

TAMILNAD MERCANTILE BANK LTD. **BRANCH**
(Regd. Office 57, V.E. Road, Thoothukudi)

TMB's EDUCATIONAL LOAN APPLICATION FORM

Applicant

I. INFORMATION ABOUT THE APPLICANT :

1. Name : Mr./Ms.

2. Father Name :

3. **Permanent Residential Address :**

Telephone No.

4. **Sex & Marital Status :** Male / Female

Married / Unmarried

5. **Details of Family members :**

	<u>Name</u>	<u>Age</u>	<u>Relationship</u>	<u>Occupation</u>
i)				
ii)				
iii)				
iv)				

6. **Are you relative to any our Director / Executives / Senior Officers / Officers :**

Yes ☐

No ☐

If yes, please mention :

Name :

Designation :

Relationship :

7. **Litigation if any with Banks / FIs :**

Yes ☐

No ☐

If yes, inform details :-

8. **Other Informations about the student :**

1. Date of Birth :

2. Age (Completed yrs) :

3. Educational qualification :

4. Details of Course of study (*) :

a. Name of the institution
& Address

b. Name of the Course

c. Duration of the course

d. Fee Structure (Admission fees,
Hostel Fess, Examination fees/
Library/Laboratory fees etc.,)

e. Admission No.

(*) **Prospectus should be enclosed)**

9. **Particulars about the Parent :**

* Name of the Parent :

* Father's Name :

* Residential Address :

Phone :

* Date of Birth / Age :

- * Educational Qualification :
- * Working in : Govt / Public / Private / Govt.undertaking / Own Business
- * Name & Address of the Employer / Establishment and Phone Nos :
- * Designation :
- * Permanent Employee : Yes / No
- * Completed period of service :
- * Gross monthly salary :
- * Less-All deductions :
 - i)
 - ii)
 - iii)
- * Net monthly salary :
- * ADD : Other Income (Specify details) :
- * Total monthly Income :
- * Income tax paid for the year ended.....
(Enclosed IT assessment order copy)
- * If the applicant is a Trader or a Business man

Nature of Business :

Year	Networth Turnover	Gross Profit	Net Profit	(Fig. in Lakhs) Current Ratio
1.				
2.				
3.				

(IT/ST Assessment order copy should be enclosed)

- * Liability with our Bank / others :
if any

10. Collateral Security :

a. Details of Immovable property :

- * Property Stands in the name of :
- * Property situated at :
- * Door No.
- * Survey No.
- * Block No.
- * Street No. :
- * Station :
- * Value :

- * If the property is not in the name of the borrower, the relationship between the owner and the borrower :

- * Property Tax particulars
 - a. Date of last payment
 - b. Receipt in the name of
 - c. Period covered
- * Whether the Property is Lease hold or free hold
- * Area of the land
(Extent of Land)

- b. NSC Certificates, LIC Policies (Surrender Value) / RBI Bonds etc.,
- c. Other than collateral securities offered :

₹ in Lacs)

Situation	Whether Agricultural land/ house site/ Building	Survey No.	Extent of Land	Property standing in the name of	Ancestral or self acquired	Value	Details of prior encumbrances, if any

11. Details of Vehicle owned

- a. Type of vehicle
- b. Make
- c. Year of manufacturing

12. Details of Investment
(Amount in Rs.)

- a. Bank Deposits
- b. Postal Deposits
- c. LIC
- d. Share / debentures
- e. Bonds

13. Details of liabilities
(As on date of application)

- i) With Employers
- ii) With other Banks / FIs
- iii) With Others
- (Total (i to iii))

14. Details of Bank Account

- a. Bank name
- b. Branch
- c. Type of A/c & A/c. No.
- d. Present Bal. O/s.

15. Details of existing Loan

- a. Loan amount
- b. Purpose
- c. Repayment period
- d. Pre Bal. O/s.

16. Details of Educational Loan sanctioned to family members

- a. Name of the applicant
- b. Relationship
- c. Loan Amount
- d. Repayment period
- e. Bal. O/s.

17. In case of studies in abroad
 a) Passport No. and its validity :
 b) Validity of Visa :

18. a) Details about proposed course of study :
 b) Expected Job opportunity & salary :
 c) Expenses incurred for the proposed Course of study :
 d) Loan Amount required :
 e) Margin :
 f) Sources of Margin :
 g) Repayment Period :
 h) Holiday Period with Justification :
 i) Monthly instalment :
 j) Servicing of Interest during holiday period : Yes / No

19. Third party Guarantee if any : Yes / No
 Name of the guarantor :
 Address :

Age :
 Occupation :
 Monthly Income :
 Annual Income :
 Total Assets :

DECLARATION :

I/We declare that all the particulars and information given in the application form are true, correct and complete in all respects.

I/we declare that I/we shall not avail any loan towards above education purpose with any other bank/FIs.

I/We undertake to inform Tamilnad Mercantile Bank Ltd. regarding change in my/our occupation/employment / residential Address and to provide any other information that the Bank may require.

I/We confirm that I/We do not have any other credit facilities with any Bank other than that mentioned above. I/We will get prior permission / consent from Tamilnad Mercantile Bank Ltd., if I/We propose to apply / avail any credit facilities / loan with any other Bank / FIs. I/We further authorise the Bank to debit all charges and instalment from SB/CA/OD A/c. No.....towards the loan account, if necessary. I/we confirm that the funds will be used for stated purpose only.

I/We will abide the rules and regulations of the Bank.

I/We undertake to pay all the charges such as processing charges, prepayment charges, Documentation charges, penal interest and any other charges as per rules and regulations of the bank in vogue.

I/We also understand that the sanction of the loan is subject to the execution of documents as per the Bank's requirements. I / We agree that the Bank has a right to make such enquiries about me / us as if they think (s) fit.

Proposal processing charges ₹ :
 Prepayment charges :
 Documentation charges :
 Other charges, if any :

Signature of the Student

Signature of the Parent

Place :

Date :

ANNEXURE

TAMILNAD MERCANTILE BANK LTD.,

BRANCH

ACKNOWLEDGEMENT

We hereby acknowledge the receipt of the following loan application from M/s./
Mr./Mrs. _____

Amount of Loan Required : ₹

Purpose :

Security offered :

The Bank reserves the right either to sanction or to reject the application.

* The Loan Application will be disposed off within _____

BRANCH HEAD

For Branch use :

Assessment of the repaying capacity :

Holiday Period :

Net monthly Income of parent :

Approx. Family expenses :

Monthly :

Approx. Monthly interest during the
Holiday Period :

Particulars of expected income of the Student :

Sources of the expected job :

Expected monthly salary :

Approx. Family Expenses :

Monthly Net Surplus :

Repayment obligation :

Instalment :

Interest :

Remarks / Recommendation

Loan amount requested : ₹

Loan amount recommended : ₹

Repayment Period :

Rate of Interest :

Holiday Period :

Sectorwise classification :

Condition if any :

☐☐

Manager's Recommendation :

Adverse Remarks found if any, in CIBIL : Yes No

If yes, inform details :

I/We ensure that the institution in which the applicant is working / applicant / guarantors is not included in RBI defaulters list / ECGC caution list / our Bank's caution list.

I/We have appraised Loan application and it is eligible as per our TMB's Education Loan Scheme in all respect and recommend the loan as detailed above.

Date :

Recommended / Sanctioned

Branch Head

For Regional Office Use :

- 1. Loan amount : ₹ .
- 2. Rate of interest :
- 3. Margin :
- 4. Security :
- 5. Repayment Perid :
- 6. Conditions, if any :

Recommendation :

Date :
Place :

Sanctioned / recommended

Regional Manager

For Branch Use

Loan Disbursed on :
Processing charge : ₹
collected on

Note : Proposal Processing Charges payable : As per service charges circulars & HO circulars