

To  
**The Manager**  
**UCO Bank**  
 .....Branch

Passport size  
 Photograph  
 Applicant

Passport size  
 Photograph  
 Co-Applicant

Sir / Madam,

**Sub: - Application for Term Loan under UCO Education Loan Scheme**

I am desirous of pursuing my studies in .....(course name) in India/ Abroad and apply for a term loan of Rs..... to prosecute my studies. I give below the particulars necessary for consideration of my application.

	<u>Applicant</u>		
	First Name	Middle Name	Surname
<b>Name (In Block letter)</b>			
<b>Date of Birth ( dd/mm/yyyy)</b>		<b>Age</b>	..... years ..... months
<b>Gender ( √ )</b>	<b>Male/Female</b>	<b>Marital Status ( √ )</b>	<b>Married/ Bachelor/Single</b>
<b>Category ( √ )</b>	<b>Gen/SC/ST/OBC</b>	<b>Pan Card/ GIR no.</b>	
<b>Passport no.</b>			

<u>CURRENT ADDRESS</u>				<u>PERMANENT ADDRESS</u>			
<b>Address</b> (Holding/ Premises no. Flat/floor no. Street Ward no. etc.)							
<b>Municipality /Corporation / Panchayat</b>		<b>Village/Town</b>		<b>Municipality /Corporation / Panchayat</b>		<b>Village /Town</b>	
<b>City</b>		<b>Post- Office</b>		<b>City</b>		<b>Post-Office</b>	
<b>District</b>		<b>State</b>		<b>District</b>		<b>State</b>	
<b>Pin Code</b>		<b>E mail</b>		<b>Pin Code</b>		<b>Phone</b>	
<b>Phone</b>		<b>Mobile</b>					
<b>No. of years in Current Address</b>							

**Academic Qualification:**

Examination	University / Institution	Year of Passing (YYYY)	Faculty of Studies	Division / Distinction	% of Marks Obtained	Honour / Scholarship / Prizes Won
10th std.						
10+2 std.						
Graduation						
Post-graduation						
If any others then specify .....						



**Parents / Guardian's Financial Status / Family Particulars**

	Father	Mother	Husband (in case of married women only)	Guardian (In absence of parents)
Name				
Date of Birth (dd/mm/yyyy)				
Occupation (√)	Business/Service/Self-employed/Agriculture /Others	House wife/ Business/ Service/Self-employed / Agriculture/Others	Business/Service/Self-employed/Agriculture/ Others	House wife/ Business / Service/Self-employed / Agriculture/Others
Ration Card no.				
Voter Id Card no.				
Driving License no.				
Office Identity Card no				
Passport No.				
PAN Card No.				
Loan availed, if any, from Banks/ FIs? (√)	Yes/No	Yes/No	Yes/No	Yes/No
Annual Income (Approx)	Rs.....	Rs.....	Rs.....	Rs.....

**Particulars of Family Members:**

Name(s) of Members of family <u>excluding</u> parents / Husband & applicant	Age	Relationship	Annual Income (In Rs. Lacs)	Source of Income
	..... years			
	..... years			
	..... years			

**Particulars of Course of Studies**

Name of the Course		Name of the College / Institution / University	
Complete Address of the College / Institution / University		Stream (√):	Engineering/Medical/Management /Agriculture/ Research/ Humanities / Commerce/Others
Level of Course (√):	Under Graduate/ Certificate/ Diploma/ Graduation/ Post-Graduation/ Research	Type of Course (√):	Full Time/Part time
Whether Admission Secured or Not? (√)	Yes/No	Mode of securing admission (√):	Common Entrance Test /Management Quota/ Others

**Prospect of Part-time employment / Campus employment:**

Prospect of Part-time employment / Campus employment in case of studies abroad, if any (✓)	Yes/No
Expected monthly income from part-time employment during the study period	Rs.....
since when (mm/yyyy)	

**Detailed Expenses of studies (in Rupees):**

Year	Tuition Fees	Books/Stationary /Equipment / Computer	Examination Fees	Hostel/Rents/ Board	Air Passage/ Computer/ Others	Total
1 <sup>st</sup>						
2 <sup>nd</sup>						
3 <sup>rd</sup>						
4 <sup>th</sup>						
5 <sup>th</sup>						
6 <sup>th</sup>						
<b>Total</b>						<b>(A)</b>

**Other Sources of finances Per annum (All Amounts in Rupees)**

Year	Scholarships / Stipend	Part-time employment	Any financial Assistance	Family Sources	Total
1 <sup>st</sup>					
2 <sup>nd</sup>					
3 <sup>rd</sup>					
4 <sup>th</sup>					
5 <sup>th</sup>					
6 <sup>th</sup>					
<b>Total</b>					<b>(B)</b>

AMOUNT OF LOAN REQUESTED (A- B):- Rs .....

**Prospect for employment after completion of studies:**

Expected Income per month	Rs.....
Less, monthly expenses for self & family per month	Rs.....
Balance amount available for Repayment per month	Rs.....

**OTHER INFORMATION**

1.	Duration of Course/ Study Period	..... Years ..... month
2.	Proposed Moratorium Period after the above Course/ Study Period (✓)	One Year / Six Months
3.	Proposed Repayment Period after the moratorium period (point 1 + point 2)	..... Years ..... month
4.	Whether monthly Interest will be serviced during moratorium period (point 1 + point 2) by the borrower/s (✓)	Yes/No

**Guarantor's Details:**

<b>Name</b>		<b>Net Worth of the Guarantor</b>	<b>Rs.....</b>
<b>Address</b> (Holding/ Premises no. Flat/floor no. Street Ward no. etc.)			
<b>Municipality /Corporation / Panchayat</b>		<b>Village/Town</b>	
<b>City</b>		<b>Post- Office</b>	
<b>District</b>		<b>State</b>	
<b>Pin Code</b>		<b>E mail</b>	
<b>Phone</b>		<b>Mobile</b>	

<b>Name of the Parent/s who will stand as co-applicant for the loan:</b>			
<b>Whether the applicant's life is insured? (√)</b>	<b>Yes/No</b>		
<b>if so, please state the following particulars about the policy:</b>			
<b>Policy Number:</b>		<b>Sum Assured</b>	<b>Rs.....</b>
<b>Date of Maturity (dd/mm/yyyy)</b>		<b>Last Premium Paid on (dd/mm/yyyy)</b>	

<b>Securities proposed, if any:</b>			
<b>Value:</b>	<b>Rs.....</b>		

<b>Any other information which the applicant like to give:</b>			
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**DECLARATION**

I / We hereby declare that I / We have not applied for nor am I / are we availing of any financial assistance for pursuing the applicant (student)'s studies from any other Bank/s or financial institutions or persons and have no financial liabilities whatsoever.

I / We certify that to the best of my / our knowledge and belief, the information furnished above are true, correct and that they shall form the basis of loan under UCO Education Loan Scheme to be availed from UCO Bank.

I / We promise to abide by the terms and conditions of the Bank governing the grant of loan.

I / We confirm that I have read through the terms and conditions of UCO Education Loan Scheme.

Please sanction the aforesaid loan in my / our favour.

(Applicant's Signature)

Date:-

Place:-

(Parents' / Guardian's Signature)

Date:-

Place:-

List of Enclosure:- As per Annexure

**LIST OF DOCUMENTS TO BE SUBMITTED BY THE APPLICANT**

{A} <b><u>Statement of means of Applicant/s</u></b> (format enclosed)
{B} <b><u>Two passport size photographs of Applicant/s</u></b>
<p>{C} <b><u>Proof of Identity/Age` ( In respect of the Student, Co-applicant, Guarantor)</u></b></p> <p>Any two of the following documents but one document as mentioned in 1 – 5 below is mandatory</p> <ol style="list-style-type: none"> <li>1. Ration Card</li> <li>2. Voter's Identity Card</li> <li>3. PAN Card</li> <li>4. Pass Port</li> <li>5. Driving Licence</li> <li>6. Office Identity Card</li> <li>7. Birth Certificate</li> <li>8. School Leaving Certificate</li> </ol>
<p><b><u>In respect of the Co-applicant &amp; Guarantor</u></b></p> <p>Bank's Pass Book/ Statement of accounts for last six month</p> <p>** Submission of Bank's Pass Book / Statement of accounts (of both for Applicant/s and Guarantor/s) for last six month is <b>COMPULSORY</b>.</p>
<p>{D} <b><u>In respect of the Student</u></b></p> <ul style="list-style-type: none"> <li>• Mark Sheet/ Degree Certificate of last qualifying examination.</li> <li>• Letter of Selection / Letter confirming secured admission</li> <li>• Proof of admission, scholarship, studentship/ Identity Card etc. from the educational institution.</li> <li>• Schedule of expenses for the specified course issued by the educational institution.</li> <li>• Information Brochure of the Institution describing course duration, fees like tuition fees and other fees / charges required for completion of course, hostel charges, boarding cost, cost of books / journals/ equipments / instruments, stationery, exam and other fees, study tours, project work, thesis, air freight etc.</li> </ul>
<p>{E} <b><u>Proof of Employment/Income (In respect of the Co-applicant &amp; Guarantor )</u></b></p> <ol style="list-style-type: none"> <li>1. Employment Verification Certificate (Format enclosed)</li> <li>2. Salary Slip for the last three months</li> <li>3. Form 16 issued by the office</li> <li>4. Income Tax Return/Assessment Order.</li> <li>5. Statement of means (Compulsory for Co-applicant &amp; Guarantor)</li> </ol>
<p>{F} <b><u>Documents for Take Over Loans</u></b></p> <ol style="list-style-type: none"> <li>1. Statement of Loan account with other bank/institution.</li> <li>2. Copy of the sanction advice issued by the bank/institution</li> </ol>
<p>{G} Additional documents, if any, as per the terms &amp; conditions of UCO Education loan scheme as well as norms &amp; guidelines of the Bank.</p>