

Application Form for Vidya Lakshmi Loan for Pursuing Education

Place:

Date:

From:

To
The Manager
The Lakshmi Vilas Bank Limited

_____ Branch

1. Application

I hereby apply for a Vidya Lakshmi Loan of Rs. _____ calculated as under, repayable in _____ monthly instalments beginning _____ years after the disbursal of the loan to enable me to pursue _____ education in _____.

Tuition fees, cost of books, examination fees, etc. :Rs. _____

Maintenance expenses :Rs. _____

(Please refer to Item 7 below)

Total :Rs. _____

Amount of loan required :Rs. _____

2. Personal Background of the Student

(a) Name in full :

(b) Date of birth and age :

(c) Nationality :

(d) What is the student doing at present? :

(e) Whether the student is married? :

(f) If yes, the number of children, if any:

3. Educational Qualifications (From S.S.C. onwards up-to-date)

Exam.	Institution/University from which passed	Year of Passing	Attempts Made	% Of marks	Class Obtained
(1)	(2)	(3)	(4)	(5)	(6)

Please enclose mark list of the last examination cleared as also testimonial from two teachers/ professors from the school/college last attended.

4. Particulars of scholarships/prizes won if any, for academic distinction (Please attach separate sheet if space is not sufficient.)

Examination	Specify the academic distinctions for which the scholarship/prize was awarded.	Name of the Scholarship/ Prize	Amount of Scholarship/ Prize	Duration of Scholarship From - To
(1)	(2)	(3)	(4)	(5)

5. Father's/Guardian's family particulars & financial status

(a) Father's Name in full :

(b) Guardian' name in full and
relationship with the student :

(c) Address of father/guardian :

(d) Occupation (Give full particulars):

(e) Income per month :

(f) Age :

(g) If in service, the age of retirement:

(h) Number of other dependents :

(i) Details of income of any other member of family, if earning:

6. Particulars of the course for which the loan is required
(Enclose copy of the admission letter)

(a) Name of the course :

(b) Whether the course is under the eligible courses list*? :

(c) Duration of the course :

(d) Is it a full-time course? :

(e) Name & Full address of the Institution/University :

(f) Whether secured admission to the Course through entrance test/ Selection process? :

7. Details of Fees

S.No	Expenses	Amount	Total
1	Fee payable to College/School	I year	
		II year	
		III year	
		IV year	
		V year	
2	Books		
	Equipment/Instruments		
	Uniforms		
3	Examination/Library/Laboratory Fee		

4	Caution deposit/refundable deposit supported by Institution's bills/receipts		
5	Computers-essential for completion of the course		
6	Maintenance Expenditure	Rent	
		Boarding	
7	One-way air ticket (For studies abroad)		
8	Any other expenses required to complete the course (Give details)		
TOTAL COST OF COMPLETING THE COURSE			

(Please enclose relevant letter from College/University/Hostel authorities.)

8. Sources of finance (apart from Bank loan now applied for)

(a) Non-repayable scholarship/studentship/fellowship or other financial assistance
 @ Rs. _____ p.a. for _____ years
 commencing from _____ : Rs. _____

(b) Repayable loan scholarship or other financial assistance
 (State terms of repayment) : Rs. _____

(c) Funds available from family source
 @ Rs. _____ Per year for _____ year : Rs. _____

Total : Rs. _____

9. (a) Please state in brief how the completion of the course is going to help the student in improving his prospects of earning his livelihood.

(i) Expected income per month : Rs. _____

(ii) Anticipated monthly expenses : Rs. _____

Balance : Rs. _____

Amount available for Repayment of loan : Rs. _____

10. For studies abroad

(a) Student's Passport No. & Validity period :

(b) If Passport is not available, arrangement made for obtaining the same may be

- stated here with proof :
- (c) Student's Visa type, No. & validity period:
- (d) If Visa is not available arrangements made for obtaining the same may be stated here with proof :
- (e) Cost of one-way air ticket :
11. Any other useful information :

I certify that, to the best of my knowledge and belief, the information furnished herein is true and correct. I promise to abide by the terms and conditions governing the grant of loan. I further agree that,

- i) I will not change the course of study for which the loan has been sanctioned or the educational institution without the Bank's prior permission.
- ii) I will inform any change in my permanent residential address as also of the parent/guardian/guarantor to the Bank.
- iii) I will inform the details of employment secured by me after completion of the course of study to the Bank.
- iv) I will comply with all the rules & regulations of the educational institution and will not participate in any unlawful activity, which would debar me from pursuing the course of study.

Signature of the
Applicant/Student

Signature of the parent/Guardian

*** Courses eligible for Vidya Lakshmi Loan:**

a. Studies in India

- Professional courses: Engineering, Medical, Agriculture, Veterinary, Law, Dental, Management, Computer, etc.
- Courses like ICWA, CA, CFA, etc.
- Courses conducted by IIM, IISC, XLRI, NIFT, etc.
- Computer certificate courses of reputed institutes accredited to Dept. of Electronics or institutes affiliated to university.
- Post Graduation courses: Masters & Ph.D.
- Other courses leading to diploma/degree etc. conducted by colleges/universities approved by UGC/ Govt./ AICTE/ AIBMS/ ICMR etc.
- Other courses, including undergraduate courses, as approved by the Bank at recognized universities/reputed colleges.
- Higher Secondary education- Std. XI to XII.

b. Studies abroad:

- Graduation : For job oriented professional/technical courses offered by reputed universities.
- Post graduation : MCA, MBA, MS, etc.
- Courses conducted by CIMA-London, CPA in USA, etc.