

**APPLICATION FORM FOR TERM LOAN FOR PERSUING HIGHER EDUCATION**

Branch Office: \_\_\_\_\_

Date of Application: \_\_\_\_\_

**Part – I Student Applicant's information**

1. Applicant's Name		Last:	First:	Middle:			
2. Father's/Husband's/Guardian's Name		Recent Self Attested Photograph of the applicant					
3 (a) Present Residential Address*					City/Location _____ District _____ Pin Code _____ Country _____		
(b) Permanent Residential Address*					City/Location _____ District _____ Pin Code _____ Country _____		
4 E-Mail id					5. Mobile		
6. Telephone No. (with STD code) :							
7(a) Income Tax Pan No.* , if applicable							
(b)(i) Voter ID No.* (ii) Passport No.* (iii) Driving Licence No.*		Any one of these					
8 a) Nationality		_____ Yrs.   c) Date of Birth (dd/mm/yyyy)*:					
b). Age		Male _____ Female _____					
d) Gender (Please tick)		Married _____ Unmarried _____ Other _____					
e) Is Student Married (please tick)							
f) If married Name of Spouse and Occupation							
9. What the Student is doing -		at present _____ Past experience, if any _____					
10. Educational Qualifications From Class 10 <sup>th</sup> to upto date*							
Examination	Board /Institutions/ University	Year of Passing	Percentage of marks	Attempts made	Class/Division/ Grade		
11. Particulars of Scholarships / Prizes won for academic distinction, if any							
12. Particulars of the course*							
(i) Name of the course							
(ii) Duration of the course							
(iii) Full time/Part Time/ Distance learning							
(iv) Name of college/ University							
(v) Approved by			(vi) Affiliated with				
(vii) Whether loan sought is for study abroad							
13. Details of Bank Account, if any							

**Part – I A Co-borrower's information**

<b>14. Co-borrower's Name</b>				Last:		First:				Middle:					
<b>15. Father's/Husband's Name</b>															
<b>16. (a) Present Residential Address*</b>										Recent Self Attested Photograph of co-borrower					
				City/Location _____											
				District _____											
				Pin Code _____ Country _____											
<b>(b) Permanent Residential Address*</b>															
				City/Location _____											
				District _____											
				Pin Code _____ Country _____											
<b>17 a) E-Mail id</b>						<b>b) Mobile</b>									
<b>18. Telephone No. (with STD code)</b>															
<b>19 Relationship with student</b>															
<b>20.(a) Income Tax Pan No.*</b>															
<b>(b)(i) Voter ID No.*</b>															
<b>(ii) Passport No.*</b>				Any one of these											
<b>(iii) Driving Licence No.*</b>															
<b>21. Occupation, give complete particulars</b>															
<b>22 Work Experience in Service/business/profession</b>															
<b>23. a) Age</b>				yrs		<b>b) Date of Birth dd/mm/yyyy)*:</b>									
<b>c) Gender (Please tick)</b>				Male		Female									
<b>d) Details of income of any other member of the family, if earning</b>															
<b>e) No. of dependents</b>															
<b>f) Banking with us</b>						Yes/No, if yes, a/c no. / Customer Id.									
<b>24. Status of current residence</b>				<input type="radio"/> Owned		<input type="radio"/> Rented		<input type="radio"/> Other, (please specify)							
<b>25 Details of collateral securities offered, if applicable: (NSC/KVP/LIP/Immovable Property etc.)</b>															
<b>26 Details of Education Loan(s), if any, already availed for the student or any member(s) of the family from PNB or any other Bank/financial institution:</b>															
<b>27. Statement of Assets and Liabilities</b>										<b>( Amount ` )</b>					
<b>Liabilities</b>						<b>Assets</b>									
Outstanding Loans/Advances		Amount						Amount							
						<b>Immovable properties:</b>									
						Land									
Bank						Building									
Employer						<b>Movable properties:</b>									
Provident fund						Cash									
Relatives and friends						Deposits with banks									
Others						Investment in govt. securities									
						Others									
<b>Total</b>						<b>Total</b>									
<b>Net Worth (Actual in `)</b>															

28. Summary of Fee etc. own sources and loan required (details as per table below):							
							<i>(Amount `)</i>
Sl		1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year	Total
<b>A</b>	<b>Fees:</b>						
I	College / School						
ii	Examination/Library/ Laboratory						
lii	Other fee (please specify)						
Iv	TOTAL of A(i to iii)						
<b>B</b>	<b>Cost of Books/ equipments/ maintenance</b>						
I	Hostel						
ii	Purchase of computers (If essential for completion of course)						
lii	Purchase of books/Equipments/ Instruments/ Uniform						
Iv	TOTAL of B(i to iii)						
<b>C</b>	<b>Others</b>						
I	Travel expenses/ Passage money for studies abroad						
ii	Insurance Premium for student (if opted)						
lii	Caution deposit, Building fund/ refundable deposit \$						
Iv	Any other (please specify)						
V	TOTAL of C (i to iv)						
<b>D</b>	<b>TOTAL of A(iv)+B(iv)+C(v)</b>						
<b>E</b>	<b>Sources of finance (apart from Bank loan now applied for)</b>						
I	Non-repayable scholarship/ fellowship or other financial assistance						
ii	Repayable scholarship/ fellowship or other financial assistance						
lii	Funds available from family sources						
Iv	Other (Please specify)						
V	TOTAL of E (i to iv)						
<b>F</b>	<b>Total Amount required {F=D-E(v)}</b>						

\$ supported by Institution Demand letter(s)/bills/receipts, subject to the condition that the amount does not exceed 10% of the total tuition fees for the entire course.

29 Please specify in brief how the completion of the course is going to help the student in improving his prospects of earning his livelihood:	A: Expected income per month	`
	B: Anticipated monthly expenses	`
	C: Amount available for repayment of loan	`
30 Any other useful information:		

31. I/We hereby apply for a term loan (Education loan) of `\_\_\_\_\_ (  
(`\_\_\_\_\_, in words), repayable in \_\_\_\_\_  
monthly installments beginning \_\_\_\_\_ years after the disbursal of the loan to enable \_\_\_\_\_  
**(name of the student)** to pursue higher education in \_\_\_\_\_ (name  
of course) from \_\_\_\_\_ (name of Institution) approved by  
\_\_\_\_\_ (AICTE/UGC/NEC/Govt./ AIBMS/ ICMR etc...) affiliated to \_\_\_\_\_. I,  
\_\_\_\_\_ (name of student applicant) am opting/ not opting for Life Insurance Cover from  
\_\_\_\_\_ (Name of Insurance Company), premium for which may be financed by the Bank/ shall be  
contributed by me from my own sources.

32. It is declared that:

The information given in the loan application is true and nothing has been concealed. The undersigned undertakes to inform the Bank any change in my residence / office address and to provide any further information that the Bank may require. The undersigned has been informed of the charges / fee to be levied by the Bank and agrees to pay upfront fee, documentation charges, etc. as applicable and charged by the bank. The undersigned hereby agree to be bound by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding.

*(Signature and Name of student applicant)*

*(Signature and Name of co-borrower (s))*

**Note:** All columns of the form should be properly filled up and supporting documents duly signed by applicant/co-applicant wherever required should be attached particularly those marked with a \*. If there is guarantor, he/she should also fill up the guarantor information (Part II).



16. Statement of Assets and Liabilities of the guarantor <span style="float: right;">(<u>Amount`</u>)</span>			
Liabilities		Assets	
Outstanding Loans and Advances	Amount		Amount
		<b>Immovable properties:</b>	
		Land	
Bank		Building	
Employer		<b>Movable properties:</b>	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. securities	
		Others	
<b>Total</b>		<b>Total</b>	
<b>Net Worth (Actual in `)</b>			

(Enclose photocopies of documentary evidence in support of the above)

17. Having fully apprised myself of the particulars submitted in loan application dated \_\_\_\_\_ for \_\_\_\_\_ (mention purpose ) loan of ` . \_\_\_\_\_ to be considered by the Bank to Shri/Smt./Miss \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Son/Wife/Daughter of Shri \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I have agreed to furnish my guarantee for repayment of the loan. I hereby declare that I know the above mentioned applicant (s) very well for the last \_\_\_\_\_ no. of years. The information furnished by me is true and correct to the best of my knowledge & belief.

(Signature and name of Guarantor)

Date:

Place: