



The Branch Manager
Dena Bank, _____ Branch.

For office
use only

Dt. of Receipt _____ Initials _____
Loan A/c No. _____ File No. _____

I / We _____ and _____ hereby apply for loan of Rs. _____
(Name of applicant) (Name of co-applicant)

(Rupees _____ only) under your Bank's Dena Vidyalaxmi Educational Loan Scheme to enable me to pursue higher education in India / abroad as per details given below.

Relationship of co-applicant with applicant Father Mother Guardian Others (specify)

1) Particulars of the course for which the loan is required :

Name of the course _____
University / Institution (name & address) _____
Duration of course _____ years. Date of Commencement of course _____ Likely date of completion _____
Type of course Part time Full time Others (Pl. Specify) _____
Career Prospects after completion of course _____
(Applicant may attach brief note on previous campus recruitment / average salary / other information in support of salary expected after completion of course).

2) Details of estimated expenses per annum :

Amount in Rs.

Requirement Term	Purpose								Total Expense 9 (1 to 8)	Less any scholar- ship /own source 10	Total Loan Required (10-9)=11
	Tuition fee 1	Exam fee 2	Cost of Books 3	Lodging/ Boarding 4	Lab fee/ Computer 5	Travel 6	Insurance 7	Others Pl. Specify 8			
1 st Year											
2 nd Year											
3 rd Year											
4 th Year											
5 th Year											
Total											

3) Education Details (SSC Upwards) :

Examination	Institution / University	Year of Passing	Attempts made	Percentage of marks	Class / Grade Div
i					
ii					
iii					
iv					

4) Particulars of Scholarships / Prizes won for Academic Distinction :

Examination	Specify the academic distinction for which scholarship was provided	Name of scholarship	Amount of Scholarship	Duration of scholarship From : To
i				
ii				
iii				

5) Source of Funds other than Loan :

Amount in Rs.

Sr. No.	Source	Amount per year	Duration	Total
1				
2				
3				
4				

6) Repayment :

Expected monthly income (After completion of course) Rs. _____
 Anticipated monthly Expense Rs. _____
 Amount available for repayment Rs. _____
 No of Installment proposed _____ (Repayment will commence not later than 12 months after completion of course **OR**
 Payment of interest : Every month after availing the loan 6 months after getting the job, whichever is earlier).
 Along with the principal after moratorium (Option to be chosen by the applicant)

7) Details of Guarantor/s / Reference (if any) :

Full Name : _____	Full Name : _____
S/o / D/o / W/o : _____	S/o / D/o / W/o : _____
Address : Residence: _____	Address : Residence: _____
Office: _____	Office: _____
Tel: (Res.) _____ (Off.) _____	Tel: (Res.) _____ (Off.) _____
Mobile No. _____ Fax No. _____	Mobile No. _____ Fax No. _____
Age : _____ years Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Age : _____ years Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Monthly Income: Rs. _____ Net Worth : Rs. _____	Monthly Income: Rs. _____ Net Worth : Rs. _____

I / We am / are willing to stand as guarantor/s for the proposed advance as per above request. (Net worth = Total Asset - Total Liabilities)

Date : _____
 Place : _____ Signature of guarantor _____ Signature of guarantor _____

8) Details of securities offered (if any):

Nature of securities	Securities in the name of	Value (Rs.)	Details*
1			
2			
3			

* Please give detail like address of immovable property, Surrender value and Maturity date for NSC / LIC / FDR etc. Use separate sheet if required.

The enclosed PERSONAL INFORMATION FORM is an integral part of this Application and contains all the personal details regarding the applicant /s.

Declaration:

- (a) I / We declare that all the particulars and information given in the application form are true, correct and complete. I / We understand that the particulars / information will form the basis of any loan Dena Bank may decide to grant to me / us.
- (b) I / We will not participate in any unlawful activity, which would debar me from pursuing the studies and shall follow all the rules & regulations laid down by educational institution.
- (c) I / We will not enter into any pecuniary obligation or financial liability during the currency of the loan without the permission of the bank.
- (d) I / We will strive to secure a suitable employment after the completion of the course. As soon as I / We secure employment, I / We will furnish the bank with particulars of such employment including income there from.
- (e) I / We will not take up employment during the period of the course except with prior permission of the bank.
- (f) I / We take up part time employment, during the tenure of the course, I / We will produce a certificate from the head of the institution to the effect that employment will not affect my studies.
- (g) I / We will not, without the prior permission, change the course of studies or place of study or the educational institution.
- (h) I / We will furnish periodical progress reports from the educational institution.
- (i) I / We undertake to inform Dena Bank regarding any change in my / our business / address and to provide any further information the Bank may require. I undertake that I shall immediately on my return, after completion of studies abroad, provide details of my employment and residence address in India.
- (j) I / We understand that the equated monthly installment comprises principal and interest based on Dena Bank's Benchmark Prime Lending rate (BPLR) which is subject to change from time to time. I / we agree that the Dena Bank has the option to reduce or increase the EMI or even reduce or extend the repayment period consequent upon change in BPLR.
- (k) I / We agree that the Dena Bank has a right to make discreet enquiries in respect of this application and that Dena Bank shall have the sole discretion to approve / reject my / our loan application or reduce the loan amount without assigning any reason whatsoever.
- (l) I / We enclose herewith the necessary documents as per list enclosed and agree to execute all documents required by the bank.

Date : _____
 Place : _____ Signature of _____ Applicant _____ Co-applicant _____

Documents submitted with application for loan under Dena Vidyalaxmi Educational Loan scheme:

(Put '✓' mark against the documents which are submitted & 'X' mark against those which are not applicable)

1. Application for loan with personal information.
2. Mark sheet / Certificate of qualifying examination issued by Education board / university.
3. Proof of admission and prospectus of the course, the student proposes to undertake.
4. Schedule of expenses for the course.
5. Copies of letter confirming scholarships etc.
6. 2 Passport size photograph of applicant, Co-applicant & Guarantors, if any.
7. Statement of Bank account of applicant / Co obligant for the last six month for new account.
8. Income tax returns for last 2 years of the co obligant along with latest salary slip.
9. Statement of assets & liabilities of applicant & Co borrower.
10. Details of net worth of guarantor/ collateral securities whichever applicable, together with its title clearance report, latest valuation report, **OR** Bonds, NSC's, Share certificate, LIC policies etc.
11. Proof of Residence.



Photograph
of
Applicant

Photograph
of
Co-Applicant

Branch _____

Region _____

PERSONAL INFORMATION FORM

Particulars	Applicant			Co - Applicant												
Full Name (In Block letters) S/o, W/o, D/o	Surname	First Name	Middle Name	Surname	First Name	Middle Name										
Address & Tel number a) Present (for correspondence)	Address		Tel. Number	Address		Tel. Number										
b) Permanent																
c) Office																
d) Fax / Mobile / e-mail	Fax no.	Mobile no.	E-mail	Fax no.	Mobile no.	E-mail										
a) Date of Birth	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
b) Age & Sex	_____ Years			<input type="checkbox"/> Male	<input type="checkbox"/> Female	_____ Years			<input type="checkbox"/> Male	<input type="checkbox"/> Female						
c) Educational Qualification	<input type="checkbox"/> Post Graduate / Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Illiterate			<input type="checkbox"/> Post Graduate / Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Illiterate												
d) Marital Status	<input type="checkbox"/> Never married <input type="checkbox"/> Married <input type="checkbox"/> Other			<input type="checkbox"/> Never married <input type="checkbox"/> Married <input type="checkbox"/> Other												
e) Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident			<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident												
f) Whether belong to	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General			<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General												
g) Whether belong to minority comm.	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify _____			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify _____												
h) Whether related to any of Bank's director / officials	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____												
i) No. of (i) Children/(ii) Dependents	(i) _____ (ii) _____			(i) _____ (ii) _____												
Category	<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Others			<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Others												
Occupation	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Professional/Self employed <input type="checkbox"/> Agriculturist <input type="checkbox"/> Dena Bank Employee <input type="checkbox"/> Others (specify)			<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Professional/Self employed <input type="checkbox"/> Agriculturist <input type="checkbox"/> Dena Bank Employee <input type="checkbox"/> Others (specify)												
For those in service a) Name & address of employer	Name _____			Name _____												
(Also specify category)	<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> PSU <input type="checkbox"/> Hospital / Educational institution <input type="checkbox"/> MNC / Corporate / Statutory Body <input type="checkbox"/> Others (Specify)			<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> PSU <input type="checkbox"/> Hospital / Educational institution <input type="checkbox"/> MNC / Corporate / Statutory Body <input type="checkbox"/> Others (Specify)												
b) Designation	<input type="checkbox"/> Executive / Manager <input type="checkbox"/> Officer <input type="checkbox"/> Clerical <input type="checkbox"/> Other			<input type="checkbox"/> Executive / Manager <input type="checkbox"/> Officer <input type="checkbox"/> Clerical <input type="checkbox"/> Other												
In case of Professional & Self employed	<input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Practising CA <input type="checkbox"/> Lawyer			<input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Practising CA <input type="checkbox"/> Lawyer												
Number of years in present job/occupation	<input type="checkbox"/> Industrialist <input type="checkbox"/> Trader <input type="checkbox"/> Engineer <input type="checkbox"/> Consultant <input type="checkbox"/> Contractor Years Date of retirement <input type="checkbox"/> Other			<input type="checkbox"/> Industrialist <input type="checkbox"/> Trader <input type="checkbox"/> Engineer <input type="checkbox"/> Consultant <input type="checkbox"/> Contractor Years Date of retirement <input type="checkbox"/> Other												
Whether spouse is employed / earning	Yes / No If yes, annual income Rs. _____ p.a.			Yes / No If yes, annual income Rs. _____ p.a.												

Particulars	Applicant	Co - Applicant
a) Residing at present address since	_____ Years	_____ Years
b) House	<input type="checkbox"/> Owned <input type="checkbox"/> Owned & mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Owned & mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided
c) Landline telephone	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided
d) Mobile	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Company Provided
e) Two wheeler	Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated	Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated
f) Car	<input type="checkbox"/> Company Provided Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated <input type="checkbox"/> Company Provided	<input type="checkbox"/> Company Provided Make: _____ <input type="checkbox"/> Owned <input type="checkbox"/> Hypothecated <input type="checkbox"/> Company Provided
Income Tax PAN	_____	_____
If PAN is not available then any one of	_____	_____
a) Driving licence no.	_____	_____
b) Voter ID card no.	_____	_____
c) Passport no.	_____	_____
d) Employment Identity Card no.	_____	_____
e) Ration Card no.	_____	_____
Income / Expenses	For salaried persons (p. m.) For others (p. m.)	For salaried persons (p. m.) For others (p. m.)
Gross Income from all sources.	Rs. _____	Rs. _____
Total deduction	Rs. _____	Rs. _____
Total expenses	Rs. _____	Rs. _____
Accounts with Dena Bank	A/c with _____ Branch	A/c with _____ Branch
	Type of account	Type of account
	<input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> Term Deposit <input type="checkbox"/> CC /OD/Loan <input type="checkbox"/> Term Loan (Housing/car/other) <input type="checkbox"/> Other <input type="checkbox"/> ATM / Debit card	<input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> Term Deposit <input type="checkbox"/> CC /OD/Loan <input type="checkbox"/> Term Loan (Housing/car/other) <input type="checkbox"/> Other <input type="checkbox"/> ATM / Debit card
Balance in the account	Rs. _____ as of _____	Rs. _____ as of _____
Accounts with other Banks	Bank _____ Branch _____	Bank _____ Branch _____
	<input type="checkbox"/> SB / Current / Term deposit <input type="checkbox"/> CC / OD / Loan <input type="checkbox"/> ATM / Debit card A/c open since _____	<input type="checkbox"/> SB / Current / Term deposit <input type="checkbox"/> CC / OD / Loan <input type="checkbox"/> ATM / Debit card A/c open since _____
Details of credit card	Card No. _____ Bank _____	Card No. _____ Bank _____
Whether overdues with any bank / FI	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, name of the Bank / FI	_____	_____
ASSETS		
1. Immovable property		
a. Full address	_____	_____
	_____	_____
	_____	_____
b. Original / Purchase price	Rs. _____	Rs. _____
c. Present market value	Rs. _____	Rs. _____
2. Balance in PF	Rs. _____	Rs. _____
3. Saving in Bank	Rs. _____	Rs. _____
4. LIC policy (surrender value)*	Rs. _____	Rs. _____
5. NSCs (with maturity date)*	Dt. of last premium paid _____	Rs. _____
6. Other (specify)	(Date _____)	Rs. _____
	Rs. _____	Rs. _____
A. Total Assets (1 to 6)	Rs. _____	Rs. _____
*(Separate sheet / copies be enclosed for details / proof)		
LIABILITIES		
1. Loan from:		
a. Employer		
b. Provident Fund	Rs. _____	Rs. _____
c. Credit Society	Rs. _____	Rs. _____
d. Bank	Rs. _____	Rs. _____
e. Family & Friends	Rs. _____	Rs. _____
f. Other	Rs. _____	Rs. _____
2. Any others Liabilities	Rs. _____	Rs. _____
B. Total Liabilities (1 + 2)		
NET ASSETS (Total Assets - Total liabilities) (A - B)	Rs. _____	Rs. _____
	Rs. _____	Rs. _____
I / We declare that all the information given above is true and correct.		
Date : _____	_____	_____
Place : _____	Signature of Applicant	Co-applicant