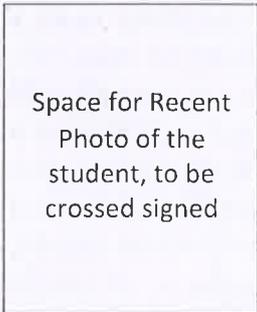


Punjab & Sind Bank
(A Govt. of India undertaking)
APPLICATION FORM FOR EDUCATION LOAN

To
The Branch Manager
Punjab & Sind Bank



Dear Sir,

I / my ward have/ has secured admission tocourse conducted by
.....School / University / College / Institute located at
.....for my/ his / her education. We request you to provide me/us financial
assistance of Rs.(Rupees.....) the details of which are given
in the application form.

We undertake to repay the loan inmonthly installments of Rs. each with
interest on monthly rests, beginning starting after 1 year of the course period or 6 months
after the borrower (student) getting the job. (Whichever, is earlier)

Please complete all sections in BLOCK LETTERS and tick boxes wherever applicable.

(A) Particulars of the Student:

- 1) Name of Applicant Mr. { } Mrs. { } Ms. { } Gender : M F TG
First Name: _____ Middle Name : _____ Surname: _____
- 2) Father/ Husband Name : _____
- 3) Mother's Name : _____
- 4) Date of Birth ____/____/____ (dd/mm/yyyy) Age as on date of application _____
- 5) Residential Address _____

Aadhar No. _____ PAN _____
Telephone : _____ E-mail: _____ Mob. No: _____
(Enclose address proof/ copy of phone bill / mobile bill - only for post paid connection)
- 6) Overseas address if student going for overseas studies- _____

Pin _____ UID No _____ Mail id _____
Telephone: _____ Mobile No: _____ Nationality _____
(if not decided yet may be submitted after joining the course)
- 7) Marital Status _____ Caste/ Religion/Category _____
(if married then number of children / dependent) _____
Name of Spouse & Children with age: Spouse: _____
Son : _____ Daughter _____
Present activity of the Student _____



- 8) Whether belong to Economically weaker section Yes/ no, if yes then annual Parental income Rs. (certificate issued by the authority designated by State/ Govt./ union territories be submitted)
- 9) Life insurance Policy details if any and copy of latest premium receipt _____
Insurance :- Optional at the requirement of the borrower, however bank may, with the consent of the student, arrange for life insurance policy of the student availing Education Loan.
- 10) Education Details (Please enclose marks sheet of examination passed)

Examination	University/ Institution/ Board from which passed	Year of Passing / Attempts made	Percentage of marks obtained	Class / Position Obtained	Specialization if Any
10 th Standard					
10 th +2					
Degree					
Post Graduate					
Any other					

Please enclose marks sheet of last examination passed & Also testimonials from the college last attended

- 11) Particulars of Scholarship / Prizes won for Academic Distinctions (Please enclose Proof)

Examination	Specify the academic distinction for the scholarship / prize was awarded	Name of the Scholarship / Prize	Amount of the scholarship Rs.	Duration of Scholarship (from..... to)

- 12) Any other information (Extracurricular activities and distinction awards received)

- 13) Work Experience, if any, Specify years of service

Name of Employer: _____

Address : _____ Office Ph. No. _____

- 14) Particulars of the course / Vocational course / Skill development course for which the loan is required

Name of the proposed course of study _____

University/ Institution/ Country _____

Course/ Institution/ is affiliated to / recognized by _____

(Prospectus of University / College be enclosed)

Ranking of the Institution / course _____

Rating of Institution by Rating Agency _____ if available Date

of commencement of course _____ Duration of

the course _____ (For Vocational /

Skill development courses duration can be from 2 months to 3 years)



Part time / full time / distance education _____
 Admission sought through 1) Merit Channel _____ 2) Management Quota _____
 Expected per month income after completion of the course Rs. _____*
 Employment potential after the course _____ (% age
 of Placement out of all the students as per previous year)*

*BM to satisfy himself about expected income, for the purpose, he may obtain placement record of the Institute / University for minimum / maximum package, where admission is sought or from any other documentary evidence / internet / similar Institutions etc. (the said information may be obtained from student or from website of the college/ university).

In case studies abroad, state the details of RBI approval (if necessary) Details of Foreign Exchange required/ Copies of passport / Visa and other details to be submitted.

16) Cost of the Course

Requirement For	Tuition Fee Payable to College/ school / Institution	Examination / Library / Laboratory fee	Cost of Books / equipments / uniforms etc	Other Edu / Exp (study tours/ projects etc) 4	Lodging / boarding (as per University Brochure)	Travel Exp / passage money for studies abroad	Total Expenses (total of 1 to 6)
	1	2	3		5	6	7
1 st Year							
2 nd Year							
3 rd Year							
4 th Year							
5 th Year							
G. Total							

(All the applicable expenses i.e. 1 to 6, to be considered for arriving at total expenses)

17) Sources of Finance (Details of Scholarship/ Loans/ Own Funds)

	Loan Amount	Own Sources	Scholarship	Total
1 st Year				
2 nd Year				
3 rd Year				
4 th Year				
5 th Year				
G. Total				

(BM to verify / established source of amount mentioned under Own Source/ Scholarship to his satisfaction)

- 18) i) Proposed Repayment:- EMI of Rs..... for months.
 ii) Payment of Interest by borrower/ co-borrower during moratorium period:- Yes/ No
 In terms of the circular, repayment of the loan shall be in equated installments for period as under:



Education Loan scheme for Pursuing Higher Education in India & Abroad:-

*Repayment holiday/ Moratorium: Course Period + 1 year or 6 months after getting job, whichever is earlier

*For Loans up to Rs. 7.50 lacs – up to 10 years after moratorium and commencement of repayment

*For Loans above Rs. 7.50 Lacs – up to 15 years after moratorium and commencement of repayment

Education Loan Scheme for Vocational Courses:-

The loan will be repaid after moratorium in Equated Monthly Installments (EMIs) as follows:- -Course Up to 1 year – In 2 to 5 Years

-Course Above 1 year- in 3 to 7 Years

Interest to be serviced by:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(By Student/ Applicant)	(By Parent/ Guardian / Co-applicant)	Payment of full interest as and when charged during the moratorium period	No interest will be paid during the moratorium period

19) Expected Repayment capacity after completion of the course:-

- a) Expected income per month * Rs.
b) Anticipated monthly expenses Rs.
c) Amount available for loan repayment Rs.

* Refer point 15 w.r.t. expected income per month after completion of the course.

20) Income to installment ratio/IRR (Income/ Installment)

21) Any other information:

(Signature of Applicant)

(Signature of Co-applicant)



(B) GUARDIANS / PARENTS / CO-APPLICANT PARTICULARS :

- 1) Name of Parent / Guardian Mr. { } Mrs. { } Ms. { } Gender: M F TG
 First Name: _____
 Middle Name: _____
 Surname: _____
- 2) Father / Husband
 Name: _____
- 3) Date of Birth ____/____/____ (dd/mm/yyyy) Age: _____
- 4) Residential address _____
 (Enclose address proof) _____
- 5) Relationship with Student _____
- 6) PAN/GIR No. _____ Driving License No. _____ Passport No. _____
 Telephone No. _____ Email _____ Mobile No. _____ Aadhar No. _____
 Permanent Address _____
- 7) Whether residing in own/rented accommodation, since when residing _____
- 8) Interest during study period will be serviced Yes/No
 (if interest during the study period is not serviced, then the loan amount should include the tentative interest for the moratorium period)
- 9) Income details of Parent/ Guardian
 (Enclose last 3 years ITR with form 16 or computation of income, if filed/ available. For salaried class enclose last 2 months salary slip / others Bank statement for last 6 months)

Space for recent photo of the Guardian / Parent to be crossed signed

1	Gross Monthly Income (Proof to be Submitted)	
2	Net Monthly Income	
3	Appr. Monthly house hold expenses (min. 40 % of monthly income)	
4	Monthly repayment of other loan (amt. of monthly installments)	
5	Net surplus available (2-(3+4))	
6	Net income surplus of other family member/s	
7	Income available for repayment/ Interest (5+6)	
8	Tentative monthly repayment/ interest	

- 10) Past relationship with any Bank (including P & S B)
 Deposits Account

Name of the Bank, Branch, Address	Type of Account & No.	No. of years account held	Balance outstanding	Remarks



Loan account / credit history with any Bank (including P & S B)

Name of the Bank, Branch, Address	Type of Loan & Limit	Security	When sanctioned & Repayment Schedule— Amount of Installments	Balance outstanding	Overdue if Any

11) Employment details of the Parent/ Guardian (if Salaried)

Name of Employer _____

Name of Department _____

Designation & Employee No (If available) _____

No. of Years of present employment _____

Residual Service/ Date of Retirement _____

Employment details of the Parent/Guardian (If self employed / Professional/ Business)

Name of Company _____

Office Address _____

Pin _____ Telephone No. _____ Mobile no _____

Office Email Id _____

(Signature of Parent / Guardian)



(C) Guarantors Particulars:

- 1) Name of Parent / Guardian Mr. { } Mrs. { } Ms. { } Gender : M F TG
First Name: _____
Middle Name: _____
Surname: _____
- 2) Father / Husband
Name: _____
- 3) Date of Birth ____/____/____ (dd/mm/yyyy) Age: _____
- 4) Residential address _____
(Enclose address proof) _____
- 5) Relationship with Student _____
- 6) PAN/GIR No. _____ Driving License No. _____ Passport No. _____
Telephone No. _____ Email _____ Mobile No. _____ Aadhar No. _____
Permanent Address _____
- 7) Annual Income of Guarantor _____
(Enclose last 3 years ITR with form 16 or computation of income. For salaried class enclose last 2 months salary slip and last 6 months Bank statement)

Space for recent photo of the Guardian / Parent to be crossed signed

8) Employment details of the Guarantor (if Salaried)

Name of Employer _____
Name of Department _____
Designation & Employee No (If available) _____
No. of Years of present employment _____
Date of Retirement _____
Office Email ID _____ Contact _____

9) Details of Financial Worth of the Guarantor – As per- form no. 187 attached

(Signature of Guarantor)



D) DECLARATION BY THE APPLICANTS:-

- 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.
- a) I/ We give consent for accessing my/our credit report.
- b) I/we give consent for submitting information to CICs regarding default /Days past due DPD) in existing credit facilities.

Signature of the Student / Applicant

Signature of the Parent / Guardian / Co- Applicant

Place

Place

Date

Date



(F) CONDITIONS:-

When immoveable 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 immoveable 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 / Applicant

Signature of the Parent / Guardian / Co- Applicant

Place

Place

Date

Date



Punjab & Sind Bank
(A Govt. of India undertaking)
PROFORMA FOR CREDIT REPORT

Space for
recent photo of
the Applicant
to crossed sign

The Branch Incharge,
Punjab & Sind Bank

Dear Sir,

Reg. : MY ASSETS AND LIABILITIES

Date _____

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank in the name of
Mr./Mrs _____

1. Details of Assets & Liabilities of : Sh. /Smt _____ S/o /W/o D/o _____
(whether Guarantor / Individual / Sole Proprietor / all partners / all directors etc.)
2. Nature of main business : (also of side, identical, connected or associated firms giving the nature and place of business).
3. Constitution :
4. Year in which established :
5. Address : Business : _____ Tel. No. /Mob. _____
Residence _____ Tel. No. /Mob. _____
6. Full name of the Proprietor, partner, : Karta and Co-partners, Directors, etc. and their relationship with each other if any (Brief report on the business means / assets of partners, directors to be given on the reverse)
7. Investment in business : _____ Rs. _____
8. Total means : _____ Rs. _____
Capital & Reserves : (in case of
joint stock companies) : Capital (paid up) _____ Rs. _____
Reserves : _____ Rs. _____



Fixed Assets Land,
Building, Machinery
etc., (give detailed particulars
enclosed)

Liquid Assets like
stock in trade etc.

Cash Book balance,
Govt. securities and
Share etc.

9. Liabilities:

- a) From Bank and security properties (pledged /
Hyp. / mortgaged) :
- b) From market and others including Deposits
(received security/ properties Pledged /
Hyp./mortgaged) :
- c) Guarantees given, if any, :
- d) Others (specify) :

10. Worth = Assets - Liabilities :

11. Income for last three years (attach payment
assessment orders). :

12. Wealth Tax for last 3 years (which tax
payment/assessments) :

13. Names of other bankers/branches and credit
facilities allowed by them. :

14. Trade references (at least 2 names required)

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank /
financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor /
director.

APPLICANT'S SIGNATURE

VERIFIED BY

LOAN OFFICER INCHARGE

BRANCH MANAGER



Punjab & Sind Bank
(A Govt. of India undertaking)
PROFORMA FOR CREDIT REPORT

Space for
recent photo of
the Guarantor
to crossed sign

The Branch Incharge,
Punjab & Sind Bank

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Reg. : MY ASSETS AND LIABILITIES

Date _____

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Mr./Mrs _____

1. Details of Assets & Liabilities of : Sh. /Smt _____ S/o /W/o D/o _____
(whether Guarantor / Individual / Sole Proprietor / all partners / all directors etc.)

2. Nature of main business : (also of side, identical, connected or associated firms giving the nature and place of business).

3. Constitution :

4. Year in which established :

5. Address : Business :

Tel. No./Mob.

Residence

Tel. No./Mob.

6. Full name of the Proprietor, partner, : Karta and Co-partners, Directors, etc. and their relationship with each other if any (Brief report on the business means / assets of partners, directors to be given on the reverse)

7. Investment in business : Rs. _____

8. Total means : Rs. _____

Capital & Reserves : (in case of joint stock companies) :

Capital (paid up) Rs. _____

Reserves : Rs. _____



Fixed Assets Land,
Building, Machinery
etc., (give detailed
particulars enclosed)

Liquid Assets like
stock in trade etc.

Cash Book balance,
Govt. securities and
Share etc.

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I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank /
financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor /
director.

GUARANTOR'S SIGNATURE

VERIFIED BY

LOAN OFFICER INCHARGE

BRANCH MANAGER



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 per check list. 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. _____

Signature of Branch Manager _____

Name _____

Date _____

