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BANK OF MAHARASHTRA

'Lokmangal', 1501, Shivajinagar, Pune 411005.

APPLICATION FORM FOR EDUCATIONAL LOAN

Date_____

To.
The Branch Manager
BANK OF MAHARASHTRA
_____Branch

Dear Sir,

I/My son/daughter/ward Shri./Kum. _____
is undergoing _____ his/her studies for _____ degree/
desire to prosecute
diploma at _____ Institute/University at
_____ I request for that purpose a loan of Rs. _____
(Rupees _____)

I agree to abide by your rules and regulations regarding such loans as existing or as may be changed from time to time.

I am giving hereunder information in respect of myself, my family members, the Proposed sureties and declare that the particulars given hereunder are true and correct to the best of my belief. In case the same are subsequently found to be incorrect or in case the ward ./ student does not continue / prosecute his studies successfully or commits breach of any of Bank's rules or any installment remains in arrears, the bank shall be at liberty to recall the loan immediately and / or stop further disbursements of loan amounts as its discretion.

Yours faithfully,

PARTICULARS OF THE APPLICANT

Name _____ Age _____

Address _____

Financial standing of the applicant

Where applicant is in service

1) Serving as / Designation : _____

Name of the office : _____

Address of office : _____

2) Basic salary per month : Rs. _____

Total emoluments : Rs. _____

Basic salary and other allowances
after deducting Provident

Fund and Income Tax Rs. _____

3) Income of wife (if employed) :

Per month net Rs. _____

4) Income of other earning

family members net Rs. _____

Total monthly income Rs. _____

Total annual Income

of the family Rs. _____

5) Interest, dividend / etc.

annual income (net) Rs. _____

6) Income from landed property,

House rent. etc. after deducting

Taxes and charges etc. Rs. _____

7) Total annual income Rs. _____

8) Life policy, if any. Rs. _____

Where applicant has his business / profession etc.

1) Nature of business _____

and address of shop / _____

office etc. _____

2) His own capital investment

in the business Rs. _____

3) Annual sales as per

balance sheet Rs. _____

4) If assesable to

Income tax paid, Rs. _____

5) Annual sales tax,

if paid Rs. _____

6) Total profit of the

business Rs. _____

7) Business loan and

liabilities etc. Rs. _____

(Please append a copy of

the latest Balance Sheet)

8) Income by way of interest,

dividend etc. Rs. _____

9) Income from landed

property / house rent

taxes, charges Rs. _____

10) Income of other earning

family members Rs. _____

11) Total annual income Rs. _____

Particulars of other earning family

members

1) Name _____

Relation _____ Age _____ monthly
earnings

2) Name _____

Relation _____ Age _____ monthly
earnings

3) Name _____

Relation _____ Age _____ monthly
earnings

Particulars

of Income from immovable property

1) If house property address :

Municipal / Survey No. _____

Market value Rs. _____

2) If agricultural land :

Survey No. _____

Market value Rs. _____

Income from landed property

Rent excluding taxes Rs. _____

Agricultural Income less
other expenses Rs. _____
Total Income Rs. _____

| <u>Details of house-hold expenditure</u> (on monthly basis) | | <u>Particulars about dependents</u> | | |
|--|-----------|-------------------------------------|-----------------|------------|
| | | <u>Name</u> | <u>Relation</u> | <u>Age</u> |
| 1) House hold expenditure excluding house rent | Rs. _____ | 1) _____ | | |
| 2) House rent. | Rs. _____ | 2) _____ | | |
| 3) Insurance premium Installment | Rs. _____ | 3) _____ | | |
| 4) Loan Installment. | Rs. _____ | 4) _____ | | |
| 5) Other. | Rs. _____ | 5) _____ | | |
| Total : | Rs. _____ | | | |

| <u>Information about old loans</u> | <u>Repayment plan for the loan applied</u> |
|--|---|
| 1) Original loan amount Rs. | for Installment Rs. _____ |
| 2) Date of Loan taken. Rs. | periodicity (Monthly / Quarterly etc.) |
| 3) Installment amount. Rs. | years |
| 4) Period of repayment Rs. | Source of repayment _____ |
| 5) Total repayment to date Rs. | Security for loan _____ |
| 6) Security for loan | Whether the borrower, if emplo- |
| 7) Balance of loan to be repaid Rs. | yed, is willing to register a mandate with the present employer to deduct installment from his salary and remit directly to the Bank ? |
| | Whether the borrower is agreeable to assign life policy for the amount of loan _____ |

| <u>Particulars regarding surety</u> | |
|---|--|
| Name _____ | Address _____ |
| <u>If employed :</u> | <u>If doing business :</u> |
| Emoluments less Providend Fun and income tax deduction Rs. | Nature of business _____ |
| Income from interest. dividend etc. Rs. _____ | Own capital investment in the business Rs. _____ |
| Income by way of house rent less taxes Rs. _____ | Annual sales as per B/S.Rs. _____ |
| Agricultural Income less C/RL expenses Rs. _____ | Net profit for the year. Rs. _____ |
| Total Income Rs. _____ | House rent (less taxes) Rs. _____ |
| | Agricultural income (less C/RL expenses) Rs. _____ |
| | Income tax if paid, and the assessment year for which assessment is complete Rs. _____ |
| | Total Income Rs. _____ |

Particulars of the student

Name _____ Age _____

Detailed Information about education and qualifications etc.

| <u>Particulars from S,S,C, to degree Examination</u> | <u>Year</u> | <u>University / College</u> | <u>Class / Marks</u> | <u>Distinction</u> |
|---|--------------------|--|---------------------------------|---------------------------|
| 1) | | | | |
| 2) | | | | |
| 3) | | | | |
| 4) | | | | |
| 5) | | | | |

Expenses of the proposed educational course

Name of the course _____

Fees Rs. _____

Period _____

Expenditure on books Rs. _____

Instruments etc. Rs. _____

Boarding expenses Rs. _____

Other expenses Rs. _____

Total expenses. Rs. _____

Signature of the Applicants