



f'k{k _k gsqvkou i=k
APPLICATION FOR THE EDUCATIONAL LOAN

Øekd@Serial No.:

fnukd@Date:

I sk ero
'k{k çcVkd@The Branch Manager,
i tkc , .M T/k çcVkd@Punjab & Sind Bank,
.....

1- vkou

eš esmp f'k{k dsfy, #-
¼ #- ½ ds l kof/k _k dsfy, vkou djrk gj ftl dh x.kuk
fuEuku d kj dh xbz gš ftl dk i uHkkrku ekfl d fd'rksefd; k tk, xk tksd _k l forj.k ds.....
o"lz dsckn vkj tk gkshA

1. Application:

I hereby apply for a Term Loan of Rs. (Rs.)
calculated as under, repayable inmonthly instalments, beginningyears after the
disbursal of the Loan to enable me to pursue higher education in

¼yk [kkes#-½

V; tku Qhl] i rdksdk eV;] ijh{k 'k'd vkfn
Tuition fee, cost of books, examination fee etc.:

jgu l gu 0; ;
Maintenance Expenses:

; k-k 0; ; ¼døy fonSk es' k{kFK½
Travelling expenses (for abroad studies only)

dy 0; ; @TOTAL:

okfNr _k dh jkf' k @Amount of Loan Required:

2- Nk=k dh i "BHKie%

Personal Background of the Student

.....

d- i jk uke%

Name in Full

.....

[k- tle frfFk , oa vk; %

Date of Birth and age

.....

x- jk"Vh; rk%

Nationality

.....

?k- Nk=k bl l e; D; k dj jgk gS%

What is the student doing at present

.....

3 D; k fookfgr gS ; fn gkarksvkfJrk

cPpkasdh l f; k%

If he married? If yes, the number of children/dependents

.....

p- fi rk dk i jk uke

Father's name in full

.....

N- vfHkHkkod dk i jk uke , oa l ca/k%

Guardian's name in full and relationship with him

.....

t- fi rk@vfHkHkkod dk i rk%

Address of Father/Guardian

.....

.....

.....

3- 'kS{k d ; kS rk % , l - , l - l h- l svkxsvkt rd l %

Educational Qualifications: (From SSC onwards upto date)

i jh{kk Examination	l fFk@fo' ofo ky; Institution University	i kl djusdk o" k Year or passing	fd, x, ç; kl Attempts made	vdksdk çfr'kr Percentage of marks	çklr Jsh Class obtained
1	2	3	4	5	6

¼Ñi ; k vfire mÙkh. kZ i jh{kk dh vd rkydk , oa vfire dk vS ds2 çk/; ki dks}kjk tkjh çek.k i=k l yXu dj

(Please enclose marks list of the last examination cleared and also testimonials from two professors from the college last attended)

4- f'k{k ds{k esv'etr fo'k{k ; k{s rk@Nk=kofÜk@i jLdkj µ
Particulars of Scholarships/prizes won for academic distinction

i jh{k	i jLdkj gsq fo'k{k 'k{k'd ; k{s rk	Nk=kofÜk@i jLdkj dk uke	Nk=kofÜk@i jLdkj dh jk'k	Nk=kofÜk dh vof/k -----l s-----rd Duration of Scholarship From ____ To ____
Examination	Specify academic distinction for awards	Name of the Scholarship/Prize	Amount Scholarship/Prize	Duration of Scholarship From ____ To ____
1	2	3	4	5

¼çek.k l yXu djË Enclose proof½

5- fi rk@vfhkHkkod dh foÜkh; fLFkr@i fjokj dk fooj.k µ
Father's/Guardian's Financial Status/Family particulars:

- d- 0; ol k; ¼i jk fooj.k½
Occupation (Full Particulars)
- [k- ekf l d vk;
Income per month
- x- vk; q
Age
- ?k- ; fn l økj r gñ rksl økfuofr dh vk; q
If in service, the age of Retirement
- 3- vkfJrk dh l q; k
Number of dependents
- p- i fjokj ds vll; fd l h l nL; dh vk; dk C; k{k
Details of income of any other member of family, if earning.....

6- ml i kB; Øe dk fooj.k ft l dsfy, __.k pkfg, µ
Particulars of the Course for which the loan is required

- d- i kB; Øe dk uke
Name of the Course
- [k- vof/k ¼D; k i kB; Øe i wkdkfyd g½
Duration (Is the course full time)
- x- l fLk@fo' ofo | ky;
Institution/University
- ?k- vll; fooj.k
Other particulars
- 1- Ohl dk fooj.k
Details of Tuition fee
- çfke o"l
1st year of the course

f}rh; o"kz

2nd year of the course

r}rh; o"kz

3rd year of the course

prf}kz o"kz

4th year of the course

i kpoka o"kz

5th year of the course

2- vko' ; d i }rd s

Essential Books

y}ku l kexh

Stationery

mi dj.k ; fn gksrks

Equipment if any

3- i jh{k k Ohl

Examination Fee

çfke o"kz

1st year of the course

f}rh; o"kz

2nd year of the course

r}rh; o"kz

3rd year of the course

prf}kz o"kz

4th year of the course

i kpoka o"kz

5th year of the course

4- ; k-k 0 ; ; }fonSk v/ ; u gsk

Travelling Expenses (For study abroad only)

dy ; k TOTAL:

7-1 i kB; Øe dh vof/k esvupfur ekfl d 0 ; ; dk foj.k

Details of estimated monthly Maintenance expenditure during the period of Course/Studies:

d- fdjk; k

Rent

Rs.

[k- Hkksu

Boarding

Rs.

x- di Ms

Clothes

Rs.

?k- fofo/k

Sundries

Rs.

2- i kB; Øe dh vof/k esvupfur dy jgu l gu 0 ; ;

¼7-1½ x 12 x i kB; Øe dh vof/k%

Estimated maintenance expenditure during the period of the course (7.1) x 12 x duration of the Course

.....

8- foúk dk l ks ¼vkofnr __.k dksNk+dj½
Sources of finance (apart from the bank loan now applied for)

d- xj i qHkkrku Nk=kofÜk@LVMS/f'ki @QSykSki ; k
vll; foÜkh; l gk; rk
Non repayable scholarship/student ship fellowship or
other financial assistance

fnukad ----- l s----- rd
-----#- çfro"kl
Rs.....p.a. foryears
commencing from to
Rs.
.....

diy #-@TOTAL Rs.:

[k- i qHkkrku ; ks Nk=kofÜk ; k foÜkh; l gk; rk
b) Repayable scholarship or other financial assistance
(State terms of repayment):

-----#-
Rs.
%i qHkkrku dh 'kr sfy [ks

x- i kfjokfd l ksksl smi yC/k fuf/k; ka

-----#- çfr o"kl
-----o"kl gsq-----#-
Family sources :per year
foryears Rs.
.....

Funds available from:

diy #-@TOTAL:

9- Ni ; k l (ks esy [ks d i k B; Øe dksi jk djusl sNk-k dh tifodk vËtr djusdh orëku {kerk esl qkkj esenn fey z h A
Please state in brief how the completion of the course is going to help the student in improving his prospects of earning his
livelihood:

[k- vupk fur ekfl d vk;

#-
Rs.

Expected income per month

vupk fur 0; ;

#-
Rs.

Anticipated monthly expenditure

'ks @Balance: Rs.

i qHkkrku gsq mi yC/k jkf'k

#-
Rs.

Amount available for repayment of the Loan:

10- vll; dks / mi ; ksh l p uk

#-
Rs.

Any other useful information

es çekf. kr djrk gırd mi jk B l p uk esh l ok B tkudkj h , oa fo' okl ds vu d kj l gh , oa l R; g A es __.k çnku djusdh
'krks, oa i fj l fkr; ksdk vu q kyu djusdk opu nsk g A

I certify that, to the best of my knowledge and belief, the information furnished herein is true and correct. I promise to abide
by the terms and conditions governing the grant of loan.

LFku @Place

g Lrk {kj @Signature

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਦੀ ਵੱਡੇ ਮਾਤਰਾ ਦੀ ਕਰਜ਼ੇ ਦੀ ਸਹੂਲਤ ਲਈ ਸਹੂਲਤਾਂ
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਦੀ ਵੱਡੇ ਮਾਤਰਾ ਦੀ ਕਰਜ਼ੇ ਦੀ ਸਹੂਲਤ ਲਈ ਸਹੂਲਤਾਂ
GUIDELINES ON FAIR PRACTICES – CODE FOR LENDERS
(ANNEXURE TO LOAN APPLICATION FOR LOAN LIMIT)

- 1- ਨਿਯਮਿਤ ਚਾਰਜ; ਕੋਈ ਚਾਰਜ 25,000 ਰੁਪਏ ਤੱਕ ਨਹੀਂ ਹੋਵੇਗਾ
 Fees/charges payable for processing (No charges upto Rs. 25,000/-)

- 2- ਕਰਜ਼ੇ ਦੀ ਸਹੂਲਤ ਨਾ ਮਿਲਣ ਦੀ ਸਥਿਤੀ ਵਿੱਚ ਵਾਪਸ ਕੀਤੇ ਚਾਰਜ
 Charges refundable in case of non-acceptance of application

- 3- ਅਧਿਕਾਰਕ ਪੇਮੈਂਟ ਵਿਕਲਪ (ਵਿਕਲਪ ਉਪਲਬਧ) ਹਾਂ/ਨਹੀਂ
 Pre-payment options (option available) Yes/No

- 1- ਬੈਂਕ ਦੇ ਚਾਰਜਾਂ ਨੂੰ ਸਮੇਂ ਸਿਰ ਪੇਮੈਂਟ ਕਰਨ ਲਈ ਉਪਲਬਧ ਸਹੂਲਤਾਂ
 Details of incentives available for timely payment of bank's dues

- 1- ਸ਼ਿਕਾਇਤਾਂ ਲਈ ਪੈਨਲ ਚਾਰਜ
 Penal charges for delayed payment

- 1- ਬੈਂਕ ਦੇ ਚਾਰਜਾਂ ਨੂੰ ਅਧਿਕਾਰਕ ਪੇਮੈਂਟ ਲਈ ਪੈਨਲ ਚਾਰਜ
 Details of penalty for pre-payment of bank's dues

- 4- ਕੋਈ ਹੋਰ ਗੱਲ ਜੋ ਕਰਜ਼ੇ ਦੀ ਸਹੂਲਤ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕਰਦੀ ਹੈ
 Any other matter which affects the interest of the borrower

- d- ਕਰਜ਼ੇ ਦੀ ਸਹੂਲਤ ਦੀ ਮਰਜ਼ੂਮਤ
 Margin requirement.....

- [k- ਦਰ
 Rate of Interest.....

- x- ਸੁਰੱਖਿਆ ਨਿਯਮ
 Security Norms.....

_ **CHECK LIST FOR LOANS**

- 1 fu/kkZjr vuyXudkisl fgr fu; r çk: i es_.k vkosUA
 Loan application on prescribed form alongwith Annexure specified.

- 1 fuokl LFkku dk çek.k i=kA
 Copy of proof of residence

- 1 rhu v|ru OkSkA
 Three latest photographs

- 1 Hkife dk jktLo fjdkMZA
 Copies of revenue records of land holding

- 1 vnsrk çek.k i=kA
 Non-encumbrance certificate

- 1 I á kEUod çfrHkifr@xkja/h dk foofj.k] t gka dgha vko' ; drk gksi fj; kS uk fj i kSA
 Details of collateral security/Guarantees, wherever required Project report

- 1 vl; fo'kS vko' ; drk, aµ
 Other Specific requirement

- 1.

- 2.

- 3.



RECEIPT/ACKNOWLEDGEMENT OF LOAN APPLICATION

Serial No. : _____ Branch : _____

Date :

Received from of Shri/Smt./Kum _____ S/O, W/O, D/O _____

R/O _____

application for credit facilities for funded limit(s) of Rs. _____ and non-funded limit(s) of Rs. _____ along with documents as per check list. Processing fee of Rs. _____ shall be charged on the sanctioned amount. Disposal of the loan application shall be done within _____ days subject, however, to submission by you of complete information desired by the bank for appraisal of your loan application.

Signature
Name : _____
Designation : _____
Date : _____

Signature of Branch Manager
Name : _____

RECEIPT/ACKNOWLEDGEMENT OF LOAN APPLICATION

Serial No. : _____ Branch : _____

Date :

Received from of Shri/Smt./Kum _____ S/O, W/O, D/O _____

R/O _____

application for credit facilities for funded limit(s) of Rs. _____ and non-funded limit(s) of Rs. _____ along with documents as per check list. Processing fee of Rs. _____ shall be charged on the sanctioned amount. Disposal of the loan application shall be done within _____ days subject, however, to submission by you of complete information desired by the bank for appraisal of your loan application.

Signature
Name : _____
Designation : _____
Date : _____

Signature of Branch Manager
Name : _____