

ANDHRA BANK

DR PATTABHI VIDYAJYOTHI (EDUCATIONAL LOAN) APPLICATION

PLEASE TICK APPROPRIATE BLOCK

FOR INLAND **ABROAD**

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: _____

City: _____ PIN: _____ State: _____

Land marks to the House: _____

Age & Date of Birth: _____ yrs. _____

Nationality: _____

Name of the guardian & relationship: _____

Marital Status: Married * Not married

(* pl. give details over leaf)

Driving Licence No. & place of issue: _____

Passport No.: _____ Date _____ Place of Issue _____

ACADEMIC RECORD: (SSC onwards)

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

(PLEASE ENCLOSE MARKS MEMOS)

ACADEMIC & EXTRA-CURRICULAR DISTINCTIONS

Exam/	Distinction	Prize	Amount	Duration of Scholarship

Please affix your Passport size colour photograph.

Do not use pins.

Please paste it

(Applicant)

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:

Particulars of Fee: (in Rs.)

Fee Details	Years					Total
	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						

Please affix your Passport size colour photograph.

Do not use pins.

Please paste it

(Guarantor)

• **Marital Status**

Name of Spouse/Children	Age	Educational qualifications	Employment particulars	Income

PARTICULARS OF LOANS

BANK	PURPOSE	LIMIT	LIABILITY	SECURITY

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
- 3) Submit the receipts for all the releases made from the loan account immediately on payment from 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 ANYCONTENGENT EXPENCES 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)**

SOURCES OF FUNDS

Scholarship particulars					
Refundable					
Non-refund					
Funds from the Family					
TOTAL					

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

PARTICULARS OF GUARANTOR

Name in full: _____

S/o /D/o _____

Permanent address: _____

Driving License No. _____ date: _____

Passport No: _____ date : _____

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 account	Rs.	
Name of the Bank & Br		
Account No.		

I agree to stand as 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 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	EMPLOYER 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/ contingent expenses from my own funds.
- 3) To submit the receipts for all the payments made to the College/ Institution etc.
- 4) TO MEET ANYCONTENGENT EXPENCES TO CONTINUE THE COURSE OF STUDY FROM MY OWN FUNDS
- 5) To inform the employment particulars, immediately after the student securing the 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

ENCLOSURE TO THE APPLICATION:

1. BY STUDENT:

- a) Proof of Date of Birth (b) Marks memos – SSC onwards (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 (j) Visa (k) Exchange permit.

2. BY PARENT/GUARDIAN AND RELATIVES

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

3: BY GUARANTOR

- 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	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 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 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 & RELATIONSHIP	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 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**

Subject: 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 Records 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 'I-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 the Coobligant /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 :	

Views and opinion of the Branch :

Officer / Dy. Manager

Br. Manager

FOR ZONAL OFFICE USE		
<i>Proposal Received on</i>	<i>Sanctioned on</i>	<i>Declined on</i>

Terms of Sanction :

1. Loan Amount sanction in Figures as per Note : Rs.
(In words Rupees_____ only.)

2. Additional Terms & Conditions, if any :

Team Members : 1. 2. 3.

Sanctioned Conveyed by :

(To be put up to next higher authority for review on daily basis)

Reviewed on by

ANDHRA BANK

BRANCH _____

Address: _____

PHONE NUMBER: _____

(WITH STD CODE)

EDUCATIONAL LOAN NO.:

DATE:

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 COOBLIGANT:

Name and address of the coobligant

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)

Fair Practices	Information to be furnished by branch
Processing Charges Payable	
Processing charges payable while submitting application	
Processing Fee refundable in case of non acceptance of application	
Prepayment Charges	
<i>Rate of interest :</i> Fixed/ Floating <u>Manner of charging interest :</u> Monthly /quarterly / Half yearly/ yearly interest	
Inspection Charges	
Folio Charges	
Penal rate of interest for Non Renewal of limits non/delayed submission of stock statements etc.	

ANDHRA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

_____ Branch

APPLICATION FORM FOR LOAN TO EDUCATED YOUTH UNDER DR. PATTABHI VIDYA JYOTHI SCHEME FOR TAKING UP EMPLOYMENT ABROAD

Please affix your passport size colour photograph	Please affix your passport size colour photograph	Please affix your passport size colour photograph
Do not use pins Please paste it	Do not use pins Please paste it	Do not use pins Please paste it
Applicant	Co-Obligant-I	Co-Obligant-II

I have received an offer of employment abroad. I request you to grant me a loan under Dr. Pattabhi Vidya Jyothi Scheme to meet my Air Travel and initial expenses for taking up the aforesaid offer. The relevant particulars are furnished hereunder.

Name in full	
Father's Name	
Permanent Address (in India)	
Telephone: Res:	Telephone: Res:
Age : Date of Birth:	
Educational Qualification	
(Graduation/Post Graduation)	(copies of certificates to be enclosed)
Details of offer of employment abroad & Name and address of the employer	
Remuneration offered:	
Contract period:	
Details of Pass Port :	No. Issued by Valid upto
Visa :	
Foreign Exchange permit, if any	
Purpose of Loan To meet Air ticket and initial expenses	
Loan Requirement:	
a) Cost of Air ticket	Rs.
b) Initial expenses	Rs.
c) Total cost (a + b)	Rs.
d) Less: 25 % Margin	Rs.
Amount of Loan Required (c – d)	Rs.
Repayment period in months	(Max. 36 months).
Security:	
Assignment of LIC Policy for loan amount to be taken in my name and assigned in Bank's favour.	
Collateral Security (Land/Building/NSCs of value atleast equal to the loan amount)	
I certify that to the best of my knowledge and belief, the information furnished above is true and correct. I request you to sanction the loan applied for and promise to abide by the terms and conditions governing the grant of loan. I note to furnish to the Bank, my residential address and also my change in my official address as soon as I settle down in my job abroad.	
Date:	Signature of the applicant

DETAILS OF CO-OBLIGANTS

I) Name	
Father's Name	
Age & Date of Birth	
Occupation	
Date of retirement	
Monthly/Annual Income	(Proof to be enclosed)
Worth	(As per property statement)
Office/Business Address	Residential Address
Tel .No.	Tel No.
II) Name	
Father's Name	
Age	
Occupation & Date of Birth	
Date of retirement	
Monthly/Annual Income	(Proof to be enclosed)
Worth	(As per property statement)
Office/Business Address	Residential Address
Tel .No.	Tel No.
<p>We hereby agree to stand as co-obligants for the above mentioned loan applied for by Mr/Ms. The above information furnished by us is true and correct to the best of our knowledge.</p>	
Signature (Co-obligant - I)	Signature (Co-obligant - II)
Date:	Date:

Encls: 1. Proof of Date of Birth (Copy of SSC certificate/Any other proof)

2. Copy of certificates of Educational Qualification (Graduation/Post Graduation).

1. Copy of letter of offer of employment (Abroad).
2. Copies of Passport, Visa and Foreign Exchange Permit.
3. Proof of income of Co-obligants (Salary/IT Certificates)
4. Property Statements of Applicant and Co-obligants.

APPRAISAL AND RECOMMENDATIONS: (For Branch use only)

POWERS:

Name of the Applicant		
The details given in the application have been verified by independent enquiries.		
I recommend for sanction of Loan of Rs.on the following terms.		Rs.
Repayment Period Months		
Gestation Period : One Month		
Rate of Interest		
Margin		
	Co-obligation -I	Co-obligation -II
Name		
Worth		
Security:		
1. Assignment of LIC Policy for loan amount to be taken in the name of the applicant and assigned in Bank's favour.		
2. Collateral Security:		
Other Conditions: As per terms and conditions applicable to Dr. Pattabhi Vidya Jyothi Scheme.		
ROI	Repayment:	
Officer/Dy.,Manager/Br.Manager		
Date		
Branch Manager/Chief Manager		
Date		
Views of Zonal Office		
Zonal Manager		
Views of the Head Office		

Fair Practices	Information to be furnished by branch
Processing Charges Payable	
Processing charges payable while submitting application	
Processing Fee refundable in case of non acceptance of application	
Prepayment Charges	
<i>Rate of interest :</i> Fixed/ Floating <u>Manner of charging interest :</u> Monthly /quarterly / Half yearly/ yearly interest	
Inspection Charges	
Folio Charges	
Penal rate of interest for Non Renewal of limits non/delayed submission of stock statements etc.	