

BO: Bhanu Complex, MG Road, Near MDI Gate No.-1 Sukhrali (314500) Gurgaon Haryana-122002.
Email: bo3145@pnb.co.in Ph:- 0124-2343900 IFSC Code:- PUNB0314500. Mob 9-3104500-26

Welcome MDI Students for “PNB PARTIBHA EDUCATION LOAN FOR MDI STUDENTS” at very attractive rate of interest

✚ Courses: -

- Flagship 2 years’ full time residential courses leading to MBA offered by Management Development Institute (MDI), Gurgaon

✚ Loan Amount: - Maximum Rs. 30.00 lakhs

✚ Margin: -

- Up to Rs. 20.00 Lakhs – NIL; above. Rs. 20.00 lakhs – 5%.

✚ Security

- **Up to Rs 20.00 lakhs:** No Security. Parent(s)/guardian be made joint borrower (s).
- **Above Rs. 20.00 Lakhs:** Parent(s)/guardian be joint borrower(s) and Tangible collateral security.

✚ Interest Rate

- Up to Loan Rs 7.50 lakhs RLLR+0.75% & Loan above Rs 7.50 lakhs RLLR+0.25% (**RLLR at present 6.80% on 01.06.2021**) Simple interest be charged during the Repayment holiday/ Moratorium period.

✚ Processing Charges/Upfront fee/ Documentation charges: - Nil

✚ Repayment PNB Pratbha: -

- Repayment of the loan will be in equated monthly instalments (EMIs) for a period of maximum 15 years for all categories. (Excluding Repayment Holiday)

✚ Repayment Holiday/Moratorium: Course period + 1 year.

- The student borrower to be offered **Optional** Life Insurance Cover and cost of the same will be borne by the student.

✚ Documents Required for process education loan: -

1. Loan application on Bank's format duly filled in all aspects. Besides lodging of application in Vidaya Laxmi Portal Duly filled and signed.
2. Proof of Address & Proof of Age (Aadhar Card, Voter Card, Copy of Passport, Company Identity Card (If Available), PAN card etc. of student (Borrower) & Co-borrower.



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3. Proof of having cleared last qualifying examination (CAT Score) as well as educational qualification proof since 10th onwards.
4. Letter of admission & Entrance test marks / result.
5. Prospectus of the course wherein charges like Admission Fee, Tuition fees Examination Fee, Hostel Charges etc. are mentioned.
6. Details of Assets & Liabilities of parent(s)/co-obligants/guarantors with supporting documentary.
7. evidence. Sanction letter of loan(s) taken by Student(Borrower) / Co borrower along with statement of account since beginning.

✚ **Security documents (If Loan Amount more than 20 lakh)**

1. In case loan is to be collaterally secured by mortgage of IP, copy of complete chain of Title Deed (Valuation Certificate and Non-Encumbrance Certificate from approved Lawyer of the Bank be obtained at the cost of the borrower).
2. Any other document/information, depending upon the case and purpose of the loan.

✚ **Income poof of borrower / Co Borrower: -**

1. Employee Identity Card, Salary slip for last six months, statement of salary account, ITR / Form16 / AS 26 for last three years. In case of self-employed /.
2. Business concern: - Complete Balance Sheet along with GST Number & Proof of business concerns.

✚ For any further information please contact:

Mrs. Mahak Jain (Officer Loan) : (9690264664) Bo3145@pnb.co.in

Mr. H.S Bhati (Chief Manager, Branch Head Sukhrali) 9310450026.

Encl: -

1. Education Loan Application Form
2. IT Authorization Form
3. Legal Here details form

Thanks & regards

H.S Bhati

Chief Manager



Annexure F



APPLICATION FORM FOR TERM LOAN FOR PURSUING HIGHER EDUCATION

Branch Office: _____

Date of Application: _____

PART – I STUDENT APPLICANT'S INFORMATION

1. Applicant's Name*		Last:	First:	Middle:
2. Father's/Husband's/Guardian's Name*		Recent Self Attested Photograph of the applicant		
3 (a) Present Residential Address*				
City/Location _____ District _____ Pin Code _____ Country _____				
(b) Permanent Residential Address*				
City/Location _____ District _____ Pin Code _____ Country _____				
4. Category		SC/ST/OBC/MINORITY/OTHERS		
5A E-Mail id		5B. Mobile*		
6. Telephone No. (with STD code) :				
7(a) Income Tax Pan No.* , if applicable				
7 (b) Aadhar No.*				
(c)(i) Voter ID No.* (ii) Passport No.* (iii) Driving Licence No.*		Any one of these		
8 a) Nationality				
b). Age		_____ Yrs.		
c) Date of Birth (dd/mm/yyyy)*:				
d) Gender (Please tick)		Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/>		
e) Is Student Married (please tick)		Married <input type="checkbox"/> Unmarried <input type="checkbox"/>		
f) If married Name of Spouse and Occupation				
9. What the Student is doing -		at present _____ Past experience, if any _____		
9.A Income from all sources (Amt in Rupees)				
10. Educational Qualifications From Class 10 th to upto date*				
Examination	Board /Institutions / University	Year of Passing	Percentage of marks	Attempts made
				Class/Division/ Grade
11. Particulars of Scholarships / Prizes won for academic distinction, if any				
12. Particulars of the course*		Whether under: Merit/ Management Quota		
(i) Name of the course				
(ii) Duration of the course		Dt of commencement		Dt of completion
(iii) Full time/Part Time/ Distance learning				
(iv) Name of college/ University				

(v) Address			
(vi) Approved by		(vii) Affiliated with	
(viii) Type of institute	Govt/ Semi-govt/ Private		
(vii) Whether loan sought is for study abroad			
12.a Vidya Lakshmi Portal (VLP)*	Application ID:	Application Date:	
If not applied, please apply & mention details			
13. Details of Bank Account, if any	Bank	Branch	A/C No

PART – I A CO-BORROWER'S INFORMATION

14. Co-borrower's Name*		Last:	First:	Middle:			
15. Father's/Husband's Name*							
16. (a) Present Residential Address*		Recent Self Attested Photograph of co-borrower					
(b) Permanent Residential Address*							
17 Category		SC/ST/OBC/MINORITY/OTHERS					
18 a) E-Mail id		18 b) Mobile					
18 c) Telephone No. (with STD code)							
19 Relationship with student							
20.(a) Income Tax Pan No.*							
20 (b) Aadhar No. *							
(c)(i) Voter ID No.*		Any one of these					
(ii) Passport No.*							
(iii) Driving Licence No.*							
21. Occupation, give complete particulars							
21A. Income from all sources							
22 Work Experience in Service/business/profession							
23. a) Age		_____ yrs					
c) Gender (Please tick)		b) Date of Birth dd/mm/yyyy)*: _____					
d) Details of income of any other member of the family, if earning		Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/>					
e) No. of dependents							
f) Banking with us		Yes/No, if yes, a/c no. / Customer Id.					
24. Status of current residence		<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Other, (please specify) _____					
25. Present Banker detail		Bank _____ Branch _____ A/C No _____					
26 Details of Education Loan(s), if any, already availed for the student or any member(s) of the family from PNB or any other Bank/financial institution:							
27. Statement of Assets and Liabilities Borrower/co-borrower		(Amount ₹)					
Liabilities		Assets					
Outstanding Loans/Advances	Amount			Amount			
		Immovable properties:					
		Land					
Bank		Building					
Employer		Movable properties:					
Provident fund		Cash					
Relatives and friends		Deposits with banks					

Others		Investment in govt. securities	
		Others	
Total		Total	
Net Worth (Actual in `)			

28. Summary of Fee etc. own sources and loan required (details as per table below):							
Sl		1 st year	2 nd year	3 rd year	4 th year	5 th year	Total
A	Fees:						
I	College / School						
ii	Examination/Library/ Laboratory						
iii	Other fee (please specify)						
iv	TOTAL of A(i to iii)						
B	Cost of Books/ equipments/ maintenance						
I	Hostel						
ii	Purchase of computers (If essential for completion of course)						
iii	Purchase of books/Equipments/ Instruments/ Uniform						
iv	TOTAL of B(i to iii)						
C	Others						
I	Travel expenses/ Passage money for studies abroad						
ii	Insurance Premium for student (if opted)						
iii	Caution deposit, Building fund/ refundable deposit \$						
iv	Any other (please specify)						
V	TOTAL of C (i to iv)						
D	TOTAL of A(iv)+B(iv)+C(v)						
E	Sources of finance (apart from Bank loan now applied for)						
i	Non-repayable scholarship/ fellowship or other financial assistance						
ii	Repayable scholarship/ fellowship or other financial assistance						
iii	Funds available from family sources						
iv	Other (Please specify)						
V	TOTAL of E (i to iv)						
F	Total Amount required {F=D-E(v)}						

\$ supported by Institution Demand letter(s)/bills/receipts, subject to the condition that the amount does not exceed 10% of the total tuition fees for the entire course.

29 Please specify in brief how the completion of the course is going to help the student in improving his prospects of earning his livelihood:	A: Expected income per month	₹
	B: Anticipated monthly expenses	₹
	C: Amount available for repayment of loan	₹
29 A Details of collateral securities offered, if applicable: (NSC/KVP/LIP/Immovable Property etc.)		
30 Whether related to Chairman/ Directors/ employee of our bank or any other banks. If yes, details of relationship		
30A. Any other useful information:		

31. I/We hereby apply for a term loan (Education loan) of ₹. _____ (_____, in words), repayable in _____ monthly installments beginning _____ years after the disbursement of the loan to enable _____ (***name of the student***) to pursue higher education in _____ (name of course) from _____ (name of Institution) approved by _____ (AICTE/UGC/NEC/Govt./ AIBMS/ ICMR etc...) affiliated to _____. I, _____ (name of student applicant) am opting/ not opting for Life Insurance Cover from _____ (Name of Insurance Company), premium for which may be financed by the Bank/ shall be contributed by me from my own sources.

32. It is declared that:
The information given in the loan application is true and nothing has been concealed. The undersigned undertakes to inform the Bank any change in my residence / office address and to provide any further information that the Bank may require. The undersigned has been informed of the charges / fee to be levied by the Bank and agrees to pay upfront fee, documentation charges, etc. as applicable and charged by the bank. The undersigned hereby agree to be bound by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding.

33. I have read the attached Most Important Terms and Conditions (MITC) annexed to the application form carefully and agree to the same.

(Signature and Name of student applicant)

(Signature and Name of co-borrower (s))

Note: All columns of the form should be properly filled up and supporting documents duly signed by applicant/co-applicant wherever required should be attached particularly those marked with a * (**Mandatory Fields**). If there is guarantor, he/she should also fill up the guarantor information (Part II).

List of documents enclosed:

1. _____
2. _____
3. _____
4. _____

ACKNOWLEDGEMENT

#Sl. No. _____

Date: _____

Received application from Mr/Ms/M/S _____ R/O/Office at _____ for a _____ (Type of Loan) loan/limit of Rs. _____ for _____ (State the purpose). The loan application will be disposed-off and acceptance/ rejection would be intimated within ____ days from date of receipt of completed application form with supporting documents.

Serial number and date of the acknowledgement should be quoted in all future correspondence.

Officer/Manager (Loans)/Incumbent

(Seal of the Receiving Branch)

#Sl. No. of the acknowledgement format should be the same as indicated in the register for receipt of credit proposals.

PART – II GUARANTOR INFORMATION

1. Name 2. Father's/Husband's Name 3. Address a. Residence*				Recent
		Location/City _____ District _____ Pin Code _____ Country _____		
b. Office.				
		Location/City _____ District _____ Pin Code _____ Country _____		
c. Permanent Address				
		Location/City _____ District _____ Pin Code _____ Country _____		
d. E-mail Id e. Mobile				
4. Telephone No.: Residence _____ (with STD code) Office _____				
5. Age (yrs.) _____				
6. Date of Birth (dd/mm/yyyy):* _____				
7A. Gender (male/female/Transgender) _____				
7B. Category (SC/ST/OBC/MINORITY/OTHERS) _____				
8. Qualification _____				
9. Is he/she is an Income-tax payer? _____				
10. Income Tax PAN no.* _____				
11. Aadhar No.* _____				
12. Voter ID No.* _____				
13. Passport No.* _____				
14. Driving Licence No.* _____		Any one of 11,12 or 13		
15. Occupation of Guarantor		<input type="radio"/> Self Employed <input type="radio"/> Salaried <input type="radio"/> Professional <input type="radio"/> Others		
16. (a) If Self Employed/ Professional	His/her firm is _____	<input type="radio"/> Proprietorship <input type="radio"/> Partnership <input type="radio"/> Pvt. Ltd. Co. <input type="radio"/> Others		
	Years in Business _____			
(b) If Salaried	Total Income in Last 2 yrs(₹) _____	Last year: _____ Year before last: _____		
	He/she works for _____	<input type="radio"/> Private sector <input type="radio"/> Public sector (including govt. enterprise) <input type="radio"/> Others		
	Designation _____ Name & Address of the employer _____ Years with current employer _____ Salary a/c with PNB _____	Yes/No, Account If yes, 16 Digit account no. and if no details of Salary with Bank, Branch and Account No		

**PNB 2058****Format of Authorization**

(To be obtained separately from the borrower and each guarantor)
 (Signature to be obtained marking property as appropriate in case of non-individual as
 Borrower/Guarantor)

Place:

Date:

To:

[Name of the Bank]

Dear Sir,

Borrower's Name: _____
 ("the Borrower")

I/we acknowledge that the Borrower has applied for from you/been granted by you certain credit facility/ies wherein I am/We are the Borrower/Guarantor.

In this regard I/ We hereby expressly authorize you to approach Income Tax Department as also any other Governmental Department/ Authority/ Agency to access the information (including without limitation, Balance Sheet, Profit & Loss account, Income Statement and Returns etc.) about me/ us and about our business or activity submitted by me/ us to such authority or entity, for the purpose of verification of the same with the information submitted by me/ us to you in relation to the credit facility/ies applied for / availed from you by the Borrower.

This authorization shall continue to be valid, continuing and in force until all amounts due to you under the credit facility (ies) granted/ to be granted to the Borrower are not fully repaid to you and received by you.

Yours faithfully,

Signature of Borrower/Guarantor:**Name of Borrower/Guarantor:****Address of Borrower/Guarantor:**

Additional Information to be obtained from the Borrower

Alongwith Application Name of the Borrower Individual/Proprietor/ Partner/HUF	Loan	Name of the Legal Heirs	Relationship with the Applicants	Addresses of Legal Heirs with contact Nos.
1.			1.	
			2.	
			3.	
			4.	
2.			1.	
			2.	
			3.	
			4.	
3.			1.	
			2.	
			3.	
			4.	