



IBA TUITION FEE DEFFERMENT PROGRAM (STUDENT'S LOAN/FINANCIAL AID SCHEME)

- As approved by the IBA Board of Governors, the scheme is based on assessment of need and merit as well as availability of funds with the Institute which are provided in the budget for each financial year. The purpose is to provide financial assistance to students (meeting the prescribed criteria) facing financial constraints in the payment of tuition fee of the IBA programs. The Loan Committee takes decisions on the basis of information provided in the attached form and its own investigations. Candidates are required to appear for interview to provide additional information and explanations.
- The Loan Committee determines the extent of assistance to be given, if any. Generally it covers tuition fee only as is provided in other universities of the World.
- The student loan facility is only to cover tuition fees at the IBA.
- IBA also reserves the right to take necessary steps for recovery of loan amount and administrative charges of 2% per annum.

IN CASE OF PROVIDING FALSE INFORMATION

- The admission of the Candidate will be cancelled in case of 1st Semester students.
- In case of existing students, immediate repayment of the total loan along with a **fine** amounting to the loan amount outstanding against the student will be required. Such a student will also be disqualified for applying for any further loan.

DOs & DONTs OF FILLING OUT THE IBA LOAN APPLICATION FORM

DOs:

- √ Submit the completed Application Request Form latest by _____ to the relevant Program office.
- √ Read the general information thoroughly which will enable you to prepare the application form.
- √ Make photocopies of the application form when it reaches you, and keep the original in a safe place. Fill out the photocopies first and when everything is clear and final, copy out the same on the original.
- √ Read the form very carefully before filling it to be able to get a clear picture of the requirements.
- √ Fill in the form in black ink with a ball point pen and write in block letters.
- √ Furnish factual, comprehensive and authentic information in the form.
- √ Provide educational information in chronological order.
- √ Whenever in doubt or lost seek help from the relevant Program office.
- √ Get someone to check your application for spellings, grammatical errors and factual oversight
- √ Keep for yourself photocopy of the filled-in original application for your reference and for exigencies.
- √ Double check to ensure that you have attached all the required documents.
- √ Carefully note down your enrollment number and remember to use it correctly during future correspondence.
- √ Make separate sections for each category of documents.
- √ Answer all questions. Those not applicable should be marked N/A. All required documents (wherever applicable) listed below are to be attached.

1. Parent's (both parents if applicable) / Guardian's recent Salary Certificate including Salary Certificate as per Income Tax Ordinance 1979.
2. Copy of last Income Tax Assessment Order.
3. Copy of latest Wealth Statement filed as per the Income Tax Ordinance 1979.
4. Details of investments / real estate owned by the family (including location, size & current market value).
5. Copies of the last six months
a) Gas b) Water c) Telephone d) Electricity bill
6. Copies of the latest fee challans of siblings
7. Rent agreement (if applicable)
8. In case of any financial liability. (Please specify).
9. Any other relevant documents necessary to support your application. (Please specify).

DONTs

- X Provide vague / incomplete information.
- X Overwrite / scratch on the form.
- X Mail your application.
- X Submit the application form without a folder or with documents in wrong order
- X Leave any questions unanswered.

LOAN APPLICATION FORM

Section A: Personal and family information (Please give all amounts in Rupees)

1. **Applicant's Name** _____
2. Marital Status Single Married Divorced Separated
3. Residential Address: _____
4. Occupation (give full details) _____
5. Designation _____ Name of Company / Employer _____
6. Tel. # (Res) _____ Fax # _____ Email _____
7. Monthly Income Gross ^{1/} _____ Net ^{2/} _____
8. Annual Income Gross _____ Net _____
9. Previous Occupation (if applicable) _____
10. **Father's Name** _____
11. Address _____

12. Tel. # (Off.) _____ Fax # _____ Email _____
13. Occupation (give full details) _____
14. Designation _____ Name of Company / Employer _____
15. Monthly Income Gross _____ Net _____ Pension (if retired) _____
16. Annual Income: Gross _____ Net _____
17. Previous Occupation (if applicable) _____
18. **Mother's Name** _____
19. Address _____

- Tel. # (Off.) _____ Fax # _____ Email _____
20. Occupation (give full details) _____
21. Designation _____ Name of Company / Employer _____
22. Monthly Income Gross _____ Net _____ Pension (if retired) _____
23. Annual Income: Gross _____ Net _____
24. **Spouse's Name** _____
25. Address _____

- Tel. # (Off.) _____ Fax # _____ Email _____
26. Occupation (give full details) _____

^{1/} Before taxes

^{2/} After taxes

27. Designation _____ Name of Company / Employer _____

28. Monthly Income Gross _____ Net _____ Pension (if retired) _____

29. Annual Income: Gross _____ Net _____

30. Brothers/Sisters/ Children/ Dependent Family Members	Age	Occupation	Income (per month)	Name of Institution (if studying)	Fee (per month)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

31. **FAMILY EXPENDITURE**

- (1) Accommodation:
 Type of Accommodation
 Apartment Bungalow Town House
 Is the accommodation rented/family owned? (Strike out one)
 If rented, what is the annual rent Rs. _____ Is it paid by self/employer? (Strike out one)
 Covered Area _____ Number of rooms _____
- (2) Utilities Expenditure (average of last six months bills)
 Telephone Rs. _____ Electricity Rs. _____ Gas Rs. _____ Water Rs. _____ .
- (3) Education and transport expenses (monthly) excluding the applicant's.
 Tuition, Books & Stationery Rs. _____
 Others (Please specify) Rs. _____
- (4) Car's Make _____ Regn. No. _____ Monthly Fuel Consumption Rs. _____
 (details required)*
- (5) House hold expenditure (monthly) Rs. _____
- (6) Taxes (Please specify)
 (I) Income Tax: Rs. _____
 (II) Property Tax: Rs. _____
 (III) Others (Please Specify): Rs. _____
 Licenses _____
- (7) Travel (In Pakistan and abroad during the past two years. Please give details with approximate expenditure per visit).

- (8) Any other expenditure _____
 (not mentioned above)
 TOTAL EXPENDITURE _____

* Provide information about all cars / motorcycles that your family possesses.

SECTION B: Assets (current market value in Rupees)

32. House owned by the family: Yes No
33. If owned, area of plot _____ Constructed area of the house _____
34. Locality of the house _____
35. Any other house or flat owned by the family: Yes No
If yes, please give details regarding location, size, rent, etc., on a separate sheet.
36. Number of airconditioners _____
37. Number of cars owned by the family (with make and model) _____
38. Agricultural land owned by family: Yes No If yes, area and location of land _____
39. Annual agricultural income of family _____
40. Any other property or plots: Yes No
If yes, please give details regarding location, size, rent, etc., on a separate sheet.
41. Bank savings Rs. _____ in the form of _____
42. Other investments Rs. _____ in the form of _____
43. Income (if any) from assets in the form of _____

SECTION C: Financial information

ANNUAL INCOME (in Rupees)

	Father	Mother	Spouse	Self	Other sources	Total
Salary	_____	_____	_____	_____	_____	_____
Others (specify)	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____

ASSETS (current value in Rupees)

	Father	Mother	Spouse	Self	Brothers/Sisters / Children	Total
Business	_____	_____	_____	_____	_____	_____
Land & Building	_____	_____	_____	_____	_____	_____
Saving Accounts & Deposits	_____	_____	_____	_____	_____	_____
Investments	_____	_____	_____	_____	_____	_____
Others	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____

SECTION D: Financial arrangements for the academic year 2001 – 2002

Mode	Amount (in Rupees)
Self finance / other sources	_____
Financial assistance requested from IBA	_____
Total (tuition fee only)	_____

Have you approached any other agency for assistance for your education i.e. banks, parents/guardian / employer etc.

Agency	Amount applied for	Outcome
_____	_____	_____
_____	_____	_____
_____	_____	_____

Amount of Loan

requested from IBA: Rs. _____

For the year 20_____

SECTION E: Previous Academic Data

Level of Education	Name/Location of Institution	From mth/year	To mth/year	Degree/Certificate	Division/ GPA/Grade	Marks Obtained (in %)	Majo
Secondary				<input type="checkbox"/> Matric <input type="checkbox"/> O'Level <input type="checkbox"/> Others _____ specify			
Intermediate				<input type="checkbox"/> FA/FSc <input type="checkbox"/> A' Level <input type="checkbox"/> Others _____ specify			
Bachelors				<input type="checkbox"/> BA/Bsc/Bcom <input type="checkbox"/> MBBS/BE/BPharm <input type="checkbox"/> Others _____ specify			
Masters				<input type="checkbox"/> MA/MSc/MCom <input type="checkbox"/> Mphil <input type="checkbox"/> Others _____ specify			

Have you failed, repeated, or withdrawn from any of the above examinations or taken any examination in parts? If yes, please provide the following details.

**Examination(s)
Failed/Repeated/Withdrew/In Parts**

Years(s)

_____ (Please circle)

Reason(s) _____

FOR STUDENTS WHO ARE PRESENTLY STUDYING AT THE IBA

Program		GPA
BBA/BCS	Semester 1:	
	Semester 2:	
	Semester 3:	
	Semester 4:	
	Semester 5:	
	Semester 6:	
MBA	Semester 1:	
	Semester 2:	
	Semester 3:	

Note: Attach Copies of all transcripts.

Have you dropped-out of any course. If yes, please specify.

Signature of Students

UNDERTAKING

The information given in this application is true to the best of my knowledge and I understand that any incorrect information will result in the cancellation of this application. If any information given in this application is found incorrect or false after grant of financial assistance, the Institute will stop further assistance and will have the right to claim refund of the amount already utilized.

Date

Signature of Parent / Guardian

Signature of Applicant

OTHER SOURCES MAY BE USED TO VERIFY INFORMATION PROVIDED BY THE APPLICANT.

FOR OFFICE USE ONLY

Comments: _____

Application Review Dates (i) _____ (ii) _____

Amount of Financial Aid Granted: _____

IBA LOAN SCHEME

DOs & DONTs OF EXECUTING LOAN DOCUMENTATION

The following is a collection of DOs & DONTs which every student should re-examine whenever they are executing the Loan documentation.

DOs

- ✓ Write legibly in block letters using a black ball point pen.
- ✓ Read the document thoroughly and understand the contents therein.
- ✓ Sign each page of the Agreement and Letter of Hypothecation before submitting it.
- ✓ Get each page of Guarantee Document signed by the guarantor.
- ✓ Sign the Loan documents in the same way as you have signed the Loan Application Form.
- ✓ Get the signature of two male adults as witnesses on each document.
- ✓ Furnish two guarantees, one from the head of the family and the second from a person of good standing.
- ✓ Provide account number and complete address of the guarantor.
- ✓ Get the signature of the guarantors verified by the bank in which they hold an account.
- ✓ Attach photocopies of title documents pertaining to immovable properties owned by the guarantors.
- ✓ Get the same Guarantors to sign the Loan documents whose details are provided in the Guarantee.
- ✓ Attach attested photocopies of National Identity Cards of all the witnesses and guarantors.

DONTs

- X Use pencil for signing the documents.
- X Get the document witnessed by a person who has signed the same document.
- X Cut/overwrite in the Loan documentation.
- X Get both the guarantee documents signed by the same person.
- X Sign the first page of the guarantee document yourself.
- X Send the guarantee papers without bank verification.
- X Sign at the place that is reserved for the representative and witnesses for IBA on the last page of Agreement.
- X Get the documents signed by female witnesses.
- X Send the documents without signatures on each page.

AGREEMENT

This Agreement is made at Karachi on _____ between The Institute of Business Administration, Karachi a statutory, non-profit making organization having no share capital, having its address at Institute of Business Administration, Karachi University Campus, Karachi-75270 Pakistan, (hereinafter called IBA, which expression shall where the context so permits, include its successors and assigns) of the One part and _____ S/o _____ born on _____ having his address as _____ (hereinafter Called "The Student") of the Second Part.

Whereas the Student wishes to obtain Loan from IBA to pursue his/her education at the IBA and whereas the IBA has agreed to grant such Loan to the Student on the terms and conditions which hereinafter appear.

NOW, THEREFORE, THIS AGREEMENT WITNESSES AND THE PARTIES HERETO AGREE AS FOLLOWS:

1. IBA confirms having agreed to advance a Loan of Rs. _____/= (Rupees _____ Only) for the Student to finance his/her education at IBA, for the academic year _____. The Loan shall be disbursed by IBA to the Student after furnishing by the Student of all the documents referred to in this Agreement to the complete satisfaction of IBA.
2. The Student undertakes to repay the Loan together with the administrative charges of (percent) per annum, to be levied from the date of start of Loan in equal monthly, quarterly or yearly installments over a period of (3) years commencing after 6 months of completion of the studies for which this Loan is being given.
3. The Student shall execute and deliver to IBA by way of continuing security a Demand Promissory Note made out in favor of IBA in the amount of the Loan together with the administrative charges thereon.
4. It is hereby specifically agreed by and between the parties hereto that failure on the part of the Student to pay an installment on the due date will entitle IBA to demand immediate repayment of the entire balance of the Loan with administrative charges remaining due, notwithstanding anything to the contrary contained in this Agreement.
5. Notwithstanding anything contrary to all that is contained in this Agreement, it is here by agreed that IBA shall, at all times, be at liberty and shall have right to cancel the arrangement made under this Agreement without assigning any reason whatsoever and demand immediate repayment of the Loan with administrative charges thereon. The Student hereby undertakes that in such an eventuality he/she shall repay the balance sum of the Loan with administrative charges thereon forthwith on demand made by the IBA.
6. It is further agreed by and between the parties hereto that the Demand Promissory Note executed under Clause 3 herein above shall be a continuing security for the repayment of the ultimate balance of the Loan and the administrative charges thereon and that the Student shall remain liable according to and be bound by the Demand Promissory Note notwithstanding the fact that by repayments made to IBA from time to time, the liability of the Students may be reduced or extinguished.
7. The Student hereby undertakes to furnish at least two letters of guarantee by his/her parents or guardians and such other persons as may be acceptable to IBA to guarantee the prompt repayment of the Loan and the administrative charges strictly in the manner prescribed in the attached repayment schedule. The signatures of such Guarantors shall be duly verified by the Bank in which the respective guarantors shall be holding an account. Photocopies of title documents pertaining to immovable properties owned by the Guarantors as true copies of the originals shall also be furnished to IBA with the two guarantees. The Guarantors shall certify the photocopies (by marking their respective signatures on the said photocopies) to signify that the copies of the said title documents are the true copies thereof.
8. The Student hereby declares that all claims, debts, outstanding amounts and monies receivable now or hereafter to be due or owing to the Student including but not limited to any income accruing to the Student shall be and remain hypothecated with and in favor of IBA, as security for the repayment of the Loan together with administrative charges thereon and costs and expenses incurred by IBA in the recovery thereof and any other monies becoming due or payable by the Student as penal charges as may be imposed or considered by IBA to be payable by the Student upon default in the payment of the Loan and the administrative charges thereon. The Student categorically acknowledges and declares that IBA shall have the unfettered and absolute power and authority to impose the said penal charges at any time during the period the Loan and the administrative charges or any part thereof are/is payable by the Student.
9. In addition to the above, the Student hereby declares that all movable property, including but not limited to furniture, equipment and machinery now owned or hereafter to be acquired by the Student shall be and remain hypothecated with and in favor of IBA as security for the repayment of the Loan together with administrative charges thereon and costs and expenses incurred by IBA in the recovery thereof and the penal charges and administrative charges referred to in Clause 8 above and the Student agrees not to sell all or any part of the said hypothecated assets without the written consent of IBA.
10. The Student hereby agrees to accept as conclusive the correctness of any sum claimed to be due and payable by him/her to IBA under this Agreement and any statements made out from the books of account of IBA and signed by an official of IBA without insisting on the production of any other voucher, document paper or documentary proof or evidence.

11. Notwithstanding anything contained herein and without in any way prejudicing the entitlements/rights/authorities/powers of IBA as envisaged by this Agreement, the Student unequivocally and categorically declares that:
 - i) He/she shall, in addition to the terms and conditions of the grant by IBA of the Loan in terms thereof, be fully bound by all such terms and conditions as are imposed by IBA by (a) specific written notice to the Students issued by IBA and/or (b) general notice to the students of IBA setting out the policy of IBA (for grant of the students' Loan) with regard to any matter directly or indirectly pertaining to the repayment of Loan and the payment of administrative charges or other monies payable by the Student (referred to in this Agreement) and;
 - ii) IBA shall be entitled at its sole discretion to adopt and use all such measures as are deemed expedient by it to recover the Loan, administrative charges or other moneys payable under this agreement.
12. It is further agreed by and between the parties hereto that the Loan shall be solely for one academic year _____ which may at the sole discretion of IBA be extended on a year to year basis.
13. The Student hereby agrees that he/she shall not during the subsistence of the Loan pursue further education or employment outside Pakistan or seek immigration to another country or change his/her place or residence to another country for any reason whatsoever without the prior written consent of IBA.
14. The Student agrees to inform IBA of any change of address within fourteen (14) days of any change thereof.
15. Any message, intimation or notice there under may be given by IBA to the Student through personal delivery or be left at the address of the Student given hereinabove or be sent by mail, postage prepaid or by private courier, which shall be deemed to have been received by the day on which it is left at his/her address or 72 hours from the date of dispatch thereof by post or otherwise, as the case may be.
16. No action/inaction of whatsoever nature or any indulgence shown to the Student by IBA shall be deemed to be a waiver of any of IBA's rights/entitlements/powers/authorities under this Agreement or otherwise and shall not, furthermore, be deemed to limit, restrict or affect the Student's obligations, duties and liabilities under or in pursuance of this Agreement or otherwise.
17. IBA has the sole discretion to assign this Agreement or all or any of the entitlements, rights and benefits hereunder including but not restricted to the collection of the Loan with administrative charges to any institution in Pakistan or any other country.
18. This Agreement shall be governed by the substantive and procedural laws of Pakistan.

In witness whereof the parties hereto have there under set and subscribed there respective hands the day and year first hereinabove written.

For the Institute of Business Administration

Witnesses:

1. _____

Name: _____

N.I.C. No. _____

Authorized Signatory
(Name _____)

Official Seal

2. _____

Name: _____

N.I.C. No. _____

By Mr./Ms. _____
(The Student)

N.I.C. No. _____

Witness:

1. _____

Name: _____

N.I.C. No. _____

Signature

2. _____

Name: _____

N.I.C. No. _____

LETTER OF HYPOTHECATION

The Institute of Business Administration
Karachi University Campus,
Karachi-75270 (Pakistan).

Dear Sirs,

1. In consideration of your making available financial assistance to me to pursue education at IBA under the Loan Agreement dated _____ (hereinafter called the "Loan Agreement") in the amount of Rs. _____ /- (In words), (together with administrative charges thereon and other moneys payable under the Loan Agreement, I agree to hypothecate to you all the property described in the Schedule hereto, (hereinafter called the "Hypothecated Property") as security for the due payment of the Loan and the administrative charges thereon and other moneys payable under the Loan Agreement in accordance with the same.
2. In the event of any default by me in the repayment of the Loan and the administrative charges thereon or payment of other moneys under the Loan Agreement or in the performance of any of my obligations under the Loan Agreement or upon the occurrence of any circumstance which in the opinion of the IBA may endanger this or any other security, the IBA shall be entitled to declare the Loan and the administrative charges thereon and the other moneys under the Loan Agreement immediately payable to it.
3. In the event of the Loan and the administrative charges thereon and the other moneys under the Loan Agreement becoming due and payable as stated above, the IBA shall be entitled, at my risk and expenses to sue for, recover, receive and issue receipts for the same (or any part thereof) and to sell or realize or otherwise dispose of or deal with all or any part of the Hypothecated Property under this security. In addition, the IBA shall be entitled to demand and recover from my debtors, employers or other third parties debts or other monies receivable from them without any reference to me and I agree that such debtors, employers or other third parties shall be bound to pay the same to the IBA without any recourse to me.
4. That I authorize IBA and its agents and employees to act as my Attorneys to do whatever may be required to be done there under including but not restricted to the execution of all incidental agreements, letters, declarations and documents.
5. That all the Hypothecated Property there under shall only be dealt with under the directions of the IBA that I will not create or permit to subsist any mortgage, charge, pledge, lien or encumbrance or other security interest whatsoever over the same or any part thereof nor do or allow anything that may prejudice this security.
6. I agree to give notices to debtors and third parties as and when required by the IBA's accounts and statements as conclusive evidence of any claims made thereunder.
7. Any message, intimation or notice there under may be given by the IBA to me through personal delivery or be left at my address given hereinabove or be sent by mail, postage prepaid, or by private courier, which shall be deemed to have been received by me on such date of personal delivery or on the day on which it is left at my address or 72 hours from the date of dispatch thereof by post or otherwise as the case may be.
8. IBA has the sole discretion to assign this Letter of Hypothecation or all or any of the entitlements, rights and benefits hereunder including but not restricted to the collection of the Loan with administrative charges to any institution in Pakistan or any other country.

IN WITNESS WHEREOF, we have executed this Letter of Hypothecation on this _____ day of _____ .

 The Student
 Mr./Ms. _____
 N.I.C. No. _____

Witnesses:

1. _____
 Name: _____
 N.I.C. No. _____

2. _____
 Name: _____
 N.I.C. No. _____

GUARANTEE

The Institute of Business Administration
Karachi University Campus
Karachi-75270 (Pakistan).

Dear Sirs

1. In consideration of your providing Mr./Ms. _____ S/o / D/o _____
(hereinafter called "The Student") Loan of Rs. _____ /- (Rupees _____
_____ Only), (hereinafter called the "Loan") under the Loan Agreement _____ dated _____
(hereinafter called "The Loan Agreement") for the purpose of his/her education at IBA, I agree to guarantee the
prompt repayment of the Loan and the administrative charges thereon and other moneys payable under the Loan
Agreement in accordance with the Loan Agreement.
2. This Guarantee shall be a continuing security binding me and my personal representatives as guarantee for the purpose of
securing the Loan/administrative charges/other moneys due from the Student to IBA.
3. Notwithstanding anything contained in this Guarantee, I agree that my liability hereunder shall be that of Principal Debtor
and IBA may at its option treat me as primarily liable for the Loan and the administrative charges thereon and other
moneys payable under the Loan Agreement and the balance due in respect thereof.
4. I hereby undertake to provide a Promissory Note in respect of the Loan and the administrative charges thereon and other
moneys payable under the Loan Agreement.
5. Any variation made in the terms of the Loan Agreement or any time or indulgence granted to the Student without my
consent shall not discharge me from my obligations under this Guarantee.
6. In the event of IBA demanding repayment of the Loan and the administrative charges thereon and other moneys payable
under the Loan Agreement or any part thereof under this Guarantee, I shall be liable to pay the same within thirty (30)
days of such demand being made without any challenge, reference or dispute whatsoever.
7. This guarantee shall be governed by the laws of Pakistan.
8. IBA has the sole discretion to assign this Guarantee or all or any of the entitlements, rights and benefits hereunder
including but not restricted to the collection of the Loan with administrative charges to any institution in Pakistan or any
other country.

Signature of the Guarantor

Mr./Ms. _____
(Name of the Guarantor)
Account No. _____
Address: _____
N.I.C. No. _____

Signature of Guarantor to be
verified by authorized officer of the
Bank in which the Guarantor holds
an account.

WITNESSES:

1. _____
Name: _____
N.I.C. No. _____

2. _____
Name: _____
N.I.C. No. _____

DEMAND PROMISSORY NOTE

For value received, I _____ S/o / D/o _____

promise to pay on demand to The Institute of Business Administration, a sum of Rs. _____ /-

(Rupees _____

_____ Only)

six months after the completion of my studies at IBA or earlier in case of my inability to complete the same because of unavoidable circumstances.

Signature: _____

Name of Student: Mr./Ms. _____

Address: _____

WITNESSES:

1. _____

2. _____

Name: _____

Name: _____

N.I.C. No. _____

N.I.C. No. _____

SCHEDULE OF THE HYPOTHECATED PROPERTY

All of my present and future moveable assets, including but not limited to furniture, machinery and equipment and debts, claims recoverable and monies receivable including but not limited to the income now or hereafter to be acquired by me or to which I may be entitled, stood hypothecated in favour of IBA till all my Loan obtained from IBA during my period of study alongwith administrative charges thereon has been completely repaid.

In witness whereof, I have executed this letter of Hypothecation on this _____ day of _____ .

The Student
Mr./Ms. _____

INSTITUTE OF BUSINESS ADMINISTRATION

REPAYMENT SCHEDULE FOR THE LOAN

Name of the Student _____

Course of Study _____

Year when the Loan is granted _____

Year when repayment will start _____

Total Loan sanctioned _____

Administrative charges _____

Total Repayment for the above Loan _____

Total no. of years for repayment _____

Month in which repayment will be made _____

Monthly installment **Rs.** _____

First installment due on 5/-----/-----

Subsequent installments will be due on 5th of every month (in case of / Holiday the due date will be on the subsequent working day).

Sunday