

# **EDUCATION LOAN APPLICATION**

Loan Amount (Rs.)

Student's recent

photograph (Cross

Signed)

InCred Financial Service Ltd. CIN: U74899MH1991PLC340312, Email: care@incred.com Registered Office: Unit No. 1203, 12th floor, B wing, The Capital, Plot No C-70, G Block, Bandra Kurla Complex, Mumbai, Maharashtra, India, 400051 Customer Care: 1800-102-2192

1)       Name:       First Name       Middle Name       Surname         2)       Father's /Spouse's       First Name       Middle Name       Surname         3)       Mother's Maiden       First Name       Middle Name       Surname         3)       Mother's Maiden       First Name       Middle Name       Surname         4)       Date of Birth:       D M M Y Y Y       5) Gender:       Male       Female       6) Marital Status:       Married       Ummarried         7)       PAN No.:       State:       PIO       8) Passport No.:       No.:       No.:       State:       PIO         10)       Current Residential Address:       Country:       City:       State:       PIN Code:       Country:       12) Mobile No.:       13)       Past Education Details :       14) Relevant Competitive Exams Details :         13)       Past Education Details :       Year Completed Marks (%)       School / College / University       Name of Entrance Test       Score	ried
2)       Father's /Spouse's Name:       First Name       Middle Name       Surname         3)       Mother's Maiden Name:       First Name       Middle Name       Surname         4)       Date of Birth:       D       M       Y       Y       S) Gender:       Male       Female       6)       Marital Status:       Married       Unmarried         7)       PAN No.:       S)       S) Aadhaar No.:       S) Gender:       Male       Female       6)       Married       Unmarried         9)       Residential Status:       Resident       NRI       PIO       State:       PIN Code:       Country:       IIII       IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	ried
Name:       First Name       Middle Name       Surname         3)       Mother's Maiden Name:       First Name       Middle Name       Surname         4)       Date of Birth:       Dot M M Y Y Y       5) Gender:       Male       Female       6) Marital Status:       Married       Unmarried         7)       PAN No.:       8) Aadhaar No.:       8) Passport No.:       8) Passport No.:       9)         9)       Residential Status:       Resident       NRI       PIO         10)       Current Residential Address:       City:       State:       PIN Code:       Country:         11)       E-mail ID:       12) Mobile No.:       14)       Relevant Competitive Exams Details :         13)       Past Education Details :       Year Completed       Marks (%)       School / College / University       Name of Entrance Test       Score	ried
3)       Mother's Maiden Name:       First Name       Middle Name       Surname         4)       Date of Birth:       D       M       Y       Y       5) Gender:       Male       Female       6)       Married       Unmarried         7)       PAN No.:       B)       Aadhaar No.:       B)       Aadhaar No.:       B)       B)       Passport No.:       Pio         9)       Residential Status:       Resident       NRI       PIO       Pio       Pio         10)       Current Residential Address:       Country:       Country:       Illi       Pin Code:       Country:       Illi       Pio         11)       E-mail ID:       Illi       Past Education Details :       Illi       Pio       Illi       Pio         13)       Past Education Details :       Year Completed       Marks (%)       School / College / University       Name of Entrance Test       Score	ried
Name: First Name Middle Name Surname   4) Date of Birth: DMMYYYY 5) Gender: Male Female 6) Marital Status: Married Unmarried   7) PAN No.: 8) Aadhaar No.: 8) Passport No.: 8) Passport No.: 8) Passport No.: 8) Passport No.:   9) Residential Status: Resident NRI PIO   10) Current Residential Address: Country: 12) Mobile No.: 12) Mobile No.:   11) E-mail ID: 12) Mobile No.: 14) Relevant Competitive Exams Details :   13) Past Education Details : Year Completed Marks (%) School / College / University Name of Entrance Test Score	ried
4) Date of Birth: Dote of Birth: Dote of Birth: Dote of Birth: Dote of Birth: Source Married Unmarried Unmarried   7) PAN No.: PAN No.:<	ried
7) PAN No.:   9) Residential Status :   8) Residential NRI   9) Residential Address:   City: State:   PIN Code: Country:   11) E-mail ID:   12) Mobile No.:   13) Past Education Details :   Exam / Course Year Completed   Marks (%) School / College / University	ried
9) Residential Status: Resident NRI PIO   10) Current Residential Address: City: State: PIN Code: Country:   11) E-mail ID: 12) Mobile No.: 12) Mobile No.:   13) Past Education Details : 14) Relevant Competitive Exams Details :   Exam / Course Year Completed Marks (%) School / College / University Name of Entrance Test Score	
10)       Current Residential Address:         City:       State:       PIN Code:       Country:         11)       E-mail ID:       12) Mobile No.:       12) Mobile No.:         13)       Past Education Details :       14)       Relevant Competitive Exams Details :         Exam / Course       Year Completed       Marks (%)       School / College / University       Name of Entrance Test       Score	
City:       State:       PIN Code:       Country:         11)       E-mail ID:       12) Mobile No.:       12) Mobile No.:         13)       Past Education Details :       14)       Relevant Competitive Exams Details :         Exam / Course       Year Completed       Marks (%)       School / College / University       Name of Entrance Test       Score	
11)       E-mail ID:       12) Mobile No.:         13)       Past Education Details :       14)         Relevant Competitive Exams Details :       14)	
11)       E-mail ID:       12) Mobile No.:         13)       Past Education Details :       14)       Relevant Competitive Exams Details :         Image: Second Provided Marks (%)       School / College / University       Name of Entrance Test       Score	
13)       Past Education Details :         Image: Exam / Course       Year Completed         Marks (%)       School / College / University         Image: Name of Entrance Test       Score	
Exam / Course     Year Completed     Marks (%)     School / College / University     Name of Entrance Test     Score	
10 <sup> m</sup> a)	
12 <sup>th</sup> b)	
Last Degree (if any):	
Specify:	
15) Work Experience(Yes/No) Total years Last/Current Employer Last/Current CTC (lakhs/pa)	
ii Program Details	
1) Admission Status:     Confirmed     Awaited     2) Name of the Course:	

1)	Admission Status.	a	
3)	University / College (list all, if not finalized)		
4)	University/College City: Sta	te:	Country: India USA CAN Other
5)	Course Duration:years		6) Course Type: Full Time Part Time
7)	Type of Course: Engineering Manageme	ent Medicine	Certificate/Diploma Other
8)	Course Start Date: D D M M Y Y Y		

# iii Loan Calculation Details

A) Purpose	Amount (Rs.)	B) Funds Available	Amount (Rs.)
1) Tuition Fees		1) Own Sources (Details)	
2) Living Expenses (Hostel & Food Expenses)			
3) Traveling Expenses		2) Scholarship	
4) Others (Specify):		3) Others (Specify):	
Total of A		Total of B	

1)	Relationship With Student:		Co-signer's recent	
2)	Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate		passport size photograph (Cross	
3)	Citizenship: Indian/NRI/PIO/OCI		Signed)	
4)	Name:			
5)	Father's /	Middle Name Surname		
6)	Spouse's Name: Mother's Maiden	Middle Name Surname		
7)	Name:    First Name      Date of Birth:	Middle Name Surname		
8)	Gender: Male Female 9) Marital Status: Sing	le Married Other		
10)	PAN No.: 11) Aadhaar No.:	12) Passport No.:		
13)	Current Residential Address:			
	City:	Landmark:		
	State: PIN Code:	Country:		
14)	Permanent Residential Address:			
		Landmark:		
	City: State:	PIN Code: Country:		
15)	Landline No. (Current):			
16)	Mobile No.:	17) Personal E-mail ID:		
18)	Qualifications: Under-Graduate Diploma	Graduate Doctorate/Post Gr	raduate	
19)	Number Of Dependents	20) Years in Current Residential Address:	Years	
21)	Current Residence: Self Owned Family	Provided by Employer Rented		
<b>V.1</b>	Employment / Business Details of Co-Signer			
1)	Occupation: Employed SelfEmployed Retired	d 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:	Ext. No.:		
5)	(STD) (NUM Designation / Profession:	6) Official E-Mail ID:		
7)	Age of Retirement:		Years	
9)	Gross Monthly Salary / Income Rs.:			
11)	Other Monthly Income Rs.: (Specify):			
12)	PastExperience(ifany):			
vi.1	Details of Security Offered			
S	Security 1	Security 2		
1)	Security Offered: Yes No	1) Security Offered: Yes No		
2)	Type of Security Offered: Residential Commercial Plot	2) Type of Security Offered: Residential	Commercial Plot	
,	FD Others(Specify):		S (Specify):	
<u>.</u>	N			
3)	Property Address:	3) Property Address:		
4)	Current Value (Rs.):	4) Current Value (Rs.):		
,				
5)	Security Owned By:	5) Security Owned By:		

iv.1 Co-Signer 1 Details

1)	Relationship With Student:		Co-signer's recent
2)	Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate		passport size photograph (Cross
3)	Citizenship: Indian/NRI/PIO/OCI		Signed)
4)	Name:		
5)	First Name Father's / Spouse's Name:	Middle Name Surname	
6)	Mother's Maiden	Middle Name Surname	
7)	First Name	Middle Name Surname	
8)	Gender: Male Female 9) Marital Status: Singl	le Married Other	
10)	PAN No.: 11) Aadhaar No.:	12) Passport No.:	
10)	Current Residential Address:	12) 1 (05) 01110.	
15)	City:	Landmark:	
	State: PIN Code:	Country:	
14)	Permanent Residential Address:		
14)	Permanent Residential Address:	Landmark:	
	City: State:		
	City: State:	PIN Code: Country:	
15)	Landline No. (Current):		
	(STD) (NUMBER)		
16)	Mobile No.:	17) Personal E-mail ID :	
18)	Qualifications: Under-Graduate Diploma	Graduate Doctorate/Post Gr	raduate
19)	Number Of Dependents	20) Years in Current Residential Address:	Years
21)	Current Residence: Self Owned Family	Provided by Employer Rented	
<b>V.2 I</b>	Cmployment / Business Details of Co-Signer         Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:	d Others (Specify):	
, í			
3)	Address of the Employer/Business: City:		
	State:	PIN Code: Country:	
4)	Landline No. of Employer / Business: (STD) (NUM	Ext. No.:	
5)	Designation / Profession:	6) Official E-Mail ID:	
7)	Age of Retirement:	8) Experience in current employment / business	s:Years
9)	Gross Monthly Salary/ Income Rs.:	10) Net Monthly Salary/Income (After all deduct	ions)Rs.:
11)	Other Monthly Income Rs.: (Specify):		
12)	PastExperience(ifany):		
vi.2	Details of Security Offered		
s	ecurity 1	Security 2	
-			
1)	Security Offered: Yes No	1) Security Offered: Yes No	
2)	Type of Security Offered:       Residential       Commercial       Plot         FD       Others (specify):	2) Type of Security Offered: Residential FD Other	Commercial Plot
3)	Property Address:	3) Property Address:	
4)	Current Value (Rs.):	4) Current Value (Rs.):	
5)	Security Owned By:	5) Security Owned By:	
2)		,	

iv.2 Co-Signer 2 Details

	1)	Relationship With Student:		Co-signer's recent
	2)	Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate		passport size photograph (Cross
	3)	Citizenship: Indian/NRI/PIO/OCI		Signed)
	4)	Name:		
	5)	Father's / First Name Spouse's Name: First Name First Name	Middle Name Surname Middle Name Surname	
	6)	Mother's Maiden		
	7)	First Name     Date of Birth:   D	Middle Name Surname	
	8)	Gender: Male Female 9) Marital Status: Sing	le Married Other	
	10)	PAN No.: 11) Aadhaar No.:	12) Passport No.:	
	13)	Current Residential Address:		
		City:	Landmark:	
		State: PIN Code:	Country:	
	14)	Permanent Residential Address:		
			Landmark:	
		City: State:	PIN Code: Country:	
	15)	Landline No. (Current):		
	16)	Mobile No.:	17) Personal E-mail ID:	
	18)	Qualifications: Under-Graduate Diploma	Graduate Doctorate/Post G	raduate
	19)	Number Of Dependents	20) Years in Current Residential Address:	Years
	21)	Current Residence: Self Owned Family	Provided by Employer Rented	
<b>V.</b> 3		Comployment / Business Details of Co-Signer		
V.3	1)	Occupation: Employed SelfEmployed Retired	d Others (Specify):	
V.3	1) 2)	Occupation: Employed SelfEmployed Retired Name of the Employer / Business:	d Others (Specify):	
V.3	1)	Occupation: Employed SelfEmployed Retired	d Others (specify):	
<b>V.3</b>	1) 2) 3)	Occupation: Employed SelfEmployed Retired Name of the Employer / Business: Address of the Employer / Business: City: State:	PIN Code: Country:	
<b>V.3</b>	1) 2) 3) 4)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:	PIN Code: Country: BER)	
V.3	1) 2) 3) 4) 5)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       •       Image: City of the state:       Image: City of the state:         Designation / Profession:       Image: City of the state:       Image: City of the state:       Image: City of the state:	PIN Code:  Country:    BER)  Ext. No.:    6) Official E-Mail ID:	s: Years
<b>V.3</b>	1) 2) 3) 4) 5) 7)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       (STD)       (NUM)         Designation / Profession:       Age of Retirement:       State:	PIN Code:       Country:         BER)       Ext. No.:         6) Official E-Mail ID:       8)         8)       Experience in current employment / business	
<b>V.3</b>	1) 2) 3) 4) 5)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:	PIN Code:       Country:         BER)       Ext. No.:         6) Official E-Mail ID:       8)         8) Experience in current employment / business         10) Net Monthly Salary / Income (After all deduct	
V.3	1) 2) 3) 4) 5) 7) 9)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       -       (NUM)         Designation / Profession:	PIN Code:       Country:         BER)       Ext. No.:         6) Official E-Mail ID:       8)         8) Experience in current employment / business         10) Net Monthly Salary / Income (After all deduct	
v.3	<ol> <li>1)</li> <li>2)</li> <li>3)</li> <li>4)</li> <li>5)</li> <li>7)</li> <li>9)</li> <li>11)</li> <li>12)</li> </ol>	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       •       •       (NUM)         Designation / Profession:	PIN Code:       Country:         BER)       Ext. No.:         6) Official E-Mail ID:       8)         8) Experience in current employment / business         10) Net Monthly Salary / Income (After all deduct	
<b>v.</b> 3 vi.3	1) 2) 3) 4) 5) 7) 9) 11) 12) <b>3 D</b>	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       •       •       •       (NUM)         Designation / Profession:	PIN Code:       Country:         BER)       Ext. No.:         6) Official E-Mail ID:       8)         8) Experience in current employment / business         10) Net Monthly Salary / Income (After all deduct	
<b>V.3</b> vi.3	1) 2) 3) 4) 5) 7) 9) 11) 12) <b>3 D</b>	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       •       •       (NUM)         Designation / Profession:	PIN Code:       Country:         BER)       Ext. No.:         6) Official E-Mail ID:         8) Experience in current employment / busines:         10) Net Monthly Salary / Income (After all deduct	
v.3	1) 2) 3) 4) 5) 7) 9) 11) 12) 3 D Sc 1)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:	PIN Code:       Country:         BER       6) Official E-Mail ID:         8) Experience in current employment / business         10) Net Monthly Salary / Income (After all deduct         Security 2         1) Security Offered:         Yes       No	ions)Rs.:
v.3	1) 2) 3) 4) 5) 7) 9) 11) 12) <b>3 D</b> <u>Se</u>	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       State:       (NUM)         Designation / Profession:       Age of Retirement:       (STD)       (NUM)         Gross Monthly Salary / Income Rs.:       Other Monthly Income Rs.:       (Specify):       Past Experience (if any):         Destails of Security Offered       Ecurity 1       Specify 1       Specify 1	PIN Code:       Country:         BER       Ext. No.:         6) Official E-Mail ID:       8)         8) Experience in current employment / busines:       10)         10) Net Monthly Salary / Income (After all deduct         Security 2         1) Security Offered:       Yes         No       2)       Type of Security Offered:	
v.3	1) 2) 3) 4) 5) 7) 9) 11) 12) 3 D Sc 1)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:       State:       State:         Landline No. of Employer / Business:       •       •       •       (NUM         Designation / Profession:       -       •       •       (NUM         Age of Retirement:       Gross Monthly Salary / Income Rs.:       •       •       •       •         Other Monthly Income Rs.:       (Specify):       •	PIN Code:       Country:         BER       Ext. No.:         6) Official E-Mail ID:       8)         8) Experience in current employment / busines:       10)         10) Net Monthly Salary / Income (After all deduct         Security 2         1) Security Offered:       Yes         No       2)       Type of Security Offered:	Commercial Plot
<b>v.</b> 3	1) 2) 3) 4) 5) 7) 9) 11) 12) <b>3 D</b> <b>Sc</b> 1) 2)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:       Address of the Employer / Business: City:	PIN Code:       Country:         BER       6) Official E-Mail ID:         8) Experience in current employment / business         10) Net Monthly Salary / Income (After all deduct         Security 2         1) Security Offered:       Yes         No         2) Type of Security Offered:       Residential         FD       Other	Commercial Plot
v.3	1) 2) 3) 4) 5) 7) 9) 11) 12) <b>D</b> <b>See</b> 1) 2) 3)	Occupation:       Employed       SelfEmployed       Retired         Name of the Employer / Business:	PIN Code: Country:   BBER) Ext. No.:   6) Official E-Mail ID:   8) Experience in current employment / business   10) Net Monthly Salary / Income (After all deduct   10) Net Monthly Salary / Income (After all deduct   2) Type of Security Offered:   PIN Code:   3) Property Address:   4) Current Value (Rs.):	Commercial Plot

iv.3 Co-Signer 3 Details

2)       Relationship Proof Rador Card Prasper Marrage Birth Cestificate       praspert size:         3)       Citizenship: Indian NRL'PROOCCI       Signed)         4)       Name:       maximum       Madro Name       Signed)         5)       Fallew Sr       maximum       Madro Name       Jointon         6)       Marrie Name       Madro Name       Jointon       Jointon         7)       Date of Under       Fara Name       Madro Name       Jointon         8)       Gender       Madro Name       Jointon       Jointon       Jointon         9)       Date of Under       Madro Name       Jointon       Jointo	2)       Relationship Proof Rution Card Passport Marriago Binh Certificate       photopriph (Co.         3)       Citizenship: Induar/NLPPIOCCI       Signed)         4)       Name:       Fin Nome       Mddh Nome       Signed)         5)       FinNov Y       Fin Nome       Mddh Nome       Signed)         6)       Moder Y       Fin Nome       Mddh Nome       Summe         7)       Date of Binh:       Fin Nome       Mddh Nome       Summe         8)       Gender       Mdde       Pennace       Mddh Nome       Summe         9)       Date of Binh:       Fin Nome       Mddh Nome       Summe       Summe         9)       Certor of Binh:       Fin Nome       Mddh Nome       Summe       Summe       Summe         10)       Certor Besidential Address:       FinN Noc       I2)       Passport No:       Inndrnark:         110:       Crity:       Sale:       PIN Code:       Country:       Inndrnark:         130:       Current:       Grift Onton       Granulare       Diploma       Granulare       Country:         14       Landinarko       Sale:       PIN Code:       Country:       Inndrnark:       Y         150:       Current Residential Address:<	I	) Relationship With Student:	Co-signer's recen	t
4) Name:       Particy's' Sports' Share:       Particy's' Sports' Share:       Summe         5) Faller's' Sports' Share:       Particy       Summe       Summe         6) Main's Marien       Summe       Summe       Summe         7) Date of Birth:       Particy       Summe       Summe         8) Gender       Other       10) Andrial Status:       Single       Married       Other         10       Carrent Residential Address:       Carrent Residential Address:       Landmark:       City:       State:       PIN Code:       Country:       State:       PIN Code:       Country:       State:       Pin Code:       Country:       State:       Yane         19< Landination:       Under Graduate       Diploma       Graduate       Doetorate?Post Graduate       Yane         19< Number Of Dependents       State:       Pin No       Pin Vale       Pin Vale       Pin Vale       Yane         10       Number Of Dependents       State:       Pin Vale       Others States:       Yane         10 <td< th=""><th>4) Name:       Pro Numa       Malle Nume       Summa         9) Laber V/S       State:       Pro Numa       Malle Nume       Summa         9) Marital State:       Pro Nume       Malle Nume       Summa         9) Marital State:       Pro Nume       Malle Nume       Summa         9) Marital State:       State       Other       Date of Binds:       Summa         9) Gender:       Malle       Pennale       9) Marital States:       Single       Marined       Other         10) Part of Residential Address       Carteri Residential Address:       Iandmark:       City:       State       PIN Code:       Courtry:       State         15) Landline No. (Current):       (WIMPE)       (WIMPE)       Outerate Residential Address:       Y         16) Qualifications:       Inder-Ginduate       Diploma       Orderate:       Courtry:       State:       Y         16) Qualifications:       Inder-Ginduate       Diploma       Orderate:       Y       Y       Encel         17) Personal E-mail ID:       (WIMPE)       Outerat Residential Address:       Y       Y         18) Qualifications:       Inder-Ginduate       Diploma       Orderate:       Y       Y         19) Current Residentis       Other Genetis:</th><th>2</th><th>) Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate</th><th></th><th>SS</th></td<>	4) Name:       Pro Numa       Malle Nume       Summa         9) Laber V/S       State:       Pro Numa       Malle Nume       Summa         9) Marital State:       Pro Nume       Malle Nume       Summa         9) Marital State:       Pro Nume       Malle Nume       Summa         9) Marital State:       State       Other       Date of Binds:       Summa         9) Gender:       Malle       Pennale       9) Marital States:       Single       Marined       Other         10) Part of Residential Address       Carteri Residential Address:       Iandmark:       City:       State       PIN Code:       Courtry:       State         15) Landline No. (Current):       (WIMPE)       (WIMPE)       Outerate Residential Address:       Y         16) Qualifications:       Inder-Ginduate       Diploma       Orderate:       Courtry:       State:       Y         16) Qualifications:       Inder-Ginduate       Diploma       Orderate:       Y       Y       Encel         17) Personal E-mail ID:       (WIMPE)       Outerat Residential Address:       Y       Y         18) Qualifications:       Inder-Ginduate       Diploma       Orderate:       Y       Y         19) Current Residentis       Other Genetis:	2	) Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate		SS
5       Father's / Speake's Man:       Fars Now       Mathe Name       Sorrange         6       Mole:       Fars Now       Mathe Name       Normane         7       Date of Birth:       Image:       Fars Now       Mathe Name       Normane         8       Gender:       Male       Pennale       9) Marital Status:       Single       Married       Other         10       Date of Birth:       Image:       Farst Now       Mathe Name       Normane         7       Date of Birth:       Image:       Farst Now       Mathe Name       Normane         8       Gender:       Male       Pennale       P) Marital Status:       Single       Married       Other         10       Current Residential Address:       Indmark:       City:       State:       PIN Code       Country:       Imadimark:         11       Rememer       Molvile No:       Imadimark:       City:       Country:       Imadimark:         10       Molvile No:       Imadimark:       Imadimark:       Country:       Imadimark:         10       Molvile No:       Imadimark:       Imadimark:       Country:       Imadimark:         10       Molvile No:       Imadimark:       Imadimark:       Imadimark:	5)       Father's / Sponse's Marin:       Test Nume       Mode Nume       Summe         0)       Mole:       Imate Nume       Mode Nume       Summe         0)       Mole:       Imate Nume       Nume       Summe         0)       Mole:       Imate Nume       Nume       Summe         0)       Date of Birth:       Imate New       Nume       Summe         0)       Date of Birth:       Imate New       Summe       Nume         10)       PANN:       Imate New       Nume       Summe         11)       Addite Nume       Summe       Nume       Summe         12)       Passport No:       Imate No.       Imate No.       Imate No.         13)       Current Residential Address:       Imate No.       Imate No.       Imate No.         14)       Pernaneit Residential Address:       Imate No.       Imate No.       Imate No.         15)       Landline No. (Current):       Imate No.       Imate No.       Imate No.       Imate No.         16)       Modelle No:       Imate Carlor Country:       Imate No.       Imate No.       Imate No.         18)       Qualifications:       Imate Carlor Country:       Imate No.       Imate No.       Imate No.	3	) Citizenship: Indian/NRI/PIO/OCI	Signed)	
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7       Date of Birth:       Image: Single image: S	7)       Date of First:       Image: Single in the second in the	6	b) Mother's Maiden		
10       PAN No:       11) Aadhaar No:       12) Passport No:       12) Passport No:         13       Current Residential Address:       Landmark:       12)         City:       PIN Code:       Counity:         14)       Permacent Residential Address:       Landmark:         City:       State:       PIN Code:       Counity:         14)       Permacent Residential Address:       Landmark:         City:       State:       PIN Code:       Counity:         15       Landine No. (Current):           16       Mobile No:            17)       Personal E-mail ID:            18       Qualifications:       Under-Graduate       Diploma       Graduate       DoctoratePost Graduate         19)       Number OfDependents       20)       Yeaus in Current Residential Address:       Yeaus         21)       Current Residence:       Self Employed       Retired       Others (specify)         21)       Current Residence:       Self Employed       Retired       Others (specify)         21)       Current Residential Address:       Yeaus       Others (specify)       Others (specify)         21)	10)       PAN No.:       11) Audhuar No.:       12) Passport No.:       12) Passport No.:         13)       Current Residential Address.       Landmark:         City:       State:       PIN Code:       Country:         14)       Permanent Residential Address:       Landmark:         City:       State:       PIN Code:       Country:         15)       Landmark:       City:       Country:         16)       Mobile No:       (NMBRO)       Country:         17)       Personal E-mail ID:       Country:         18)       Qualifications:       Under-Graduate       Diploma         19)       Number Of Dependents       20)       Years in Current Residential Address:       Y         21)       Current Residence:       Self Cowned       Family       Provided by Employer       Rented         Vet       Employment / Business       City:       Others (Bpsify):       Country:       Pin Address (Provided by Employer)         2)       Name of the Employer/ Business:       City:       Others (Bpsify):       Pin Address (Provided by Employer)       Rented         Vet Employment / Business:       City:       No       Others (Bpsify):       Pin Address (Provide)       Pin Address (Provide)         9       Des			Middle Name Surname	
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Sate:       PIN Code:       Country:         14)       Permanent Residential Address:       Landmark:         City:       Sate:       PIN Code:       Country:         15)       Landmark:       Country:       Country:         16)       Mobile No:       17) Personal E-mail ID:       Country:         17)       Qualifications:       Under-Graduate       Diploma       Graduate       Doctorate/Post Graduate         19)       Number OfDependents       20)       Years in Current Residential Address:       Years         21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         V<4       Employment / Business Details of Co-Signer	State:       PIN Code:       Country:         14)       Permanent Residential Address:       Landmark:         Cify:       State:       PIN Code:       Country:         15)       Landine No. (Current):		PAN No.: 11) Aadhaar No.:	12) Passport No.:	
14)       Permanent Residential Address:       Landmark:         City:       State:       PIN Code:       Country:         15)       Landine No. (Current):       (NUMBR)         16)       Mobile No.:       Image: Country:       Image: Country:         18)       Qualifications:       Under-Graduate       Diploma       Caraduate       Doctorate/Post Graduate         19)       Number Of Dependents       20)       Years in Current Residential Address:       Years         21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         Version:         Country:         10)       Occupation:       Imployed       SelfEmployed       Retired       Others (specify):         2)       Current Residences:       Setate:       PIN Code:       Country:       Image: Country:         3)       Addresso fibre Employer/ Business:       Image: Country:       Image: Country:       Image: Country:       Image: Country:         4)       Landline No. of Employer/ Business:       Image: Country:	14)       Permanent Residential Address:       Landmark:         City:       State:       PIN Code:       Country:         15)       Landline No. (Current):       (STD)       (NUMBER)         16)       Mobile No:       17)       Personal E-mail ID:         18)       Qualifications:       Under-Graduate       Diploma       Graduate       Doctorate/Post Graduate         19)       Number Of Dependents       20)       Yeas in Current Residential Address:       Y         21)       Current Residential Address:       Y       21)       Current Residential Address:       Y         21)       Current Residentia:       Address of the Employer       Rented       Rented         Ved Employment / Business: City:         3)       Address of the Employer / Business:       Country:          3)       Address of the Employer / Business:       Country:          4)       Landline No. of Employer / Business:       Country:           3)       Addressof the Employer / Business:       Country:           4)       Landline No. of Employer / Business:       Country:           5)       Designation / Profession:       O Other Monthly Salary / Income Rs.:				
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(STD)       (NUMBER)         (6)       Mobile No:	(STD)       (NUMBER)         (STD)       (Number Of Dependents         (STD)       (Number Of Dependents         (STD)       (Number Of Dependents         (STD)       (Stdefactors)         (Stdefactors)       (Stdefactors)         <		City: State:	PIN Code: Country:	
18)       Qualifications:       Under-Graduate       Diploma       Graduate       Doctorate/Post Graduate         19)       Number Of Dependents       20)       Years in Current Residential Address:       Years         21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         V.4       Employment / Business Details of Co-Signer	18)       Qualifications:       Under-Graduate       Diploma       Graduate       Doctorate/Post Graduate         19)       Number Of Dependents       20)       Years in Current Residential Address:       Y         21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         V.4       Employment / Business Details of Co-Signer	15			
19)       Number Of Dependents       20)       Years in Current Residential Address:       Years         19)       Number Of Dependents       20)       Years in Current Residential Address:       Years         21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         V.4       Employment / Business Details of Co-Signer	19)       Number Of Dependents       20)       Years in Current Residential Address:       Y         19)       Number Of Dependents       20)       Years in Current Residential Address:       Y         21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         V.4       Employment / Business Details of Co-Signer	16	) Mobile No.:	17) Personal E-mail ID:	
21) Current Residence:       Self Owned       Family       Provided by Employer       Rented         V.4       Employment / Business Details of Co-Signer         1) Occupation:       Employed       Self Employed       Retired       Others (Specify):         2) Name of the Employer / Business:	21)       Current Residence:       Self Owned       Family       Provided by Employer       Rented         V.4       Employment / Business Details of Co-Signer	18	) Qualifications: Under-Graduate Diploma	Graduate Doctorate/Post Graduate	
V.4       Employment / Business Details of Co-Signer         1)       Occupation:       Employed       SetifEmployed       Retired       Others (specify):         2)       Name of the Employer/Business:       .       .       .         3)       Address of the Employer/Business:       .       .       .         4)       Landline No. of Employer / Business:       .       .       .         5)       Designation / Profession:       .       .       .       .         6)       Official E-Mail ID:       .       .       .       .         7)       Age of Retirement:       .       .       .       .       .         9)       Gross Monthly Salary / Income Rs.:       .       .       .       .       .         11)       Other Monthly Income Rs.:       .       .       .       .       .       .         12)       Past Experience (ifany):       .       .       .       .       .       .         13)       Security Offered:       Yes       No       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       . <td< th=""><th>V.4       Employment / Business Details of Co-Signer         1)       Occupation:       Employed       Retired       Others (specify):         2)       Name of the Employer / Business:       .       .         3)       Address of the Employer / Business:       .       .         .       State:       PIN Code:       Country:         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .       .         .       .       .       .       .         .       .       .       .       .       .         .       .       .       .       .       .         .       .<!--</th--><th>19</th><th>Number Of Dependents</th><th>20) Years in Current Residential Address: Ye</th><th>ars</th></th></td<>	V.4       Employment / Business Details of Co-Signer         1)       Occupation:       Employed       Retired       Others (specify):         2)       Name of the Employer / Business:       .       .         3)       Address of the Employer / Business:       .       .         .       State:       PIN Code:       Country:         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .         .       .       .       .       .         .       .       .       .       .         .       .       .       .       .       .         .       .       .       .       .       .         .       . </th <th>19</th> <th>Number Of Dependents</th> <th>20) Years in Current Residential Address: Ye</th> <th>ars</th>	19	Number Of Dependents	20) Years in Current Residential Address: Ye	ars
V.4       Employment / Business Details of Co-Signer         1)       Occupation:       Employed       SelfEmployed       Retired       Others (specify):         2)       Name of the Employer/Business:	V.4       Employment / Business Details of Co-Signer         1)       Occupation:       Employed       Retired       Others (specify):         2)       Name of the Employer / Business:	21	) Current Residence: Self Owned Family	Provided by Employer Rented	
2) Name of the Employer/Business:   3) Address of the Employer/Business:   3) Address of the Employer/Business:   4) Landline No. of Employer/Business:   6) Official E-Mail ID:   5) Designation/Profession:   6) Official E-Mail ID:   7) Age of Retirement:   8) Experience in current employment / business:   9) Gross Monthly Salary/Income Rs.:   10) Net Monthly Salary/Income (After all deductions) Rs.:   11) Other Monthly Income Rs.:   (specify):   12) Past Experience (if any):     VI.4   Details of Security Offered   Security 1   1) Security Offered:   Yes   1) Security Offered:   9) Type of Security Offered:   9) Others (specify):     10) Others (specify):	<ul> <li>2) Name of the Employer / Business:</li> <li>3) Address of the Employer / Business: City:</li> <li>State:</li> <li>PIN Code:</li> <li>Country:</li> <li>4) Landline No. of Employer / Business:</li> <li>(STD)</li> <li>(OULMBER)</li> <li>6) Official E-Mail ID:</li> <li>7) Age of Retirement:</li> <li>8) Experience in current employment / business:</li> <li>Y</li> <li>9) Gross Monthly Salary / Income Rs.:</li> <li>10) Net Monthly Salary / Income (After all deductions) Rs.:</li> <li>11) Other Monthly Income Rs.:</li> <li>(Specify):</li> <li>12) Past Experience (if any):</li> </ul> VI.4 Details of Security Offered Security 1 <ul> <li>Security 0ffered:</li> <li>Yes</li> <li>No</li> <li>Security Offered:</li> <li>Yes</li> <li>No</li> <li>Security Offered:</li> <li>FD</li> <li>Others (Specify):</li> </ul>				
3)       Address of the Employer / Business: City:	<ul> <li>Address of the Employer/Business: City:</li> <li>State:</li> <li>PIN Code:</li> <li>Country:</li> <li>Landline No. of Employer / Business:</li> <li>(STD)</li> <li>(NUMBER)</li> <li>Official E-Mail ID:</li> <li>Age of Retirement:</li> <li>Best Experience in current employment / business:</li> <li>Y</li> <li>Gross Monthly Salary / Income Rs.:</li> <li>(Specify):</li> <li>Past Experience (if any):</li> </ul> vi.4 Details of Security Offered   Security 1   1) Security Offered:   Yes   No   2) Type of Security Offered:   FD   Others (specify):   FD   Others (specify):			d Others (Specify):	
State:       PIN Code:       Country:         4)       Landline No. of Employer / Business:          (STD)           (Age of Retirement:           (Gross Monthly Salary / Income Rs.:           (I)       Other Monthly Income Rs.:           (I)       Details of Security Offered           Security 1             1)       Security Offered:       Yes       No          2)       Type of Security Offered	State: PIN Code: Country:   4) Landline No. of Employer / Business: (STD) (NUMBER) 6) Official E-Mail ID: 7) Age of Retirement: 8) Experience in current employment / business: Y 9) Gross Monthly Salary / Income Rs.: 10) Net Monthly Salary / Income (After all deductions) Rs.: 11) Other Monthly Income Rs.: (specify): 12) Past Experience (if any): <b>VI.4</b> Details of Security Offered Security 1 1) Security Offered: Yes No 2) Type of Security Offered: FD Others (specify): FD Others (specify): FD Others (specify):				
4)       Landline No. of Employer / Business:	4)       Landline No. of Employer / Business:       •       •       Ext. No.:       •         5)       Designation / Profession:       •       6)       Official E-Mail ID:       •         7)       Age of Retirement:       8)       Experience in current employment / business:       Y         9)       Gross Monthly Salary / Income Rs.:       10)       Net Monthly Salary / Income (After all deductions) Rs.:       11)         Other Monthly Income Rs.:       (Specify):       •       •       •       •         12)       Past Experience (ifany):       •       •       •       •       •         12)       Past Experience (ifany):       •       •       •       •       •       •         12)       Past Experience (ifany):       •<	-		PIN Code: Country:	
5)       Designation / Profession:       6)       Official E-Mail ID:         7)       Age of Retirement:       8)       Experience in current employment / business:       Years         9)       Gross Monthly Salary / Income Rs.:       10)       Net Monthly Salary / Income (After all deductions) Rs.:       11)         11)       Other Monthly Income Rs.:       (Specify):       12)       Past Experience (ifany):       10)         12)       Past Experience (ifany):       Security 1       Security 2         11)       Security Offered:       Yes       No         2)       Type of Security Offered:       Residential       Commercial       Plot         2)       Type of Security Offered:       FD       Others (specify):       FD       Others (specify):	(STD)       (NUMBER)         6) Official E-Mail ID:         7) Age of Retirement:       8) Experience in current employment / business:         9) Gross Monthly Salary / Income Rs.:       10) Net Monthly Salary / Income (After all deductions) Rs.:         11) Other Monthly Income Rs.:       (Specify):         12) Past Experience (ifany):       2)         13) Security Offered:       Yes         14) Security Offered:       Yes         15) Others (specify):       1)         16) Others (specify):       1)         17) Security Offered:       FD         18) Others (specify):       10	2			
7) Age of Retirement: 8) Experience in current employment / business: Years   9) Gross Monthly Salary/Income Rs.: 10) Net Monthly Salary/Income (After all deductions) Rs.:   11) Other Monthly Income Rs.: (Specify):   12) Past Experience (if any):	7) Age of Retirement: 8) Experience in current employment / business: Y   9) Gross Monthly Salary / Income Rs.: 10) Net Monthly Salary / Income (After all deductions) Rs.:   11) Other Monthly Income Rs.: (specify):   12) Past Experience (if any):     Vi.4 Details of Security Offered     Security 1   1) Security Offered:     Yes No     1) Security Offered:     Yes No     2) Type of Security Offered:     FD Others (specify):     Security: FD        10) Net Monthly Salary / Income (After all deductions) Rs.:                       10) Net Monthly Salary / Income (After all deductions) Rs.:                                    Others (Specify):   1)    Security Offered:   Pro      Others (Specify):   1)    Security Offered:   Pro		(STD) (NUM	BER)	
<ul> <li>9) Gross Monthly Salary/Income Rs.:</li> <li>10) Net Monthly Salary/Income (After all deductions) Rs.:</li> <li>11) Other Monthly Income Rs.:</li> <li>12) Past Experience (if any):</li> </ul> vi.4 Details of Security Offered Security 1 <ul> <li>1) Security Offered:</li> <li>1) Security Offered:</li> <li>1) Security Offered:</li> <li>2) Type of Security Offered:</li> <li>3) Commercial</li> <li>4) Plot</li> <li>4) Plot</li> <li>4) Security Offered:</li> <li>4</li></ul>	<ul> <li>9) Gross Monthly Salary/Income Rs.:10) Net Monthly Salary/Income (After all deductions) Rs.:11) Other Monthly Income Rs.:(Specify):12) Past Experience (if any ):12) Past Experience (if a</li></ul>				ars
12) Past Experience (if any):     Vi.4   Details of Security Offered   Security 1   1) Security Offered:   Yes   No   2) Type of Security Offered:   Residential   Commercial   Plot   FD   Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD     Others (specify):     FD	12) Past Experience (if any):     vi.4     Details of Security Offered     Security 1     1) Security Offered:     Yes     No     2) Type of Security Offered:     Residential     Commercial     Plot     2) Type of Security Offered:     Residential     Commercial     Plot     Others (specify):     FD     Security Offered:     FD     Others (specify):     FD     FD	ç			
vi.4 Details of Security Offered   Security 1   1) Security Offered:   Yes   No   2) Type of Security Offered:   Residential   Commercial   Plot   FD   Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD     Others (Specify):     FD	vi.4       Details of Security Offered         Security 1       Security 2         1)       Security Offered:       Yes       No         1)       Security Offered:       Yes       No         2)       Type of Security Offered:       Residential       Commercial       Plot         PD       Others (specify):       Type of Security Offered:       FD       Others (specify):	11	) Other Monthly Income Rs.: (Specify):		
Security 1       Security 2         1) Security Offered:       Yes       No         1) Security Offered:       Yes       No         2) Type of Security Offered:       Residential       Commercial       Plot         Plot       Others (specify):       FD       Others (specify):       FD	Security 1       Security 2         1) Security Offered:       Yes       No         1) Security Offered:       Yes       No         2) Type of Security Offered:       Residential       Commercial       Plot         Plot       Others (specify):       FD       Others (specify):	12	PastExperience(ifany):		
1) Security Offered: Yes No 1) Security Offered: Yes No   2) Type of Security Offered: Residential Commercial Plot 2) Type of Security Offered: Residential Commercial Plot   FD Others (Specify): FD Others (Specify): FD Others (Specify): FD	1) Security Offered: Yes No   2) Type of Security Offered: Residential Commercial   Plot 2) Type of Security Offered: Residential   FD Others (specify): FD Others (specify):	vi.4	Details of Security Offered		
2) Type of Security Offered:       Residential       Commercial       Plot       2) Type of Security Offered:       Residential       Commercial       Plot         FD       Others (Specify):       FD       Others (Specify):       FD       Others (Specify):	2) Type of Security Offered:       Residential       Commercial       Plot       2) Type of Security Offered:       Residential       Commercial         FD       Others (Specify):       FD       Others (Specify):       FD       Others (Specify):		Security 1	Security 2	
FD Others (Specify): FD Others (Specify):	FD Others (Specify): FD Others (Specify):	1	) Security Offered: Yes No	1) Security Offered: Yes No	
FD Others (Specify): FD Others (Specify):	FD Others (Specify): FD Others (Specify):	~	) Type of Security Offered Residential Commercial Plot	2) Type of Security Offered Residential Commercial	Plot
3) Property Address: 3) Property Address:	3)       Property Address:       3)       Property Address:	2			
		3	Property Address:	3) Property Address:	
4) Current Value (Rs.):       4) Current Value (Rs.):	4) Current Value (Rs.):       4) Current Value (Rs.):	2	Current Value (Rs.):	4) Current Value (Rs.):	
	5) Security Owned By:       5) Security Owned By:		, , , <u> </u>		

iv.4 Co-Signer 4 Details

### **VII** Financial Information (In Rupees)

A) Assets

	Student	Co-signer 1	Co-signer 2 (if any)	Co-signer 3 (if any)	Co-signer 4 (if any)
Savings at Bank					
Fixed Deposit					
Investments (Stocks / Bond / Mutual Fund)					
Immovable Properties (Current value of Flat/Land)					
Others					

#### B) Liabilities

Loan Type	Bank / Financier Account Number	Outstanding Monthly	Expected Last	Tick all who are legally binded in this loan						
	Name		Amount	Installment	Disbursement Date	Student	Co-signer 1	Co-signer 2 (if any)	Co-signer 3 (if any)	Co-signer 4 (if any)
Housing Loan										
Personal Loan										
Car / Two-wheeler Loan										
Employer / Gold / Other Loan										

#### viii Banking Details

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

ix	References 1 (Note: Reference should be known to the student for more than an year)	References 2 (Note: Reference should be known to the Co-signer for more than an year)
	Reference I (mandatory)	Reference II (optional)
1	) Name:	1) Name:
2	2) Address:	2) Address:
	City: State: PIN:	City: State: PIN:
3	B) Personal E-mail ID:	3) Personal E-mail ID:
4	) Landline No.: 5) Mobile No.:	4) Landline No.: 5) Mobile No.:

#### **X** Declaration

(1) I/We hereby declare that all the information and details provided in this Application Form are true, correct, complete and up to date in all respects and that I / we have not withheld any information whatsoever. (2) I/We hereby authorize InCred Financial Service Ltd. ("InCred") or its associates or its associated representatives to verify the details furnished/to be furnished by me/us for the purpose of the loan from InCred. (3) I/We understand and acknowledge that InCred shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject our application and that InCred shall not be held responsible / liable 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 of our application. (4) I/We further agree that my/our loan shall be governed by the rules of InCred which are in force at the time of making this application and which may be changed at the sole discretion of InCred. (5) 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. (6) I / we confirm that I / we shall not use the product or the credit loan facility (s) for any part thereof for any improper, illegal or unlawful purpose / activities. (7) I/We shall inform InCred regarding any changes in the in my / our address(s) or my employment or profession. (8) I / we hereby confirm that I / we am / are competent and fully authorized to give declarations, undertakings etc and to execute and submit this Application Form and all other documents for the purpose of availing the loan, creation of security and representing generally for all the purposes mentioned / required to be done for these presents. (9) I/We confirm having received detailed information regarding loan product and also all the terms and conditions, processing fees, charges, costs payable by us in relation thereto and we have understood and agree to abide by the same. (10) I / we understand that processing fees and stamping charges would be deducted from disbursement or if paid up front the same would not be refunded. Further, loan amount disbursed to me /us shall be subject to all statutory levies, taxes, deductions, as specified by the regulators from time to time, shall be borne by me / us. (11) I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and / or any criminal proceedings have been initiated and / or pending against me / us and that I / we have never been adjudicated insolvent by any court or other authority. (12) I / We consent to InCred granting the requested loan facility to me / us jointly or in syndication with other lenders. (13) I,We, authorize InCred to access my credit bureau records from any agency, store the same as per the retention period of InCred, part/share with credit bureau, records and all information relating to loan details, repayment history with service provider/Agency/ banks/financial institutions /CIBIL etc., periodically obtain/generate any reports as may be required and I/We shall not hold InCred. (14) I. We, hereby explicitly consent and authorize InCred to exchange, share, part with all information related to the details and transaction history to its Affiliates / banks / financial institutions / credit bureaus / agencies/third party service providers to provide me/us with the services that might be required by me/us, as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold InCred liable for use or disclosure of this information. (15) I/We understand that all payments to InCred shall be made only through crossed cheque drawn infavour of "INCRED FINANCIAL SERVICES LIMITED" and/or NEFT/IMPS in Account No. 026885700000774, Yes Bank [Bandra (E), Mumbai] and I/we also understand that InCred shall not accept cash or bearer cheque. I/We expressly agree and acknowledge that InCred shall not be liable for any payment made through cash/bearer cheque to whomsoever with regard to this loan application.

Sharing Aadhaar Number is purely a discretion of the Applicant and InCred does not insist on providing the same. I have read and understood the terms and conditions of the Loan including the rate of interest and the approach for gradation of risk and rationale for charging different rate of interest to different categories of borrowers adopted by InCred.

Signature for student	Co-signer 1	Co-signer 2 (if any)	Co-signer 3 (if any)	Co-signer 4 (if any)
Place : Date :	Place : Date :	Place : Date :	Place : Date :	Place : Date :
xi For Official Use (	Only			
Lead Source & ID(	Loan Account Number : E Lead Source & ID(if any):		Name :	rification Team:
-			Sign :	
Branch:			Date:	

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Note: Informa	Loan Application Documentary Requirement Checklist# tion filled in the application form must be coherent with the supporting documents)	Applicant (Student)	Primary Co- Applicant	Additional Co-Applica
. App Form	Completed & Signed Application Form with cross-signed photographs	*	*	*
II. KYC of applicant & all co-applicants (self-attested)	Photo ID (All applicable)			
	PAN Card	*	*	**
	Passport (mandatory for applicants for overseas courses)	**		
	Driving License			
	Voter's ID Card			
	Aadhar Card (optional if the PAN Card provided)	**	**	**
	Residence Proof (All applicable) (For current and permanent residences each)			
	Passport (front & back)		-	
	Aadhar Card			
	Utility Bill - Electricity / Landline (not older than 3 month; mandetory for permanent address)		*	
	Registered Leave & License/Notarized Rental Agreement		-	
	Voter's ID Card		-	
	Tax Paid Receipt (latest)			
	Sale Deed of property with share certificate + maintenance bill			
	Signature Verification (Any one)			
	PAN Card			
	Passport			
	Banker's Signature Verification (in InCred specified format)			
III. Academic Docs of applcant only	10th (SSC & HSC) marksheets, certificates	*		
	12th (SSC & HSC) marksheets, certificates	*		
	Undergraduation (bachelors and/or diploma) semester wise marksheets & completion certificate	**		
	Postgraduation (masters) semester wise marksheets & completion certificate (if any)			
	Standardized/Entrance Test Scores (GRE/GMAT/SAT/ACT/CAT/etc.) (if applicable for admission)	**		
	English Test Scores (TOEFL/IELTS/PTE) (if applicable for admission)	**		
	Admission Letter, Fee Structure (if admission confirmation recieved)	**		
	I20 (for USA, if admission is confirmed)	**		
	Scholarship letter (if any)	**		
	Fee paid receipts/ invoices (if loan applied during the course tenure)	**	-	
	Studen Visa Approval Copy (if visa is approved)	**	-	
	Professional History of student - Last Pay-Slip, Appointment/Experience Letters, etc. (if any)	**		
	Resume/CV (optional)		-	
IV. Financial Docs of co- applicants	For Salaried Profile	**	4	*
	Latest 3 months salary slips / salary certificate	**	*	*
	Latest 2 years form-16 OR IT Returns		*	*
	Latest 6 months bank statement where salary is credited		*	*
	Latest 6 months bank statements of other accounts from which loans are being repaid (if any)		**	**
	For Self-Employed Profile		_	
	Latest 2 years IT returns with balance sheet, profit/loss, computation, etc.		*	*
	Business proof		*	*
	Latest 12 months business (Current, OD, CC, etc) bank statements		*	*
	Latest 6 months bank statements of savings accounts + accounts from which loans are being repaid		**	**
	Addn Docs for Partnership firm - Partnership deed, Company financials for latest 2 years.		**	**
	Addn Docs for Pvt. Ltd. company - MOA, AOA, Company financials for latest 2 years		**	**
	For Retired/Pensioner Profile			
	Pension order copy		*	*
	Latest 6 months bank statement where pension is credited		*	*
	Latest 6 months bank statements of other accounts from which loans are being repaid (if any)		**	**
	For Profiles with Other Income Sources			
	Rental agreeement/Leave & License copies reflecting rental income		*	*
	Latest 6 months bank statement where rent is credited		**	**
	Proof of any other income from investments, FD, etc (if any)		**	**
V. Collateral	Property			
	Please refer "List of Property Documents for Education Loan at InCred"			
	Fixed Deposit (FD)			
	Copy of FDR (not requied in case customer will make fresh FD Collateral at InCred affiliate bank)			L
/I. Relation Proof	Relationship proof between student and co-applicants will be validated againt KYC docs		*	*
	Marraige Certificate, Proof of additional funds for education, repayment track records, etc. as mentioned in			

## INCRED FINANCIAL SERVICES LIMITED

(Formerly Known as Visu Leasing and Finance Private Limited)

Unit No. 1203,12th floor, B wing, The Capital, Plot No C-70, G Block, Bandra Kurla Complex, Mumbai, Maharashtra, India, 400051