

EDUCATION LOAN APPLICATION

InCred Financial Service Ltd. CIN: U74899MH1991PLC340312,
Email: care@incard.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

Loan Amount (Rs.)

Student's recent
photograph (Cross
Signed)

i Borrower/Applicant (Student) Details

1) Name: First Name Middle Name Surname

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: DD MM YY YY YY YY 5) Gender: ☐ Male ☐ Female 6) Marital Status: ☐ Married ☐ Unmarried

7) PAN No.: 8) Aadhaar No.: 8) Passport No.:

9) Residential Status: ☐ Resident ☐ NRI ☐ PIO

10) Current 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 |
|-----------------------------------|----------------|-----------|-------------------------------|
| 10 th | | | |
| 12 th | | | |
| Last Degree (if any): Specify: | | | |

14) Relevant Competitive Exams Details :

| Name of Entrance Test | Score |
|-----------------------|-------|
| a) | |
| b) | |
| c) | |

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:

3) University / College (list all, if not finalized)

4) University/College City: State: Country: ☐ India ☐ USA ☐ CAN ☐ Other

5) Course Duration: years 6) Course Type: ☐ Full Time ☐ Part Time

7) Type of Course: ☐ Engineering ☐ Management ☐ Medicine ☐ Certificate/Diploma ☐ Other

8) Course Start Date: DD MM YY YY YY YY

iii Loan Calculation Details

| A) Purpose | Amount (Rs.) | B) Funds Available | Amount (Rs.) |
|---|--------------|---|--------------|
| 1) Tuition Fees | | 1) Own Sources (Details) <input type="text"/> | |
| 2) Living Expenses (Hostel & Food Expenses) | | 2) Scholarship | |
| 3) Traveling Expenses | | 3) Others (Specify): <input type="text"/> | |
| 4) Others (Specify): <input type="text"/> | | | |
| Total of A | | Total of B | |
| Loan Required (A - B) = Rs. | | | |
| <input type="text"/> | | | |

iv.1 Co-Signer 1 Details

| | | | | | | | | | | | | |
|---|---|---|---|---|-------------|---|---|---|---|---|---|--|
| 1) Relationship With Student: | | | | Co-signer's recent passport size photograph (Cross Signed) | | | | | | | | |
| 2) Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate | | | | | | | | | | | | |
| 3) Citizenship: Indian/NRI/PIO/OCI | | | | | | | | | | | | |
| 4) Name: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">First Name</td> <td style="width: 33%; text-align: center;">Middle Name</td> <td style="width: 33%; text-align: center;">Surname</td> </tr> </table> | | | First Name | Middle Name | Surname | | | | | | |
| First Name | Middle Name | Surname | | | | | | | | | | |
| 5) Father's / Spouse's Name: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">First Name</td> <td style="width: 33%; text-align: center;">Middle Name</td> <td style="width: 33%; text-align: center;">Surname</td> </tr> </table> | | | First Name | Middle Name | Surname | | | | | | |
| First Name | Middle Name | Surname | | | | | | | | | | |
| 6) Mother's Maiden Name: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">First Name</td> <td style="width: 33%; text-align: center;">Middle Name</td> <td style="width: 33%; text-align: center;">Surname</td> </tr> </table> | | | First Name | Middle Name | Surname | | | | | | |
| First Name | Middle Name | Surname | | | | | | | | | | |
| 7) Date of Birth: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">D</td><td style="width: 25%;">D</td><td style="width: 25%;">M</td><td style="width: 25%;">M</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> </tr> </table> | | | D | D | M | M | Y | Y | Y | Y | |
| D | D | M | M | Y | Y | Y | Y | | | | | |
| 8) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female | 9) Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other | | | | | | | | | | | |
| 10) PAN No.: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td> </tr> </table> | | | | | | | 12) Passport No.: | | | | |
| | | | | | | | | | | | | |
| 11) Aadhaar No.: | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td> </tr> </table> | | | | | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td> </tr> </table> | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| 13) Current Residential Address: | | | | | | | | | | | | |
| City: | | Landmark: | | | | | | | | | | |
| State: | | PIN Code: | | Country: | | | | | | | | |
| 14) Permanent Residential Address: | | | | | | | | | | | | |
| City: | | Landmark: | | | | | | | | | | |
| State: | | PIN Code: | | Country: | | | | | | | | |
| 15) Landline No. (Current): | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td> </tr> </table> | | | | | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td> </tr> </table> | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| (STD) | | (NUMBER) | | | | | | | | | | |
| 16) Mobile No.: | | 17) Personal E-mail ID: | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td><td style="width: 25%;"> </td> </tr> </table> | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| 18) Qualifications: <input type="checkbox"/> Under-Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Doctorate/Post Graduate | | | | | | | | | | | | |
| 19) Number Of Dependents | | 20) Years in Current Residential Address: | | | | | | | | | | |
| | | Years | | | | | | | | | | |
| 21) Current Residence: <input type="checkbox"/> Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Rented | | | | | | | | | | | | |

V.1 Employment / Business Details of Co-Signer

1) Occupation: ☐ Employed ☐ Self Employed ☐ 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: _____

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): _____

vi.1 Details of Security Offered

| | |
|--|--|
| <p><u>Security 1</u></p> <p>1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____</p> <p>3) Property Address: _____ _____</p> <p>4) Current Value (Rs.): _____</p> <p>5) Security Owned By: _____</p> | <p><u>Security 2</u></p> <p>1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____</p> <p>3) Property Address: _____ _____</p> <p>4) Current Value (Rs.): _____</p> <p>5) Security Owned By: _____</p> |
|--|--|

iv.2 Co-Signer 2 Details

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-----------------|-------------|----------|---|---|--|----------------|--|--|-------------------------------|--|-------|--|--|--|----------|--|--|---|--|--|--|--|--|--|--|--|
| 1) Relationship With Student: _____ | Co-signer's recent passport size photograph (Cross Signed) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2) Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3) Citizenship: Indian/NRI/PIO/OCI _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4) Name: <table border="1" style="display: inline-table; width: 100%;"><tr><td style="width: 33%;">First Name</td><td style="width: 33%;">Middle Name</td><td style="width: 33%;">Surname</td></tr></table> | | First Name | Middle Name | Surname | | | | | | | | | | | | | | | | | | | | | | | | |
| First Name | Middle Name | Surname | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5) Father's / Spouse's Name: <table border="1" style="display: inline-table; width: 100%;"><tr><td style="width: 33%;">First Name</td><td style="width: 33%;">Middle Name</td><td style="width: 33%;">Surname</td></tr></table> | First Name | Middle Name | Surname | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Name | Middle Name | Surname | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6) Mother's Maiden Name: <table border="1" style="display: inline-table; width: 100%;"><tr><td style="width: 33%;">First Name</td><td style="width: 33%;">Middle Name</td><td style="width: 33%;">Surname</td></tr></table> | First Name | Middle Name | Surname | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Name | Middle Name | Surname | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7) Date of Birth: <table border="1" style="display: inline-table; width: 100%;"><tr><td>D</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | D | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | |
| D | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | |
| 8) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female | 9) Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10) PAN No.: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | 11) Aadhaar No.: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | 12) Passport No.: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | |
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| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13) Current Residential Address: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City: _____ | | Landmark: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State: _____ | PIN Code: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | Country: _____ | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14) Permanent Residential Address: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City: _____ | | Landmark: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State: _____ | PIN Code: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | Country: _____ | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15) Landline No. (Current): <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td colspan="4">(STD)</td><td colspan="8">(NUMBER)</td></tr></table> | | | | | - | | | | | | | | (STD) | | | | (NUMBER) | | | | | | | | | | | |
| | | | | - | | | | | | | | | | | | | | | | | | | | | | | | |
| (STD) | | | | (NUMBER) | | | | | | | | | | | | | | | | | | | | | | | | |
| 16) Mobile No.: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | 17) Personal E-mail ID: _____ | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18) Qualifications: <input type="checkbox"/> Under-Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Doctorate/Post Graduate | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19) Number Of Dependents: _____ | 20) Years in Current Residential Address: _____ Years | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21) Current Residence: <input type="checkbox"/> Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Rented | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

v.2 Employment / Business Details of Co-Signer

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--|--|----------|---|--|--|----------------|--|--|--|--|-------|--|--|--|----------|--|--|--|--|--|--|--|---|--|--|--|--|--|
| 1) Occupation: <input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others (Specify): _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2) Name of the Employer / Business: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3) Address of the Employer / Business: City: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State: _____ | PIN Code: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | Country: _____ | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4) Landline No. of Employer / Business: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td colspan="4">(STD)</td><td colspan="8">(NUMBER)</td></tr></table> | | | | | - | | | | | | | | (STD) | | | | (NUMBER) | | | | | | | | Ext. No.: <table border="1" style="display: inline-table; width: 100%;"><tr><td></td><td></td><td></td><td></td></tr></table> | | | | | |
| | | | | - | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (STD) | | | | (NUMBER) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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) Other Monthly Income Rs.: _____ (Specify): _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12) Past Experience (if any): _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

vi.2 Details of Security Offered

Security 1

| |
|--|
| 1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____ |
| 3) Property Address: _____ |
| 4) Current Value (Rs.): _____ |
| 5) Security Owned By: _____ |

Security 2

| |
|--|
| 1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____ |
| 3) Property Address: _____ |
| 4) Current Value (Rs.): _____ |
| 5) Security Owned By: _____ |

iv.3 Co-Signer 3 Details

| | | | | | | | | | | |
|--|---|----------|---|-------------|-------------|---------|---|---|---|---|
| 1) Relationship With Student: | | | <div style="border: 1px solid black; padding: 5px; text-align: center;"> Co-signer's recent passport size photograph (Cross Signed) </div> | | | | | | | |
| 2) Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate | | | | | | | | | | |
| 3) Citizenship: Indian/NRI/PIO/OCI | | | | | | | | | | |
| 4) Name: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">First Name</td> <td style="width: 33%; text-align: center;">Middle Name</td> <td style="width: 33%; text-align: center;">Surname</td> </tr> </table> | | | First Name | Middle Name | Surname | | | | |
| First Name | Middle Name | Surname | | | | | | | | |
| 5) Father's / Spouse's Name: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">First Name</td> <td style="width: 33%; text-align: center;">Middle Name</td> <td style="width: 33%; text-align: center;">Surname</td> </tr> </table> | | First Name | Middle Name | Surname | | | | | |
| First Name | Middle Name | Surname | | | | | | | | |
| 6) Mother's Maiden Name: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">First Name</td> <td style="width: 33%; text-align: center;">Middle Name</td> <td style="width: 33%; text-align: center;">Surname</td> </tr> </table> | | First Name | Middle Name | Surname | | | | | |
| First Name | Middle Name | Surname | | | | | | | | |
| 7) Date of Birth: | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">D</td><td style="width: 25%;">D</td><td style="width: 25%;">M</td><td style="width: 25%;">M</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> </tr> </table> | | D | D | M | M | Y | Y | Y | Y |
| D | D | M | M | Y | Y | Y | Y | | | |
| 8) Gender: | <input type="checkbox"/> Male <input type="checkbox"/> Female | | | | | | | | | |
| 9) Marital Status: | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other | | | | | | | | | |
| 10) PAN No.: | <input style="width: 100%;" type="text"/> | | | | | | | | | |
| 11) Aadhaar No.: | <input style="width: 100%;" type="text"/> | | | | | | | | | |
| 12) Passport No.: | <input style="width: 100%;" type="text"/> | | | | | | | | | |
| 13) Current Residential Address: | City: _____ Landmark: _____ State: _____ PIN Code: <input style="width: 100px;" type="text"/> Country: _____ | | | | | | | | | |
| 14) Permanent Residential Address: | City: _____ State: _____ PIN Code: <input style="width: 100px;" type="text"/> Landmark: _____ Country: _____ | | | | | | | | | |
| 15) Landline No. (Current): | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">(STD)</td> <td style="width: 20%; text-align: center;">-</td> <td style="width: 60%;">(NUMBER)</td> </tr> </table> | | (STD) | - | (NUMBER) | | | | | |
| (STD) | - | (NUMBER) | | | | | | | | |
| 16) Mobile No.: | <input style="width: 100%;" type="text"/> | | | | | | | | | |
| 17) Personal E-mail ID: | <input style="width: 100%;" type="text"/> | | | | | | | | | |
| 18) Qualifications: | <input type="checkbox"/> Under-Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Doctorate/Post Graduate | | | | | | | | | |
| 19) Number Of Dependents | <input style="width: 100%;" type="text"/> | | | | | | | | | |
| 20) Years in Current Residential Address: | <input style="width: 100%;" type="text"/> Years | | | | | | | | | |
| 21) Current Residence: | <input type="checkbox"/> Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Rented | | | | | | | | | |

V.3 Employment / Business Details of Co-Signer

1) Occupation: ☐ Employed ☐ Self Employed ☐ 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: _____

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): _____

vi.3 Details of Security Offered

| | |
|---|---|
| <p><u>Security 1</u></p> <p>1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____</p> <p>3) Property Address: _____ _____</p> <p>4) Current Value (Rs.): _____</p> <p>5) Security Owned By: _____</p> | <p><u>Security 2</u></p> <p>1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____</p> <p>3) Property Address: _____ _____</p> <p>4) Current Value (Rs.): _____</p> <p>5) Security Owned By: _____</p> |
|---|---|

iv.4 Co-Signer 4 Details

| | |
|--|--|
| 1) Relationship With Student: _____ 2) Relationship Proof: Ration Card/Passport/Marriage/Birth Certificate _____ 3) Citizenship: Indian/NRI/PIO/OCI _____ 4) Name: _____ 5) Father's / Spouse's Name: _____ 6) Mother's Maiden Name: _____ 7) Date of Birth: _____ 8) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female 9) Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other 10) PAN No.: _____ 11) Aadhaar No.: _____ 12) Passport No.: _____ 13) Current Residential Address: _____ City: _____ State: _____ PIN Code: _____ Landmark: _____ Country: _____ 14) Permanent Residential Address: _____ City: _____ State: _____ PIN Code: _____ Landmark: _____ Country: _____ 15) Landline No. (Current): _____ (STD) (NUMBER) 16) Mobile No.: _____ 17) Personal E-mail ID: _____ 18) Qualifications: <input type="checkbox"/> Under-Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Doctorate/Post Graduate 19) Number Of Dependents _____ 20) Years in Current Residential Address: _____ Years 21) Current Residence: <input type="checkbox"/> Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Rented | <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 150px;"> Co-signer's recent passport size photograph (Cross Signed) </div> |
|--|--|

V.4 Employment / Business Details of Co-Signer

1) Occupation: ☐ Employed ☐ Self Employed ☐ 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: _____

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): _____

vi.4 Details of Security Offered

| | |
|---|---|
| <p><u>Security 1</u></p> <p>1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____</p> <p>3) Property Address: _____ _____</p> <p>4) Current Value (Rs.): _____</p> <p>5) Security Owned By: _____</p> | <p><u>Security 2</u></p> <p>1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2) Type of Security Offered: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD <input type="checkbox"/> Others (Specify): _____</p> <p>3) Property Address: _____ _____</p> <p>4) Current Value (Rs.): _____</p> <p>5) Security Owned By: _____</p> |
|---|---|

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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 Name | Account Number | Outstanding Amount | Monthly Installment | Expected Last Disbursement Date | Tick all who are legally binded in this loan | | | | |
|------------------------------|-----------------------|----------------|--------------------|---------------------|---------------------------------|--|-------------|----------------------|----------------------|----------------------|
| | | | | | | 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 | | | | | | | | | | |

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Banking Details

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

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

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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 : _____ | Place : _____ | Place : _____ | Place : _____ | Place : _____ |
| Date : _____ | Date : _____ | Date : _____ | Date : _____ | Date : _____ |

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For Official Use Only

| | |
|----------------------------------|-----------------------------|
| Loan Account Number : E_____ | Document Verification Team: |
| Lead Source & ID (if any): _____ | Name : _____ |
| Relationship Officer: _____ | Sign : _____ |
| Branch: _____ | Date: _____ |

| New Education Loan Application Documentary Requirement Checklist# (Note: Information filled in the application form must be coherent with the supporting documents) | | Applicant (Student) | Primary Co- Applicant | Additional Co-Applicant |
|--|--|------------------------|--------------------------|----------------------------|
| I. 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; mandatory 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 applicant 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 received) | ** | | |
| | I20 (for USA, if admission is confirmed) | ** | | |
| | Scholarship letter (if any) | ** | | |
| | Fee paid receipts/ invoices (if loan applied during the course tenure) | ** | | |
| | Student 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 | | | |
| | 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 agreement/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 required in case customer will make fresh FD Collateral at InCred affiliate bank) | | | |
| VI. Relation Proof | Relationship proof between student and co-applicants will be validated against KYC docs | | * | * |
| V. Other Docs | Marriage Certificate, Proof of additional funds for education, repayment track records, etc. as mentioned in the loan approval/sanction letter | | | |
| #additional documents beyond this checklist may be required as per credit requirement *mandatory documents **conditional-mandatory documents | | | | |

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