

Annexure - I



APPLICATION FORM FOR TERM LOAN FOR PURSUING 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*				
3 (a) Present Residential Address*		Recent Self Attested Photograph of the applicant		
City/Location _____ District _____ Pin Code _____ Country _____				
(b) Permanent Residential Address*				
		City/Location _____ District _____ Pin Code _____ Country _____		
4. Category		SC/ST/OBC/MINORITY/OTHERS		
5A E-Mail id		5B. Mobile*		
6. Telephone No. (with STD code) :				
7(a) Income Tax Pan No.* , if applicable				
7 (b) Aadhar No.*				
(c)(i) Voter ID No.* (ii) Passport No.* (iii) Driving Licence No.*		Any one of these		
8 a) Nationality				
b) Age		____ Yrs.		
c) Date of Birth (dd/mm/yyyy)*:				
d) Gender (Please tick)		Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/>		
e) Is Student Married (please tick)		Married <input type="checkbox"/> Unmarried <input type="checkbox"/>		
f) If married Name of Spouse and Occupation				
9. What the Student is doing -		at present		
		Past experience, if any		
9.A Income from all sources (Amt in Rupees)				
10. Educational Qualifications From Class 10 th to upto date*				
Examination	Board /Institutions / University	Year of Passing	Percentage of marks	Attempts made
11. Particulars of Scholarships / Prizes won for academic distinction, if any				
12. Particulars of the course*		Whether under: Merit/ Management Quota		
(i) Name of the course				
(ii) Duration of the course		Dt of commencement	Dt of completion	
(iii) Full time/Part Time/ Distance learning				
(iv) Name of college/ University				
(v) Address				
(vi) Approved by		(vii) Affiliated with		
(viii) Type of institute		Govt/ Semi-govt/ Private		
(vii) Whether loan sought is for study abroad				
12.a Vidya Lakshmi Portal (VLP)*		Application ID:	Application Date:	
If not applied, please apply & mention details				
13. Details of Bank Account, if any		Bank	Branch	A/C No

PART – I A CO-BORROWER'S INFORMATION

14. Co-borrower's Name*		Last:	First:	Middle:
15. Father's/Husband's Name*		Recent Self Attested Photograph of co-borrower		
16. (a) Present Residential Address*				
City/L ocation _____ District _____ Pin Code _____ Country _____				
(b) Permanent Residential Address*				
		City/L y/Location _____ District _____ Pin Code _____ Country _____		
17 Category		SC/ST/OBC/MINORITY/OTHERS		
18 a) E-Mail id		18 b) Mobile		
18 c) Telephone No. (with STD code)				
19 Relationship with student				
20.(a) Income Tax Pan No.*				
20 (b) Aadhar No. *				
(c)(i) Voter ID No.* (ii) Passport No.* (iii) Driving Licence No.*	Any one of these			
21. Occupation, give complete particulars				
21A. Income from all sources				
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 _____ Transgender _____		
e) No. of dependents				
f) Banking with us		Yes/No, if yes, a/c no. / Customer Id.		
24. Status of current residence		oOwned _____ oRented _____ oOther, (please specify) _____		
25. Present Banker detail		Bank _____ Branch _____ A/C No _____		
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 Borrower/co-borrower		(Amount `)		
Liabilities		Assets		
Outstanding Loans/Advances	Amount	Immovable properties:		Amount
		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):							
Sl		1 st year	2 nd year	3 rd year	4 th year	5 th year	Total
A	Fees:						
I	College / School						
li	Examination/Library/ Laboratory						
lii	Other fee (please specify)						
iv	TOTAL of A(i to iii)						
B	Cost of Books/ equipments/ maintenance						
I	Hostel						
li	Purchase of computers (If essential for completion of course)						
lii	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	`
29 A Details of collateral securities offered, if applicable: (NSC/KVP/LIP/Immovable Property etc.)		
30 Whether related to Chairman/ Directors/ employee of our bank or any other banks. If yes, details of relationship		
30A. 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.

33. I have read the attached Most Important Terms and Conditions (MITC) annexed to the application form
carefully and agree to the same.

(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 * **(Mandatory
Fields)**. If there is guarantor, he/she should also fill up the guarantor information (Part II).

List of documents enclosed:

1. _____
2. _____
3. _____
4. _____

ACKNOWLEDGEMENT

#Sl. No. _____

Date: _____

Received application from Mr/Ms/M/S _____ R/O/Office at
_____ for a _____ (Type of Loan)
loan/limit of Rs. _____ for _____ (State the purpose). The loan
application will be disposed-off and acceptance/ rejection would be intimated within ____ days from
date of receipt of completed application form with supporting documents.

Serial number and date of the acknowledgement should be quoted in all future
correspondence.

Officer/Manager (Loans)/Incumbent

(Seal of the Receiving Branch)

#Sl. No. of the acknowledgement format should be the same as indicated in the register for receipt of
credit proposals.