

## Sponsor / Income Table

Type of Income	Parents / Self	Siblings	Maternal & Paternal Grand-Parents	Maternal & Paternal Uncle & Aunt
<b>Income from Salary</b>	Yes	Yes	Yes	Yes
<b>Income from Business</b>	Yes	Yes	Yes	Yes
<b>Income from Rent</b>	Yes	Yes	Yes	
<b>Income from Pension</b>	Yes			
<b>Income from Interest</b>	Yes			
<b>Income from Agriculture</b>	Yes			

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Type of Income	Documents to be collected and checked by COUNSELORS <b>before</b> requesting for eCoE	Mandatory
<b>Income from Salary</b>	Letter from Employer confirming the details of Employment	Yes
	Pay Slips – Last 3 months	Yes
	Bank Statement indicating the Credit of Salary – Last 3 months	Yes
	Form 16 (or) Tax Returns – Previous 2 Years	Yes
<b>Income from Business</b>	Business Registration Certificate	Yes
	Bank Statements (Current Account) – Last 3 months	Yes
	Tax Returns – Previous 2 Years	Yes
<b>Income from Rent</b>	Proof of Ownership of Property	Yes
	Lease Agreement	Yes
	Tax Returns – Previous 2 Years	Yes
<b>Income from Pension</b>	Pension Order	Yes
	Bank Statement indicating the Credit of Pension – Last 3 months	Yes
<b>Income from Agriculture*</b>	Proof of Ownership of Land / Lease Agreement	Yes
	Certificate from Tehsildar	Yes
	Tax Returns – Previous 2 Years	Yes

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**Sponsor / Funds Table**

Type of Income	Parents / Self	Siblings	Maternal & Paternal Grand-Parents	Maternal & Paternal Uncle & Aunt
<b>Savings Account</b>	Yes	Yes	Yes	Yes
<b>Fixed Deposits</b>	Yes	Yes	Yes	Yes
<b>Employee Provident Fund (EPF)</b>	Yes			
<b>Provident Fund (GPF / PPF)</b>	Yes			
<b>Collateral for the Educational Loan</b>	Yes	Yes	Yes	Yes

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<b>Types of Funds</b>	<b>Documents to be collected and checked by COUNSELORS before requesting for eCoE</b>	<b>Mandatory</b>
<b>Savings Account</b>	<b>Bank Statement - Last 3 months</b>	<b>Yes</b>
	<b>For recent deposit, source of funds to be provided</b>	<b>Yes</b>
<b>Fixed Deposits</b>	<b>Copies of Fixed Deposits</b>	<b>Yes</b>
	<b>For recent deposit, source of funds to be provided</b>	<b>Yes</b>
	<b>Letter from Financial Institution confirming validity of the same</b>	<b>Yes</b>
<b>Employee Provident Fund</b>	<b>Letter from employer confirming the amount available for withdrawal.</b>	<b>Yes</b>
<b>Provident Fund (GPF / PPF)</b>	<b>Letter from financial institution confirming the amount available for withdrawal and the withdrawable amount to be deposited into student account. Amount held at post office has to be withdrawn and put into the student's account; post office savings will not be accepted.</b>	<b>Yes</b>
<b>Educational Loan / Personal Loan / Mortgage Loan</b>	<b>Sanction Letter (Should contain collateral details)</b>	<b>Yes</b>
	<b>**Disbursement Letter** ** First Semester Tuitions Fees will have to be paid from the loan ONLY (Any Loan)**</b>	<b>Yes</b>
	<b>Valuation Report of Property used as Collateral for the Loan</b>	<b>Yes</b>

**\*\*GOLD Loan will not be ACCEPTED\*\***

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### Amount to be shown for Postgraduate Programs

Evidence of Funds	Amount (AUD)
Tuition Fee - 1st year	XX,XXX AUD
Living Expenses - 12 Months	21,041 AUD
Return Airfare	2,000 AUD

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### **OSHC dates – If organised independently**

#### OSHC START DATE:

- One month prior to the course commencement date
- *Example – If the course commences on the 4<sup>th</sup> March then the OSHC start date should be 4<sup>th</sup> February*

#### OSHC END DATE:

- If the course finishes in December, then the OSHC end date should be 15<sup>th</sup> March the following year.
- If the course finishes in June, then the OSHC end date should be 30<sup>th</sup> Aug the same year.

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### Acceptable Financial Institutions

For a list of acceptable financial institutions kindly refer to the following link from time to time for regular updates – [http://india.embassy.gov.au/ndli/vm\\_studyloans.html](http://india.embassy.gov.au/ndli/vm_studyloans.html)

- **Please note all funds being shown (Savings Account, Fixed Deposits/PPF/EPF) including educational loan have to be from one of the listed financial institutions only.**
- **Savings from any kind of post office funds is not considered to be a part of the acceptable financial institutions.**
- **Educational loan from Credila will be accepted as the only exception.**
- **Account statements shown in the form of Pass Book is not acceptable as most of the time the print is not clear. DIBP has requested for Bank account statements – Online / Computerized with stamp from the Bank.**
- **If the student shows that the Financial income of the sponsor is over AUD 60,000 a year and therefore exempt from showing liquid funds, please submit proof of income in form of Income Tax Return Statements for the last 3 years.**
- **Loans from government employers and banks that are not in the list of acceptable financial institutions will be accepted only if the amount is disbursed and deposited in the student's account with verifiable proof. Prior approval for the same is MANDATORY and will be approved only on a case by case basis.**

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### **Important Notice to all Clients**

- We expect that all our partners verify the authenticity of all documents relating to Finances for the Visa application and **only after ALL MANDATORY documents have been collected and verified, to request for an eCoE.**

### **Documents Required to Process the eCoE:**

1. Swinburne Offer Acceptance Form
2. TT Receipt
3. Swinburne Financial Matrix
4. Loan Disbursement Letter (Compulsory)
5. Loan Approval letter (Compulsory)
6. Signed Passport copy