



(A Govt. of India Undertaking)

Dr. Pattabhi

VIDYAJYOTHI

**EDUCATIONAL
LOAN**

SCHEME



MUCH MORE TO DO - WITH YOU IN FOCUS



Branch _____

Address: _____

Phone Number: _____
(with STD code)

Date: _____

Educational Loan No.:

Name of the Student Borrower:

Name of the Parent/Guardian:

Loan Particulars:

Quantum of Loan : Rs. _____

Rate of Interest : _____

Purpose of Loan : To prosecute _____ years course in _____ at _____ College/University situated at _____

Date of release	Amount released	Released in favour of	DD/PO Number	Receipt Number

Repayment Particulars:

To be repaid in _____ number of Instalments, starting after 12 months of completion of the course or 6 months after Securing a job whichever is earlier.

Particulars of Guarantor

Name and address :

Particulars of Collateral Security :

Repayment Particulars:

Date	Amount	Cheque/Cash

Place for personal use:

Andhra Bank wishes you a Meritorious Career and a Prosperous Future

(Please fill in the particulars and hand over to the borrower for his reference)

Please Tick appropriate block

for Inland Abroad

Branch

Please complete all sections of the application

REQUEST FOR LOAN:

I request you to sanction a term loan of Rs..... (Calculated hereunder), repayable in number of instalments to enable me to prosecute higher education in at University/College/Institution, located at

I am aware that the repayment commences from 12 months after completion of the course or six months after getting employment whichever is earlier.

I am hereunder furnishing the details for your ready reference.

Signature of the student

BIO-DATA OF STUDENT

Name in Full: So/Do:

Permanent address :

Years of stay at this address :

E-mail:.....

City: Pin: State: Land marks to the House

Age & Date of Birth : Yrs. Nationality :

Name of the guardian & relationship:

Marital Status Married* Not Married

Driving Licence No. & Place of Issue:

Passport No.: Date: Place of Issue Valid upto

ACADEMIC RECORD: (SSC onwards)

Examination	University	Year	% Marks	Division	Attempts
SSC					
+2					
Degree					
P.G.					

(Please Enclose Marks Memos)

*** Marital Status**

Name of Spouse/Children	Age	Educational Qualifications	Employment particulars	Income

ACADEMIC & EXTRA - CURRICULAR DISTINCTIONS

Exam	Distinction	Prize	Amount	Duration of Scholarship

PARTICULARS OF LOANS AVAILED

Bank	Purpose	Limit	Libiality	Security

Please affix your
passport size colour
Photograph
Do not use pins
Please paste it

Please affix your
passport size colour
Photograph
Do not use pins
Please paste it

(Applicant)

(Coobligant/Guarantor)

Name : Name:

Particulars of the course for which loan is required:

Name of the Course:

Duration of the Course:

Name of the Institution:

How the seat is secured: Entrance Test
 Merit in Qualifying Exam.

SOURCES OF FUNDS

1. Scholarship particulars

a) Refundable

b) Non-refund

2. Funds from the Family

3. Bank Loan Required

Total

Particulars of Fee :		(in Rs.)					Total
Fee Details	Years						
	I	II	III	IV	V		
Tuition							
Special							
Exam							
Refundable Deposits							
Bldg. fund							
Library							
Laboratory							
Books							
Stationery							
Equipment							
Computer							
Study Tour							
Project work/thesis							
Maintenance particulars							
Hostel fee							
Room rent							
Clothing							
Sundries							
Additional information for Studies abroad							
Air fare							
Total							

(All these should be supported either by letter from the Institute or by quotations)

Expected Income: Please inform what would be the expected income after completing the course of study for which the loan is applied for.

Expected income per month: Rs.....

Anticipated monthly expenses: Rs.....

Amount available for repayment of loan: Rs.....p.m.

The particulars furnished here, to the best of my knowledge, are true and correct. I hereby undertake to:

- 1) Inform the progress of my studies regularly and Date of completion of course.
- 2) Inform the change, if any, in the college/course of study.
- 3) Submit the receipt for all the releases made from the loan account immediately on payment, to the concerned authority.
- 4) Inform the employment particulars, on securing the job.
- 5) I hereby authorise the bank to pay the fee direct to the institution.
- 6) **To meet any contingent expenses to continue the course of study.**

In case of failure to complete the Course, the Bank is at liberty to make changes in the terms and conditions of sanction, or recall the loan, at its discretion, and I will abide by the decision of the Bank.

Signature of the applicant

Signature of the Parent / Guardian
(in case student is minor)

PARTICULARS OF COOBLIGANT / GUARANTOR

Name in full:

S/o / D/o

Permanent address:

Driving License No. Date :

Passport No.

PAN. No.: Circle :

INCOME PARTICULARS (P.A.)	
Gross Salary	Rs.
Net Salary	Rs.
Rental Income	Rs.
Agri. Income	Rs.
Buss. Income	Rs.
Other Income	Rs.
Investments	Rs.
Bank balance	Rs.
Name of the Bank & Br	
Account No.	

I agree to stand as Coobligant/Guarantor to Mr. for the loan of Rs. applied for prosecuting higher studies. I undertake to inform the progress and particulars of the applicant from time to time.

Signature of the Coobligant/Guarantor

PARTICULARS OF SECURITIES OFFERED:

Nature of Security:

Standing in the name of :

House No./Survey No.:

Value of security :

Availability of Documents:

I am the absolute owner of the said property and I am willing to offer the property as security to the loan and join in executing the documents as guarantor.

Signature of the owner

Name of the Parent/Guardian	Age	Residential address Phone No. & E-mail	Office Address & Phone No.

DECLARATION OF THE PARENT/GUARDIAN: I HERE BY UNDERTAKE:

- 1) To inform the progress of studies by the applicant.
- 2) To meet the margin from my own funds.
- 3) To submit the receipts for all the payments made to the College/Institution etc.
- 4) **To Meet any contingent expenses to continue the course of study from my own funds.**
- 5) To inform the employment particulars, immediately after the student securing job.
- 6) To acknowledge the debt, periodically and to ensure obtention of acknowledgement of debt from the student and other guarantors periodically.

I am aware that to pay the interest charged to the loan account every quarter, is optional.

I undertake to pay the interest every quarter before the end of the succeeding month of charging interest to the loan account.

Signature of the Parent/Guardian

ENCLOSURES TO THE APPLICATION:

1: By Student

- a) Proof of Date of Birth (b) marks memos - (c) Proof of allotment of seat (d) Fee particulars from College/University (e) Letter informing allotment or otherwise of Hostel accommodation (f) Hostel Charges (g) Proof and source of income (h) Proof of availability of scholarship (i) Passport copy (j) Visa copy (k) Exchange permit copy.

2: By parent/guardian and relatives

- a) Salary Certificate (b) Photocopies of Title deeds of the property, NSCs, LIC Policies, Shares & Securities etc.

PARTICULARS OF FAMILY MEMBERS

(All the family members including Father, Mother, Brothers & Sisters - with marital status)

Name	Date of Birth	Age & Relationship	Address & Phone Number	Annual Income	Pan No.	Details of Bank Accounts		
						Bank	Branch	Ac. No.

EMPLOYMENT PARTICULARS

Name	Designation	Employer	Address	Balance Service

DETAILS OF FIXED ASSETS

Name of the Owner	Description	Location with Door/Survey Nos.	Encumbrances	Present value

DETAILS OF OTHER ASSETS

Name of the Owner	Nature of Asset	Value of Asset	Maturity Value & Date	Encumbrances

DETAILS OF LIABILITIES

Nature	Amount O/S	Financing Agency	Expected Date of Payment	Purpose

I here by declare that all the particulars furnished are true and correct to the best of my knowledge.

Signature of the student

Signature of the parent / guardian

PARTICULARS OF FAMILY MEMBERS OF GUARANTOR / COOBLIGANT :

(All the family members including Father, Mother, Brothers & Sisters - with marital status)

NAME	DATE OF BIRTH	AGE & RELATION SHIP	ADDRESS & PHONE NUMBER	ANNUAL INCOME	PAN NO.	DETAILS OF BANK ACCOUNTS		
						BANK	BRANCH	SAVINGS

EMPLOYMENT PARTICULARS

NAME	EMPLOYER	ADDRESS	DESIGNATION	BALANCE SERVICE

DETAILS OF FIXED ASSETS

NAME OF THE OWNER	DESCRIPTION	LOCATION WITH DOOR/SURVEY NOS.	ENCUMBRANCES	PRESENT VALUE

DETAILS OF OTHER ASSETS

NAME OF THE OWNER	NATURE OF THE ASSET	VALUE OF THE ASSET	MATURITY VALUE & DATE	ENCUMBRANCES

I hereby declare that all the particulars furnished are true and correct to the best of my knowledge.

Signature

PARTICULARS OF FAMILY MEMBERS OF GUARANTOR / COOBLIGANT :

(All the family members including Father, Mother, Brothers & Sisters - with marital status)

NAME	DATE OF BIRTH	AGE & RELATION SHIP	ADDRESS & PHONE NUMBER	ANNUAL INCOME	FAN NO.	DETAILS OF BANK ACCOUNTS		
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DETAILS OF OTHER ASSETS

NAME OF THE OWNER	NATURE OF THE ASSET	VALUE OF THE ASSET	MATURITY VALUE & DATE	ENCUMBRANCES

I hereby declare that all the particulars furnished are true and correct to the best of my knowledge.

Signature

FOR OFFICE USE
PROCESS NOTE OF EDUCATIONAL LOAN

Proposal for sanction of educational loan for persecuting higher studies under Dr. Pattabhi Vidya Jyothi Scheme.

01 PARTICULARS OF THE APPLICANT	
Name in full	
Present Address	
Permanent Address	
Age	
Worth (as per certified copy of property statement)	
Particulars of immovable property held, if any	
Present qualifications	
Purpose of loan Academic Record Percentage of marks obtained from S.S.C. onwards to the latest examination to be furnished	
Rank obtained in case of entrance test	
Particulars of allotment of seat (provisional)	
Particulars of admission notice disclosing course particulars	
Details of Form '1-20' / letter of allotment of seat, in case of foreign studies	
Family Income	

02. PARTICULARS OF COOBOIGANT/GUARANTOR :

02.01	Name in full	
	Present Address	
	Permanent Address	
	Age	
	Occupation	
	Worth (as per certified copy of property statement)	
	Particulars of immovable property held, if any	
	Relation with the applicant	
	Present dealings with the Branch	

PARTICULARS OF COBOIGANT/GUARANTOR - 2 :

02.02	Name in full	
	Present Address	
	Permanent Address	
	Age	
	Occupation	
	Worth (as per certified copy of property statement)	
	Particulars of immovable property held, if any	
	Relation with the applicant	
	Present dealings with the Branch	

03. DETAILS OF THE COURSE

A.	NAME OF THE COURSE	
B.	Duration of the course / duration left for completion of course	
C.	Name of the College	
D.	Name of the University	
E.	Manager's remarks about the College / University	
F.	Prospects of the course	

04. DETAILS OF THE PROJECT COST (FOR THE DURATION OF THE COURSE LEFT FOR COMPLETION)

A.	Tuition Fee	Rs.
B.	Special Fee, Exam Fee, Devpt. Fee	Rs.
C.	Cost of Books, Stationery	Rs.
D.	Refundable deposits	Rs.
E.	Computer & Misc. (Project work, Tours etc.)	Rs.
F.	Hostel & living Expenses	Rs.
G.	Others	Rs.
	TOTAL PROJECT COST	Rs.
	LESS :	
1.	Scholarship	Rs.
2.	Studentship/ fellowship/ other financial assistance	Rs.
3.	Repayable scholarship loan	Rs.
4.	Margin	Rs.
	Total Funds available with the applicant	Rs.
	Bank Finance required	Rs.

05. JOB OPPORTUNITIES AND ECONOMIC PROSPECTS AFTER COMPLETION OF COURSE

a.	Expected Monthly Income	Rs.
b.	Expected Monthly Expenditure	Rs.
c.	Expected Monthly Savings	Rs.

06. PARTICULARS OF OUTSTANDING LOANS, IF ANY :

SL.NO.	NAME OF THE BANK	BRANCH	DATE OF SANCTION	LIMITS SANCTIONED	OUTSTANDING BALANCE AS ON.....	SECURITY

07. PRESENT POSITION OF EDUCATIONAL LOANS AT THE BRANCH AS ON.....

		NO. OF A/CS.	AMOUNT
A.	OUTSTANDING UNDER G.L. HEAD		
B.	OVERDUES		
C.	NPAs		

08. REMARKS OF THE OFFICER RECOMMENDING THE LOAN :

1	Total Project Cost	
2	Amount of loan applied for	
3	Amount of loan recommended	
4	Coobligant / Guarantor :	
	1	
	2	
5	Security	
6	Rate of interest	@ PTLR + (PTLR = _____ %)
7	Repayment schedule	_____ monthly instalments starting from _____ month of securing employment OR _____ month on completion of the course which ever is earlier.
Date:		Signature of the appraising officer :
REMARKS OF BRANCH MANAGER / PBC IN-CHARGE		
Date :		Signature
REVIEW BY MANAGER IN THE CASES WHERE SANCTIONED BY PBC IN-CHARGE		
DATE :	SIGNATURE	

Karshak