

The Baghat Urban Co-operative Bank Ltd.

Baghat Bank Parisar, Rajgarh Road, Solan, H.P.-173212

Fax : 01792-223076 Ph. 01792-223076, 226286, 226103

e-mail: info@baghatbank.com, baghat_bank@yahoo.com Website : www.baghatbank.com

BAGHAT EDUCATION LOAN APPLICATION FORM

Affix Recent
Photograph Of
Applicant With
Signature

1. Please write or type in BLOCK LETTERS
2. Put a tick mark against appropriate item
3. Ensure that all information is correctly filled in. If any detail is not applicable, please write "N.A"
4. applicable, please write "N.A"
5. Enclose all required supporting documents and project report

Co-Applicant
Photograph
With
Signature

| DETAILS | | INFORMATION | |
|---|--|---|----------------------------------|
| Ack. Date: | | | |
| Name of the applicant | | | |
| Name of co-applicant | | | |
| Address of the applicant & Co-applicant | | | |
| Whether SC/ST/OBC etc. (If yes, enclose certificate) | | Yes No | Nationality: |
| Community | | Sikh / Muslim / Christians / Zoroastrians / Buddhists | |
| Date of Birth D D M M Y Y Y Y | | Whether related to any employee / Director of Bank | |
| | | Yes | No |
| Age (Enclose Certificate as proof of age) | | Sex Marital Status | |
|Yrs.....Months | | <input type="checkbox"/> Male | <input type="checkbox"/> Female |
| | | <input type="checkbox"/> Single | <input type="checkbox"/> Married |
| Father / Guardian Name | | | |
| Name & Address (Attach address proof) | | | |
| Occupation | | | |
| Monthly Income | | Rs..... (If guided by RBI Subsidized scheme, enclose income certificate of Parent) | |

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| EDUCATIONAL QUALIFICATION | | | | |
|---------------------------|------|--------------------|----------|--------------------------------|
| Examination Passed | Year | Marks Obtained (%) | Division | Details of Scholarship, if any |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Please enclose marks list of the last examination cleared as also testimonials from the school / two professors from the Collage last attended.

Particulars of Scholarships / Prizes won for academic distinction:

| Examination | Specify the academic distinction for which the Scholarship/prize was awarded. | Name of the Scholarship/ Prize | Amount of Scholarship/ Prize | Duration of Scholarship |
|-------------|---|--------------------------------|------------------------------|-------------------------|
| (1) | (2) | (3) | From (4) | To (5) |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Father's/Guardian's financial status/family particulars:

| | |
|---|--|
| a) Occupation (Give full particulars) | |
| b) Annual Income | |
| c) (attach salary certificate or any other proof) | |
| d) Age | |
| e) If in service, i) Name and address of the employer ii) Age of retirement | |
| f) Number of dependents | |
| g) Details of income of any other member of the family, if earning. | |

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Details of present borrowings:

| Sl.No. | Date of Loan | Bank/FI | Amount | Present Liability | Overdues | Security |
|--------|--------------|---------|--------|-------------------|----------|----------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

Particulars of the course for which the loans is required:

- 1) Name of the course :
- 2) Duration of the course :
 - a) Date of commencement
 - b) Likely date of completion
- 3) Institution/University :
- 4) Other particulars :
 - a) Details of tuition fees :

| | | |
|---------------------------|---|------------|
| First year of the course | : | Rs. |
| Second year of the course | : | Rs. |
| Third year of the course | : | Rs. |
| Fourth year of the course | : | Rs. |
| Fifth year of the course | : | Rs. |
| Total | | Rs. |

- b) Essential books : Rs.
- Stationary : Rs.
- Equipment, if any : Rs.

- c) Examination fees :

| | | |
|---------------------------|---|------------|
| First year of the course | : | Rs. |
| Second year of the course | : | Rs. |
| Third year of the course | : | Rs. |
| Fourth year of the course | : | Rs. |
| Fifth year of the course | : | Rs. |
| Total | | Rs. |

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5)

a) Details of estimated monthly maintenance expenditure during the period of the course :

| | | |
|-----------------------|---|----------|
| i) Rent | : | Rs. |
| ii) Board | : | Rs..... |
| iii) Clothes | : | Rs. |
| iv) Sundries / Travel | : | Rs. |
| Total | : | Rs..... |

6) Estimated maintenance expenditure during the period of the course

{(i) x 12 x duration of the course in years} Rs.

7) Sources of Finance

(Apart from Bank loan now applied for)

a) Non-repayable scholarship / studentship / fellowship or other financial assistance.

@ Rs.....p.a. for.....years.

Commencing from.....Rs.....

b) Repayable loan scholarship or other financial assistance

(State terms of repayment) Rs.....

c) Funds available from family source

@.....per year for.....years Rs.....

Total Rs.

8)

a) Please state in brief how the completion of the course is going to help the student in improving his prospects of earning.

b) i) Expected income per month Rs.

ii) Anticipated monthly expenses Rs.

Balance Rs.

Amount available for repayment of loan Rs.

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9) Any other information :

10)Details of Securities offered :

| Nature | Name of the Owner | Type of ownership | Details* | Value (Rs.) |
|--------|-------------------|-------------------|----------|-------------|
|--------|-------------------|-------------------|----------|-------------|

11)

a) Particulars of Guarantor – (Ist) :

(Wherever third party has offered security, he/she should stand as Guarantor).

i) Name

(1) Relationship with applicant / other Guarantors

(2) Is he/she related to any Employee/Director of the bank/any other bank? If yes, details.

ii) Address

iii) Occupation :

i) Particulars of account with us and other Banks. :

ii) Monthly income :

iii) Net worth :

iv) Direct / Indirect liability :

b) Particulars of Guarantor – (IInd) :

(Wherever third party has offered security, he/she should stand as Guarantor).

i) Name

(1) Relationship with applicant / other Guarantors

(2) Is he/she related to any Employee/Director of the bank/any other bank? If yes, details.

ii) Address

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- iii) Occupation :
- v) Particulars of account with us and other Banks. :
- vi) Monthly income :
- vii) Net worth :
- viii) Direct / Indirect liability :

| | |
|--|-----------------------------------|
| I/We am/are willing to stand as guarantor/s of Loan Applicant. | |
| Guarantor(Ist) Signature | Guarantor(IIInd) Signature |

12) Repayment Schedule :

Loan is proposed to be repaid as under :

In.....equated monthly installments of Rs.....each commencing from..... I/We certify that, to the best of my / our knowledge and belief, the information furnished herein is true/correct. I/We promise to abide by the terms and conditions governing the grant of loan and to utilize loans for the purpose for which is granted.

| DETAILS OF COLLATERAL SECURITIES OFFERED | | |
|---|---------------------|---|
| Sl. No. | Details of Security | Market Value (Rs.) |
| | | |
| | | |
| In case of studies abroad, whether the admission is secured in the foreign university? Yes No Whether the 'In principle' sanction to release the foreign exchange is obtained from the authorized dealer / RBI? Yes No | | |
| SB A/c. No. | Date of opening | Expected Income per month after completion of course Rs. |

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DECLARATION

I/We further undertake the following terms and conditions:

- a) I / We will not participate in any unlawful activity, which would debar me from prosecuting the studies and shall follow all the rules and regulations laid down by the educational institution.
- b) I / We will not enter into a pecuniary obligation or financial liability during the currency of the loan without the permission of the Bank
- c) I / he / she will strive to secure a suitable employment after the completion of the course. As soon as I / he /she secure employment, I / he / she will furnish the Bank with full particulars of such employment, including income there from.
- d) I will not take-up employment during the period of the course, except with the prior permission of the Bank.
- e) If I am taking up a part time employment, I will produce a certificate from the head of the institution to the effect that the employment will not affect my studies.
- f) I will keep the bank informed, from time to time, change of address, if any.
- g) I will not, without the Bank's written prior permission, change the course of studies or the place of study or the educational institution.
- h) I will furnish periodical progress reports from the educational institution. I am willing to stand as co-obligant / guarantor.

Applicant's Signature

Co-applicant's Signature

Documents to be enclosed

1. Mark sheet of last qualifying examination for school and graduate studies in India.
2. Proof of admission to the course.
3. Schedule of expenses for the course.
(If purchase of computer is involved, Certificate from the Institution with recommendations to be enclosed).
4. Two copies of passport size photographs from borrower / Co-obligant / guarantor.
5. A copy of passport/voters ID Card/ any other proof of residence.

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For Salaried Persons :

1. Latest salary particulars.
2. Employment details.

For Self-Employed/Professionals and Businessmen/Agriculturist.

Proof of income/copy of the land records.

For the use of branch

Application Inward No. :

APPLICATION RECEIVED ON :

TOKEN OF SERVICES ISSUED ON :

PAPERS/DETAILS CALLED FOR :

Date :

Place :

BRANCH MANAGER