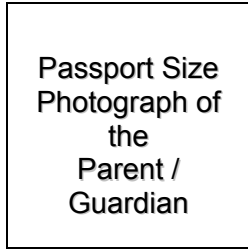


Application Form For Term Loan For Educational pursuits

(IF THE STUDENT HAS COMPLETED 18 YEARS OF AGE, HE/SHE SHALL BE THE APPLICANT)



To

THE SOUTH INDIAN BANK LIMITED;

BRANCH.....

I / We request you to grant me /us a loan of Rs.....(Rupees.....) for the purpose of financing course of study in Engineering/Medicine/..... (Specify the subject profession.....)

The details are given below to enable you to consider the sanction of the loan.

1. Name of the student :

2. Particulars of the father/mother
(Parent of the ward pursuing education)

a) Name and address
with phone number :

b) Relationship to the student
(Father/mother) :

c) Age and Educational Qualifications :

d) Nationality : Indian

e) Details of children /dependents :

f) Whether belongs to OBC/SC/ST/Minority

g) Occupation :

Name & address of the Institution	Completed years of service	Gross salary	Take home salary	Date of retirement
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h) Particulars of the loan already taken, if any

Name of institution	Original loan amount&date	Present balance	Monthly / quarterly repayment instalments
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i) Whether related to any of the bank's directors/officers/employees(If so, give the nature of relationship and name)

j) Bank deposit account of the applicant:

Name& Address of the bank branch	Nature of account (Savings / current / Term deposit)	Account No.
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k) Financial position of the applicant: ² As on:.....

Liabilities	Rs.	Assets	Rs.
Total		Total	

Life Insurance Details: Company Name:

Policy No.& type	Sum Assured	Paid up Amount	Date of Maturity
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l) Other means of income (Other than salary):
Please specify.

3. Particular in respect of the student

- a) Name of the student :
- b) Date of birth and age :
- c) Details of education already completed :

Name of the College & University	Name of the Degree / diploma	Date of Passing Exam	Percentage of marks, class / division secured
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4. Particulars of the education now pursuing for which finance is sought:

Name of the College & University	Name of the Degree / diploma	Duration of the course	State whether the admission is under self financing / merit scheme
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i) Details of tuition fees of the above:

1 st year	2 nd year	3 rd year	4 th year	5 th year
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ii) Essential books:

Names of books and price

- 1.
- 2.
- 3.
- 4.
- 5.

Total

iii) Equipments required with price:

- 1.
- 2.
- 3.

Total

iv) Examination Fees:

- 1.
- 2.
- 3.
- 4.
- 5.

Total

v) Hostel Charges:

Rent

Boarding

- 1.
- 2.
- 3.
- 4.
- 5.

Total

5. Details of govt. or other institutional support:

(including scholarships / advances / allowances/
loan scholarships)

6. Other income of applicant / parent (give details of the source)

7. Loan support required by the applicant under SIB Education Loan Scheme towards

- a) Tuition fees
- b) Books and equipments
- c) Hostel Charges
- d) Examination fees

- 8. State from what date the student is expected to start earning a livelihood :
- 9. Whether the applicant / parent can pay the monthly interest on loan as and when it is debited :
- 10. M/s.....has offered to stand as surety / co- obligants for the SIB Education Loan applied for by me / us . The consent letters with personal details are given as annexure.
- 11. Details of collateral offered (details of land, location, value etc.

12. Declaration:

Not withstanding whether(name of the student) securing a job after completion of the course of the study or not the loan amount and the interest will be paid from my own sources after 12 months from the completion of the study or 6 months from securing a job, whichever is earlier in* instalments monthlyIf the student discontinues the course of study , I / We undertake to inform the bank immediately and shall make arrangements to repay the loan in one lump on demand or in such installments as consented by the bank.

(Name and signature of the student)

1)

Name and signature of co-obligants
(The student also to join as co-obligant if he /she have attained majority) :

2)

3)

(Name)

(Signature)

*maximum 60 months after holiday period.

BRANCH APPRAISAL

Name of the branch.....

We have carefully gone though the above details furnished by the applicant/ co-obligants. We have made discreet and confidential enquiries regarding them.

We have received satisfactory report in respect of the applicant/co-obligants from the following persons* who are our bank's constituents/ customers/well wishers/ distinguished personalities.

The applicants are personally known to me.

- * 1)
- 2)
- 3)

} Not applicable in the
Case of applicants personally
known to the Manager

The collateral securities have been verified by us and we consider that the collateral is adequate. A copy of the collateral valuation report is attached, We certify that we are satisfied that the information furnished by the applicants and co-obligants are correct to the best of our information. We are also satisfied that applicant / co-obligants have the repaying capacity as required under the bank's scheme, as below:

Sources of income:

Surplus towards repayment of the loan:

In my view Shri/Smt.....

is eligible for the loan as per sanction letter in Annexure 11

Loan of Rs.....is sanctioned /recommended to RO/HO

CHIEF MANAGER/MANAGER/ASST.MANAGER

Forwarded to RO/HO (Through RO)

Encl: i) Annexure regarding co-obligants.

ii) Property valuation report in respect of collateral property in F. No .64, details, NSC, etc.

iii) Documentary evidence of the proposed Educational pursuit.

Contd..5

Annexure-I

ANNEXURE TO APPLICATION FORM FOR**LOAN FOR EDUCATIONAL PURSUITS**

To

THE SOUTH INDIAN BANK LIMITED;

(Regd. Office: Trichur)

BRANCH.....

I offer to stand as a co-obligant / guarantor for the banking facilities extended / to be extended by you forand furnish the particulars below.

1) Full name:

2) Age:

3) Address:

1) Residential

2) Office / Business

4) Whether related to any of the bank's directors / officers / employees (If so, give the nature of relationship): }

5) Bank Account details

Name & Address of the bank branch	Nature of Account (Savings/Current/Term deposit)	Account No.
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6) Occupation

Name & Address of the Institution	Completed years of service	Gross salary	Take home salary	Date of retirement
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7) Financial position :

As on

Liabilities	Rs	Assets	Rs
Total		Total	

8) Details of the Loan already taken: _____:

Name of institution & Address	Original Loan amount	Present balance
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9) Details of guarantees outstanding:

Name & Address of the institution	On whose behalf	Amount
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Place:

Date:
Contd..6

Signature of surety/co-obligant

ANNEXURE – II

THE SOUTH INDIAN BANK LIMITED

(Regd. Office: Thrissur)

REGION

DATE :

Priority Sector Education & Occupation Loan
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BRANCH.....

Dis. No.....

Ref: Proposal / Application dt

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- Name & Address of the borrower :
(The student / parent)
- Details of advance allowed :
Educational loan FSL/ Clean Rs.....is allowed to the applicant.
Interest.....% per annum.
M/s. (1).....(2).....
Will join documents as co-obligants.

The loan proceeds will be released for remittance direct to

- Rs.....College / university towards Tuition fees
- Rs.....College / University Hostel towards hostel charges as far as possible
(Otherwise reimbursement will be made against the payment receipts)
- Rs.....for books/ equipments against receipts only.
- Rs.....for exam. against declaration of the applicant at the time of
remittance of exam. fee.

The loan to be repaid ininstallments of monthly/quarterly payments commencing
from the month of20.....

Collateral :

Description	Face value	Surrender value/market value/ our valuation
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- Notes: 1. In the case of properties, give full details regarding Sy.No./Door No./Village/Taluk/Dist./State
2. In the case of other securities, give identity of the scrip, policy etc.

Details of the course of study financed:

Name of the College & University	Name of the Course	Duration of each year/ Semester /Trisemester	Date of Completion of course	Remarks
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- If the course of study is discontinued, the loan is to be repaid with interest as demand loan.
- Processing charges / penal interests/ inspection charges as per rules from time to time.

- Purpose of advance:

REPORT ON UTILISATION

1. Date of advance :
2. How utilized :

Date :

MANAGER