		Student		Co-App.	
A) Assets			**B) Liabilities**	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
1. Bank Balances			**1.** Home Loans Availed from:				
2. Fixed Deposits			**2.** Personal / Employer / Other Loans Availed from:				
3. Investments / Other (Stocks/Bonds/Mutual Funds)			**3.** Car / Two Wheeler Loans Availed from:				
4. Immovable Property (Current Value)(House/Land/Farm)			**4.** Credit Card: Availed from:				

J REFERENCE OF CO-APPLICANT (**Note:** Reference should be known to the co-applicant for more than one year.)

1. Name: _____
2. Address: _____ City: _____ State: _____ PIN: _____
3. Personal E-mail ID: _____ **4.** Landline No.: _____ **5.** Mobile No.: **+91** _____

K DECLARATION

1) I/We declare that all the particulars, supporting documents and information provided in the application form are true, correct, complete as per our best knowledge and I/We have not withheld or misrepresented any information mentioned herein. 2) I/We hereby undertake to indemnify Credila Financial Services Limited (Credila") for any loss of data in any electronic format, any losses or damages that may arise on account of any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information therein. 3) I/We confirm having received and understood comprehensive and detailed information including terms and conditions regarding Credila's education loan process as mentioned on Credila's website along with Fair Practice Code and hereby agree to the Rate of Interest, fees, charges, costs etc., payable by us in relation thereto and abide by the same. 4) I/We are aware that fees paid by us are non refundable. 5) I/We explicitly consent and authorize Credila, its associate companies, agents, agencies, partners, educational institutions, credit reporting agencies and any other entity to verify any information such as enrolment verification, residence verification, employment verification, telephone verification, Credit Bureau check, document verification, reference checks etc, and also exchange, share, part with all information related to transaction history as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring for verification or risk management and shall not hold Credila liable for use or disclosure of this information. I/We unconditionally agree and accept that such information if found inconsistent may be construed as misrepresentation to Credila, and agree that Credila shall have every right to report to Reserve Bank of India (RBI) and/or any other entity/authority and shall take necessary action as deemed fit. 6) I/We are aware that Credila offers education loan under floating rate option and if there are any updates then Credila will communicate at the time of loan sanctioning. 7) I/We agree that Credila may reject our education loan application without giving any reasons thereof and that Credila shall not be responsible/liable in any manner whatsoever to us for such rejection, or any delay in notifying us of such rejection including any costs, losses, damages or expenses or consequences caused by such rejection of our education loan application. 8) I/We declare that I/We have not availed an education loan for the further studies from any other bank/financial institution for the same course. 9) I/We undertake to inform Credila regarding change in our residence/employment and to provide any further information that Credila may require from time to time. 10) I/We confirm that I/We have had no insolvency proceedings initiated against us nor I/We have ever been adjudicated insolvent. 11) I/We hereby undertake and provide my/our consent for sharing my/our details with Central KYC Registry. I/We hereby consent for Credila to receive KYC information from Central KYC Registry or from UIDAI. 12) I/We hereby, authorize Credila, its channel partners, agencies and/or affiliates to communicate with me/us by email, call, SMS, electronic communication using digital media and other channels or via any other means in relation to any of the products, services or information of Credila and/or their partners, agencies and/or affiliates etc. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry"(the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMS received from Credila, it's employees, agents and/or associates. 13) Sharing Aadhaar Number is purely at the discretion of the applicant/s and Credila does not insist on providing the same. 14) I/We declare and confirm that I/We have not made any payment in cash, bearer cheque or kind along with or in connection with this Application to the representative collecting my/our application.

D D M M Y Y Y Y _____ Signature of Student _____ Signature of Co-Applicant D D M M Y Y Y Y

Acknowledgement:

(To be retained by the Credila Financial Services Limited (Formerly known as HDFC Credila Financial Services Limited)

Oct-2020

Name of the Student / Co-Applicant: _____

Dear Sir / Madam,

I hereby confirm that, I have received the acknowledgement receipt of my education loan application.

Date: D D M M Y Y Y Y **Signature of Student / Co-Applicant:** _____

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Acknowledgement: Customer Copy

(To be given to / retained by the Student / Co-Applicant)

Name of the Student / Co-Applicant: _____

Dear Sir / Madam,

This is to acknowledge receipt of your education loan application form. The application will be processed in 21 days after receiving a complete set of all required documents with the supporting information as may be required by Credila for appraisal of the application.

Date: D D M M Y Y Y Y **For Credila Financial Services Limited (Formerly known as HDFC Credila Financial Services Limited)** _____