

LA-3

VIDYA SIDDHI LOAN APPLICATION

Applicant's
photograph

Branch: _____Date: __/__/20__

Purpose: Education

Amount Rs. _____Rupees _____only)

Repayable in _____months _____installments

Student's
photograph

I/We the undersigned hereby apply for the above-mentioned loan on the terms and conditions stipulated by the Bank.

PARTICULARS	APPLICANT	CO-APPLICANT (STUDENT)
PERSONAL DETAILS		
First Name		
Middle Name		
Surname		
Date of Birth		
Qualification		
PAN		
Sex	Male/Female	Male/Female
Marital Status	Single/Married	Single/Married
No. of dependents		
Residential Address		
Telephone/Mobile		
E-mail		
Present Accommodation	Ownership/Rental	Ownership/Rental
Years at current residence		
SECURITY OFFERED		
Flat/House Address		
Area of the flat in sq. ft		
Year of construction		
Present market value		
Other security: NSC/FDR/KVP etc.		
Insurance policy	Sum assured = Rs.....; Surrender Value: Rs.....	

Borrower's initials: _____Co-borrower's initials: _____

STUDENT ACADEMIC DETAILS				
Education Qualification	Institution/ University	Year of passing	% of Mark obtained	Outstanding achievement if any
1.				
2.				
PARTICULARS OF THE COURSE FOR WHICH LOAN IS REQUIRED				
Name of the institution:				
Affiliated to which university				
Address of the institution				
Name of the course				
Duration of the course				
Start date				
Expected date of completion				
COST OF COURSE DETAIL				
	Amount in Rs.			
Particulars	1 st year	2 nd year	3 rd year	4 th year
Admission/Tuition Fee				
Examination Fee				
Books/Stationary				
Equipment				
Hostel fees/Room Rent				
Traveling				
Others				
Total Cost in INR				
Foreign currency required				
SOURCE OF FINANCE				
	Amount in Rs.			
Scholarships				
Family Sources				
Other Sources				
Bank Loan				
Total (in Rs.)				
Foreign currency required				
OCCUPATION AND INCOME DETAILS OF APPLICANT IF SALARIED				
	Applicant			
Name of Employer				
Address				
Pin code				
Telephone / Ext				
Designation				
Permanent/Probation/Temporary				
No. of years in Current Employment				
Retirement age				
Previous Employer				
Total years of work exp.				
Gross salary (Last 3 months)		Month	Rs.	
		Month	Rs.	
		Month	Rs.	
Net Salary (Last 3 months)		Month	Rs.	
		Month	Rs.	
		Month	Rs.	
Other income				
Total Family income				
Family Monthly Expenses				

Borrower’s initials:

Co-borrower’s initials:

OCCUPATION AND INCOME DETAILS IF BUSINESS / PROFESSIONAL			
Name of concern/firm/Company			
Nature of business/ Profession & since when			
Address			
Telephone			
Constitution (Proprietary/partnership/others)			
Last 3 year Gross income of the Applicant	Year	Rs.	
	Year	Rs.	
	Year	Rs.	
Last 3 years Net income of the Applicant	Year	Rs.	
	Year	Rs.	
	Year	Rs.	
Other income			
Total Family Income			
Family Monthly Expenses			
BANK DETAILS			
Name of Bank & Address		Type of account and its number	Since when
INVESTMENT DETAILS			
	Applicant	Co-applicant	
LIC / NSC / etc.			
PRESENT BORROWING DETAILS (IF ANY)			
Name of the Bank	Type of loan	Amount of Loan Aailed	Amount of Outstanding
ANY OTHER DETAILS			

- i. I/We hereby declare that all information and statements made in this loan application are true and correct to the best of my/our knowledge.

ii. I/We agree to abide by the rules and bye laws of the bank which are now in force and/or hereafter come into force.

iii. I/We hereby agree that the Bank’s decision will be final and binding on me/us.

Sign of the Applicant

Sign of the Co-applicant

I/We the undersigned hereby offer my/our personal guarantee for the above said loan.

Signature of guarantors: 1) _____ 2) _____ 3) _____

Guarantee form

Guarantor's

Photo

No:_____

Date of Application: / /

I, the undersigned, hereby offer my personal guarantee for the loan applied by
Mr./Ms./Mrs._____

For the purpose of: _____ for Rs. _____/-

In words Rs._____

Personal Information of the guarantor	
Name	
Date of Birth	
Pan no.	
Marital Status	
Qualification	
Residential address	
Pin code	
Telephone no. / Mobile	
E-mail	
Present accommodation	Ownership / Rental / company provided/ Under Sale
Years at current residence	
Income details if salaried	
Name of the employer	
Address	
Pin code	
Designation	
Telephone	
No. of years in current service	
Whether confirmed in service	Yes / No
Gross salary	
Net Salary	
Other Income (If any)	
Total Family income	
Family monthly expenses	

Income details if Business/Profession	
Name of concern/firm/Company	
Nature of business/ Profession	
Address	
Pin code	
Telephone	
Constitution	
Share held	
Gross income of the guarantor	
Net income of the guarantor	
Other Income (if any)	
Total Family Income	
Family Monthly Expenses	
Bank details of Guarantor	
Name of Banker & Branch	
Address	
Account No.	
Type of account	
Since when	
Borrowing Details	
Details	
Investment Details	
LIC / NSC / etc	
Any Other Information	

I hereby declare that all information and statements made in this guarantee form are true and correct to the best of my knowledge.

Signature of Guarantor

Please provide us with the copy of following documents:-
3. Copy of PAN card.
4. a) Salaried i) Latest Salary Slip & Form No. 16 duly certified. OR
2. b) Business/ Profession i) Copy of Latest ITR with Computation of income duly certified.
5. Address proof of Residence by way of Telephone bill / Electricity bill / Ration Card / Society Payment Receipt
6. Nominal Membership form.
7. Signature Verification if banking with other bank

Guarantee form

No:_____

Date of Application: / /

I, the undersigned, hereby offer my personal guarantee for the loan applied by
Mr./Ms./Mrs._____

For the purpose of: _____ for Rs. _____/-

In words Rs. _____

Personal Information of the guarantor	
Name	
Date of Birth	
Pan no.	
Marital Status	
Qualification	
Residential address	
Pin code	
Telephone no. / Mobile	
E-mail	
Present accommodation	Ownership / Rental / company provided/ Under Sale
Years at current residence	
Income details if salaried	
Name of the employer	
Address	
Pin code	
Designation	
Telephone	
No. of years in current service	
Whether confirmed in service	Yes / No
Gross salary	
Net Salary	
Other Income (If any)	
Total Family income	
Family monthly expenses	

Income details if Business/Profession	
Name of concern/firm/Company	
Nature of business/ Profession	
Address	
Pin code	
Telephone	
Constitution	
Share held	
Gross income of the guarantor	
Net income of the guarantor	
Other Income (if any)	
Total Family Income	
Family Monthly Expenses	
Bank details of Guarantor	
Name of Banker & Branch	
Address	
Account No.	
Type of account	
Since when	
Borrowing Details	
Details	
Investment Details	
LIC / NSC / etc	
Any Other Information	

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