



पंजाब नैशनल बैंक
punjab national bank

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 th 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

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

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

\$ 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 disbursement 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).

Part – II Guarantor information

		Recent Self-attested Photograph			
1. Name 2. Father's/Husband's Name 3. Address a. Residence* b. Office. c. Permanent Address d. E-mail Id e. Mobile 4. Telephone No.: Residence (with STD code) Office 5. Age (yrs.) 6. Date of Birth (dd/mm/yyyy):* 7. Gender (male/female) 8. Qualification 9. Is he/she is an Income-tax payer? 10. Income Tax PAN no.* 11. Voter ID No*. 12. Passport No.* 13. Driving Licence No.*					
	Location/City_____				
	District _____ Pin Code _____				
	Country_____				
	Location/City_____				
	District _____ Pin Code _____ Country_____				
	Location/City_____				
	District _____ Pin Code _____ Country_____				
	Any one of 11,12 or 13				
	14. Occupation of Guarantor		<input type="radio"/> Self Employed <input type="radio"/> Salaried <input type="radio"/> Professional <input type="radio"/> Others		
15. (a) If Self Employed/ Professional	His/her firm is	<input type="radio"/> Proprietorship <input type="radio"/> Partnership <input type="radio"/> Pvt. Ltd. Co. <input type="radio"/> Others			
	Years in Business				
	Total Income in Last 2 yrs(₹)	Last year:		Year before last:	
(b) If Salaried	He/she works for	<input type="radio"/> Private sector <input type="radio"/> Public sector (including govt. enterprise) <input type="radio"/> Others			
	Designation				
	Name & Address of the employer				
	Years with current employer				
	Salary a/c with PNB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No			
	Total Annual Income (₹)	Last Year:		Year before last:	

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

(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

