

Vidyalakshmi Portal Application Form

Informations needed to fill the Application in the Vidyalakshmi Web Portal

1. The Applicant need to create a e-mail id with the log in Account of Vidyalakshmi Portal. After login created to activate the Log in, click the link which is received to your email id. (If the Applicant has an email id – already, he/she may use it). After the log in get activated – you need the following details are required:

2. Field marked with asterisk are mandatory.

3. Common Education Loan Application form has seven requisites:

- i. Personal Information
- ii. Details of relationship with Bank
- iii. Particulars of course, for which loan is required
- iv. Cost of course / source of finance
- v. Details of securities offered
- vi. Prospects of earning after completion of the course
- vii. Supporting Documents.

+1. Personal Information

	Student- Applicant	Parent/Husband	Guarantor/Co-obligant Mandatory if loan amount is more than 7.5 lacs
First Name	Mandatory	Mandatory	Mandatory
Middle Name	Optional	Optional	Optional
Last Name	Mandatory	Mandatory	Mandatory
Father's /Husband's First Name	Mandatory	Mandatory	Mandatory
Father's /Husband's Middle Name	Optional	Optional	Optional
Father's /Husband's Last Name	Mandatory	Mandatory	Mandatory
Date of Birth	Mandatory	Mandatory	Mandatory
Category	Mandatory Select from dropdown options	Mandatory Select from dropdown options	Mandatory Select from dropdown options
Sex	Mandatory Select from dropdown options	Mandatory Select from dropdown options	Mandatory Select from dropdown options
Marital status	Mandatory Select from dropdown options	Mandatory Select from dropdown options	Mandatory Select from dropdown options
Educational Qualification	Mandatory	Optional	Optional
% marks	Mandatory	Optional	Optional
Occupation	Mandatory Select from dropdown options	Optional. Select from dropdown options.	Optional. Select from dropdown options.
Income from all sources	Details of either Student or Parent or co-obligant should be provided		
PAN No.*	Optional	Optional	Optional
State	Mandatory Select from dropdown options	Mandatory Select from dropdown options	Mandatory Select from dropdown options
Address 1 Address2	Either of Address 1 or Address 2 field is mandatory	Either of Address 1 or Address 2 field is mandatory	Either of Address 1 or Address 2 field is mandatory
Village / Area/Locality	Mandatory	Mandatory	Mandatory
Block/Taluka /Sub-district/Town	Mandatory	Mandatory	Mandatory
Pincode	Mandatory	Mandatory	Mandatory
Contact No.	Mandatory	Mandatory	Mandatory
e-mail ID	Mandatory	Mandatory	Mandatory
Present Banker details:	Details of either Student or Parent or co-obligant are mandatory		
IFSC Code	Please click on " click here " to search & select the IFSC code of bank branch where bank account is maintained		
Banker	This will be auto populated based on IFSC code selection		
Bank Branch	This will be auto populated based on IFSC code selection		
Account Type	Select from dropdown list.		
SB / OD A/c. No.	Provide details of bank account number		
Direct/Indirect liability details	Optional	Optional	Optional

+ 4. Cost of course / source of finance: (As per Certificate from Institute. Kindly attach copy)

Please enter correct totals for year as well as particulars

Loan required = Total course cost – own source /scholarship amount

All amounts to be entered in Indian Rupees.

Below is the example for 1 year course duration.

Particulars	1st year	2nd year	3rd year	4th year	5th year	Total
Tuition fees	5000					5000
Exam Fees	1000					1000
Books Stationery	500					500
Equipment / Computer	1000					1000
Hostel expenses	2000					2000
Sundries / Travel	500					500
Total	10000					10000
Own source/Scholarship	2000					2000
Loan required	8000					8000

+ 8 Guidelines for Students

1. Students should keep checking their dashboard and registered e-mail address periodically to get updates about submitted loan application.
2. Students should enter a valid & contactable mobile number in Common Education Loan Application Form. Banks may contact you on the same number for any query related to loan application.
3. Students should check loan scheme details and eligibility criteria for selecting a suitable loan scheme.
4. Students desirous to apply for loan may submit application suitably after filling up Common Education Loan Application Form.
5. Please respond to banks query/ requirements within 15 days if loan amount is equal to or less than ₹7.5 Lakhs and within 30 days for loan amount more than ₹7.5 Lakhs, else bank may mark your application as "Closed".

+ 7. Supporting Documents

I / We have attached copies of the following documents:

- Documents to be uploaded only in format jpeg, .png, .pdf, .tiff
max 2 MB in size for total size of all the documents

Documents	Mandatory/Optional
• Mark sheet	It is mandatory to provide marksheet of last qualifying examination
• Proof of admission to the course	Mandatory if Name of the Institution and Name of course is provided
• Schedule of expenses for the course, from the Institution	Mandatory if Cost of course details are provided
• Proof of income / assets (if any)	Mandatory to be provided for Student / Parent/Guarantor , whose income details have been provided
• Latest salary certificate and form No.16 (for salaried persons)	Optional
• ITAO/IT returns (latest)	Optional
• Copy of land records	Optional
* Undertaking letter in the absence of PAN and Aadhar Nos.	Optional if PAN and/or Aadhar No.s are not provided.
Passport size photographs of the applicant / parent / Co-obligant / Guarantor	Optional

