



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

Passport size
photo of student

Passport size photo
of parent/guardian

APPLICATION FORM FOR EDUCATIONAL LOAN

The Branch Manager, Bank of Baroda,
_____ Branch,

Dear Sir,

I/ my ward have / has secured admission to _____ course conducted by _____ School/ University / College/ Institute located at _____ for my / his / her education. We request you to sanction us educational loan of F\$ _____ (Fiji Dollars _____) the details of which are as given in this request application.

We undertake to repay the loan in _____ monthly installments beginning _____ month starting after _____.

(A.1) PARTICULARS OF THE STUDENT:

Name: _____

Date of Birth: _____ (DD) _____ (MM) _____ (YYYY) Age: _____

Address: _____

Telephone: _____ Fax: _____ Mobile No. _____

Nationality: _____ Marital Status: _____ Race: _____

Life Insurance Policy details (if any): _____

(A.2) EDUCATIONAL DETAILS :

Examination	Institution/University from which passed	Year of Passing	Number of Attempts	Percentage of marks	Class /grade obtained	Specialisation if any
Form-VI						
Diploma						
Degree						
Post Graduate						
Any other						

(A.3) PARTICULARS OF SCHOLARSHIPS / PRIZES WON FOR ACADEMIC DISTINCTION:

Examination	Specify the academic distinction for which the scholarship prize was awarded	Name of the Scholarship Prize	Amount of Scholarship F\$	Duration of Scholarship	
				From	To

Any other information (Extra curricular activities and distinction awards received if any): _____

(A.4) PARTICULARS OF THE COURSE FOR WHICH THE LOAN IS REQUIRED

Name of the course: _____
University/ Institution: _____ -

Course/Institution is affiliated To/recognized by : _____

Duration of the course: _____

Part time / Full time/Distance learning : _____

(copy of the admission letter with fees details to be enclosed)

Expected per month income after completion of the course F\$: _____

In case of studies abroad state the details of R.B.F. approval (wherever necessary).

Details of Foreign Exchange required, Copies of Passport, Visa and other details to be submitted.

(A.5) DETAILS OF EXPENSES :

Requirement for	Fee Payable to College/ School/ Institution	Examination /Library/ Laboratory/ fees	Cost of Books/ Equipments/ instruments /Uniforms	Caution deposits/ building fund/ refundable deposit	Other Edu. Exp. (e.g. Study tours, projects, thesis etc.)	Lodging /Boarding	Travel Exp/ passage money	Total Exp.
1 st Year								
2 nd Year								
3 rd Year								
4 th Year								
5 th Year								

(A.6) Source of finance : Details of Scholarship / Loans / Own Funds

	Loan amount	Own Sources	Scholarship	Total
1 st Year				
2 nd Year				
3 rd Year				
4 th Year				
5 th Year				

(B.1) GUARDIAN'S / PARENT'S/GUARANTOR'S PARTICULARS: (If guardian & guarantor are different separate sheet showing these particulars for each to be obtained)

Name : _____

Relationship with Student: _____ Date of Birth: _____

Driving License No: _____

Residential Address (For Correspondence - **with proof of residence**)

Telephone : _____ Fax: _____ Mobile No. _____

Name of the Organisation _____	Name of the Company _____
Designation _____	Tel: _____ Fax: _____
E-mail: _____	
Working Since: _____	Retirement Date: _____

(B.2) Particulars of Parent/ Guardian/ spouse

1.	Gross Monthly Income F\$ (Proof to be submitted)	
2.	Net Monthly Income	
3.	Appr. Monthly house hold expenses	
4.	Monthly repayment of other loan amount	
5.	Net Surplus available	
6.	Net Income of other family member/s	
	Excluding Co-applicant & Guarantor)	(Relation with the student _____)

(B.3) Details of securities offered

Description of securities	Value	Last valuation	Details if any

DECLARATION BY THE APPLICANTS:

1. The particulars furnished above are to the best of my/our Knowledge true and correct.
2. The advance, if granted, will be utilized for the purpose for which it is granted.
3. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
4. I/We undertake to submit the receipt for all the disbursements made from the loan account.
5. I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
6. I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan and undertake to deposit scholarship which may be treated as part of repayment.
7. I/We undertake to meet any contingent expenses to continue the course of study.

Date : _____
Place : _____

Yours faithfully,

**STUDENT
PARENT/GUARDIAN**

For Office Only

Computation of Loan Limit & repaying capacity A/c _____

(F\$ actual)

	Amount
Total expenses estimated of completion of the course(A.5of application) (A)	
Margin envisaged by borrower subject to minimum of 10% (B)	
Loan requested (A-B) (C)	
Monthly Total Income of the parent/guardian (D)	
Less Statutory deductions (IT, FNPF etc.) - (E)	
Net Monthly Income after effect of D (D-E) (F)	
Other existing deductions (G)	
Deduction for proposed Loan (H)	
Total deductions (G+H) (I)	
% of total deductions to Net Monthly income (J)	
(J/F*100)	
(J) should not be more than 60%	
Value of securities offered as per details given below	
Less margin as per calculation given below	
Advance value of securities (K)	
(C) should not be more than (K) at any point of time	

Year wise sub limit of loan:

Year	Expenditure	Loan sub limit

Loan Repayment : F\$p.m incl. interest commencing from

(F\$ actual)

Type of Securities	M/Value	Margin	A/Value

D P Note & Personal Guarantee of

Condition of Security:..... Inspected by:.....

Valuation report dated _____ Insurance details _____

Remarks / Recommendations :

Sanctioned / Recommended

Date:

Branch Manager

Check List

1. Admission letter from the college/Institution
2. Passport size photograph of student and parent/guardian
3. Proof of residence
4. Income proof of parent/guardian
5. Details of properties offered and Valuation of properties
6. Details of Surrender value of LIP if any
7. Details of TDA 's offered, if any
8. Details of course and fees particulars
9. RBF approval where ever required
10. Details of passport, student VISA wherever applicable
11. Copy of the mark-sheet/scholarship, award etc