

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. 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
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 <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married
.....Yrs.....Months			
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.)
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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 – (IIInd) :

(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 aboard, 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