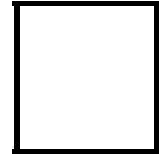
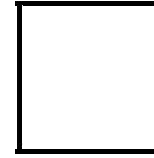
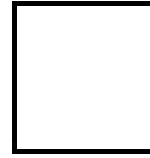




Punjab & Sind Bank
(A Govt. of India undertaking)

Education Loan Application Form



Applicant

Parent

Co-obligant/Guarantor

1.

	Student	Parent/Husband	Guarantor/Co-obligant
Name			
Father's /Husband's Name			
Date of Birth			
Category	SC/ST/OBC/Minority / Others	SC/ST/OBC/Minority / others	SC/ST/OBC/Minority / others
Sex	Male /Female	Male /Female	Male /Female
Marital status	Single / Married		Single / Married
Educational Qualification with % marks			
Occupation			
Income from all sources			
PAN No.*			
Aadhar No.*			
Address			
Contact No.			
e-mail ID			
Present Banker details:			
Bank Branch			
SB / OD A/c. No.			

Direct/Indirect liability Details		
--------------------------------------	--	--

2. Whether related to Chairman /Directors / employee of our Bank or any other Banks. If yes, details of relationship	
--	--

3. Particulars of course, for which loan is required. Whether under: Merit / Management Quota

Name of the Institution			
Name of the course		Duration of the course	
Date of commencement		Date of completion	

4. Cost of course / source of finance: (as per Certificate from Institute attached)

Particulars	1 st year	2 nd year	3 rd year	4 th year	5 th year	Total
Tuition fees						
Exam Fees						
Books Stationery						
Equipment / Computer						
Hostel expenses						
Sundries / Travel						
Total						
Own source/Scholarship						
Loan required						

5. Details of securities offered (for loans above Rs 4.00 lakhs)

6. Prospects of earning after completion of the course:			
Repayment proposed	No. of installments:	Amount Rs.	p.m.

I / We have attached copies of the following documents:

- Mark sheet of last qualifying examination
- Proof of admission to the course
- Schedule of expenses for the course, from the Institution
- Passport size photographs of the applicant / parent / Co-obligant / Guarantor (2 copies each)
- Proof of income / assets (if any)
- Latest salary certificate and form No.16 (for salaried persons)
- ITAO/IT returns (latest)
- Copy of land records
- *Undertaking letter in the absence of PAN and Aadhar Nos.
- Assets & Liabilities detail of the applicant/ parent / Co-obligant / Guarantor (as per Form No 187 of the Bank)

7. Declaration:

- a) The particulars furnished above are to the best of my/our knowledge / true and correct and Punjab & Sind Bank will be at liberty to take any action as may deem necessary if my / our statements are found to be untrue.
- b) The advance, if granted, will be utilized for the purpose for which it is granted.
- c) I/ We hereby authorize the Bank to pay the fee and other amounts as may be payable directly to the institution concerned.
- d) I / We undertake to submit the receipts in original for all the disbursements made from my/our education loan amount (subsequent disbursement to be made after submission of receipts for previous disbursement)
- e) I/ We undertake to inform the progress of studies of the student in respect of education for which loan is applied and submit semester wise results/ Mark sheet / bona fide student declaration from the institute.
- f) I/ We shall keep the Bank informed of my activities / income / scholarships etc during the tenure of the loan.
- g) I/ We undertake to meet any contingent expenses to continue the course of study.
- h) I/ We undertake to inform the bank regarding first employment and / or any change in occupation/ employment or any significant change which may affect repayment of loan.
- i) I / We are not a defaulter of any Bank / Financial Institution and none of our account is settled by rebate in the past by any Bank / Financial Institution.
- j) I / We are not related to any officer / director of the Bank.

Signature of the student Signature of the parent/guardian Signature of the Co-obligant/ Guarantor

Place:

Date:

8. Other Conditions:

When immovable property is offered as security, the applicant should with application submit the title deeds of the property and plans drawn to scale, showing complete boundaries municipal khasra No., etc for search.

In each case the expenses of enquiries as to value, drawing up plan and examination of title deeds, inspection of Registrar's books or revenue papers etc. will be recovered from the applicant in lump sum without any liability to account for it, whether the advance is sanctioned or not.

- 1) The bank has a right to adjust the whole or part of the amount due to the bank from the deposits or other funds to be paid to or at the disposal of the constituent from whatsoever account or source.
- 2) The bank's lien on all deposits, pledged or hypothecated goods, ornaments and Bank's mortgaged rights regarding immovable property mortgaged with the banks by a registered mortgaged deed or by deposits of title deeds shall extend to any other sum from which the customer may be separately or jointly indebted or liable to the bank at any of its offices.
- 3) All expenses incurred by the bank in connection with any loan account, such travelling expenses (according to bank rules), legal expenses of any sort, inspection or enquiry expenses and any other out-of-pocket expenses of any kind whatsoever shall be debited to the customer's loan account as amount advanced.
- 4) The head office of the bank being at New Delhi, the said Bank will be at liberty to sue the borrower at New Delhi or their office where the account is maintained or transferred by the bank at my request or in its absolute discretion.
- 5) The security property given to the Bank to secure a loan will be insured at customer's cost during the continuance of loan transaction and till its adjustment for the full value of security through the Bank to its satisfaction. All insurance cost and other expenses connected with the property/ Life insurance will be paid by the borrower or debited to his loan account as amount advanced.

Signature of the student Signature of the parent/guardian Signature of the Co-obligant/ Guarantor

Place:

Date:

RECEIPT / ACKNOWLEDMENT OF LOAN APPLICATION:

Serial No. _____

Branch. _____

Date: _____

Received from Mr/Ms _____

S/O _____

R/O _____

Application for Education Loan of Rs. _____ along with documents as under:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Disposal of the loan application shall be done with indays subject, to submission of complete / addition information desired by the bank appraisal of your loan application as under:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Signature of Branch Manager _____

Name _____

Date _____

For office use

Sanction Ref. No.		Date :			Customer ID:		
Nature of limit	Amount (Rs.)	Margin (Rs.)	Rate of Interest	Repayment conditions	Details of security including Personal Guarantee/Co-obligation.	Whether eligible under CSIS Scheme / Padho pardesh scheme (Yes/No)	

Manager/Senior Manager / Chief Manager /
Asstt. Gen Manager

Accepted all the terms and conditions of sanction
Borrower/s