**AGs BRANCH: ACWF EDUCATION LOAN APPLICATION**

**Instructions for Filling**

1. Application to be filled in **BLOCK CAPITALS.**

2. **If being handwritten, please use black ball point pen for filling**

3. Tick boxes where applicable.

4. Attach relevant documents wherever indicated.

5. All serials to be filled. Application likely to be rejected if left blank.

6. Filled application form to be sent by registered post to **AGs BRANCH EDUCATION LOAN SEC, ROOM No 17B, WEST BLOCK III, RK PURAM, NEW DELHI**

**KYC DETAILS: APPLICANT**

Latest PP Size photo of ward duly signed across

Latest PP Size photo of applicant photo duly signed across

1. IC/ Army No - (Note: whichever applicable)

2. Rank -

3. Full Name -

4. Date of Birth -

5. Date of Retirement - (In present rank)

6. Present Unit/ Parent unit - If on ERE both the units to be mentioned

7. Formation - (mention immediate and superior Formation HQ)

8. CDA(O)/PAO - (mention relevant paying authority)

9. PAN Card No - (Attach self attested copy)

10. Aadhar Card No - (Attach self attested copy)

11. Permanent Address - (Attach proof of residence Aadhar/ Voter ID/ First page bank pass book)

12. **Details of Bank Account.** (Salary Account details to be submitted)

 (a) Account No -

(b) IFSC Code -

 (c) Branch Address - (Attach cancelled cheque)

13. Mobile No - (Should be linked with Bank account)

14. Email Address - (Mandatory)

**KYC DETAILS: STUDENT ( for whom loan being applied)**

15. Name (in full) -

16. Gender -

17. Date of Birth - (Attach self attested copy of Part 2 order)

18. Relationship with Applicant -

19. Father’s Name -

20. Mobile No -

21. Email address -

22. Permanent Address- Attach proof as per para 11

23. Identification Proof - Self attested copy of PAN Card/Aadhar Card/Voter I Card/Passport/DL

24. Education qualification - (attach self attested marksheet)

**FINANCIAL DETAILS OF APPLICANT**

25. Salary details - (attach latest pay slip)

26. Current Loans (if any) - (if Yes, please give details of loan taken, amount, source and EMI)

27. Any other source of Income- (Please indicate amount and source)

28. Whether availed Education Loan for other children? (if Yes, submit details of loan amount, source and EMI)

29. Details of Movable and Immovable property held in the name of the Applicant

(Give details of Cash in bank, FDs, Shares and debentures, DSOPF/AFPF, Immovable property etc)

**DETAILS OF THE COURSE/STUDY (FOR WHICH LOAN BEING APPLIED) (submit copy of admission letter with breakdown of expenditure)**

30. Name of the Proposed Course of Study -

31. Name of the Institution, University, Country -

32. Reasons for selection of Institution / University -

33. Ranking of the Institution or course -

34. Duration of course /study -

35. Date of commencement of course -

**LOAN REQUEST**

36.

|  |  |  |  |
| --- | --- | --- | --- |
| **Cost of the Course** |  | **Source** |  |
| (a) Tuition fees |  | (a) Details of non repayable studentship / fellowship, etc. available to the Student |  |
| (b) Essential Books, Stationery, equipments, |  | (b) Details of repayable studentship / fellowship, etc. available to the Student |  |
| (c) Examination Fees |  | (c) Details of funds available from own and family sources for the course |  |
| (d) Maintenance Expenditure |  | (d) **Amount of loan applied for** |  |
| (e) Miscellaneous |  |  |  |
| **TOTAL (SHOULD TALLY WITH COST)** |  | **TOTAL (SHOULD TALLY WITH COST)** |  |

37. **Checklist of documents for Education Loan is attached as per Appendix to this application**.

**DECLARATION**

I hereby apply for a loan from AGs Branch Education Loan Section to the extent indicated in the Loan Request Section of this application form. I declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan AGs Branch Education Loan Section may decide to sanction to me. I confirm that I have no insolvency proceedings against me. Nor have, I been adjudicated insolvent. I further confirm that I have read the terms and conditions and understood the contents therein. I am aware that the Equated Monthly Installment (EMI) will comprise Principal and Interest based on Fixed Interest Rate of 7% per annum compounded annually.

I agree that AGs Branch Education Loan Section may at its discretion conduct discreet inquiries in respect of this application. I undertake to inform as to any change in my occupation / employment, Salary Bank Account, Residential Address and to provide any further information that the AGs Branch Education Loan Section may require. AGs Branch Education Loan Section will be at liberty to take such action as it may deem necessary if my above statements are found to be untrue. I agree that AGs Branch Education Loan Section shall have the sole discretion to reject / reduce loan amount / loan application without assigning any reason thereof.

I ALSO GIVE MY CONSENT TO (mention your Bank Account No and Name of Bank where salary is credited) DEDUCT THE EMI DIRECTLY FROM MY BANK ACCOUNT. ANY ACTION OF MINE TO WITHDRAW THE STANDING INSTRUCTION WILL INVITE PENALTY AS ADJUDICATED BY AGs BRANCH EDUCATION LOAN SECTION. (**ECS MANDATE FORM FOR DEDUCTION OF EMI FROM BANK ACCOUNT ENCLOSED ALONG WITH SIX POST DATED SIGNED CHEQUES)**

**I further declare that I will not change my Salary Bank Account without obtaining NOC from Education Loan Section.**

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(Signature of Student) (Signature of Applicant)

**COUNTERSIGNED BY CO/OC UNIT**

 **Certified, that I have perused the application and the details furnished by the applicant are true to the best of my knowledge.**

Unit seal and Official stamp of the countersigning authority giving details of Rank, Name, Appointment, Email address and Contact Number

**CHECKLIST OF DOCUMENTS TO BE SUBMITTED ALONGS WITH THE APPLICATION**

|  |  |  |
| --- | --- | --- |
| **Ser No** |  **Action/ Documents** |  |
| 1. | Self attested copy of PAN Card of Applicant |  |
| 2. | Self attested copy of PAN Card of Ward |  |
| 3. | Self attested copy of AADHAR Card of Applicant |  |
| 4. | Self attested copy of AADHAR Card of Ward |  |
| 5. | Self attested copy of Residence Proof of Applicant (AADHAR Card/ Voter ID/Driving License/First page of Pass Book/ Latest bank Statement showing address/ Passport) |  |
| 6. | Self attested copy of Residence Proof of Ward (AADHAR Card/ Voter ID/Driving License/ First page of Pass Book/ Latest bank Statement showing address/ Passport) |  |
| 7. | Cancelled check of salary account |  |
| 8. | Copy of Part II order of Ward |  |
| 9. | Self attested copies of mark sheets from class X onwards of wards |  |
| 10. | Self attested copy of latest payslip |  |
| 11. | Self attested copy of Admission Letter of College/University/ Institution where admission is being sought |  |
| 12. | Copy of letter showing Breakdown of Expenditure where admission being sought |  |
| 13. | Documents evidencing duration of course of commencement thereof, viz. Prospectus or Certificate from the competent authority of the Institution |  |
| 14. | Copy of letter conferring Scholarship/Grants (if applicable) |  |
| 15. | Two latest passport sized photos of Applicant (in uniform) |  |
| 16. | Two latest passport sized photo of Ward |  |
| 17. | Two Joint Photo of Applicant and Ward duly attested by CO/OC unit on the reverse |  |
| 18. | Copy of CIBIL Score (not older than 03 months) |  |
| 19. | ECS mandate form from the bank where salary is credited |  |
| 20. | **Six post dated crossed cheques duly signed by account holder (Leave the date, in favour of and amount blank)** |  |

**EDN LOAN FROM ARMY WELFARE FUNDS**

1. **New Army Welfare Scheme For Education Loans.** Indian Army starts new edn loan schemes for service personnel and dependents (including unmarried sisters) under AG’s Branch/CW Dte for graduate/post graduate courses. The aim is to alleviate the financial distress by loan on low and affordable rate of interest and EMI. Application format available at Army Website.

2. For details contact

 Email : AGBRLOANSEC@gmail.com

 ASCON : 34499

 Civ No : 011- 26196217