

EDUCATION LOAN APPLICATION FORM

Paste Recent Passport size photo of student	Paste Recent Passport size photo of Co- Applicant	Required information/documents to be attached. <ol style="list-style-type: none"> i. 1 passport size photograph ii. Copy of ID iii. Copy of Institution's Admission Letter <u>and</u> Invoice iv. Copy of Applicant's pay slips (where applicable) v. 3 months Financial records for self employed Applicant vi. Bank statement for last 3 months (where salary is credited) vii. Proof of residence
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A Student Details

1. Full Name: _____
2. DOB: ____/____/____, Sex: M/F (tick) I.D.#: _____
3. Parent/Guardian's Full Name: _____
4. Current Residential Address: _____

5. Email address: _____ Mobile #: _____

B Course Details

1. Admission Status: Confirmed Awaited
2. School/ College/University: _____ Course: _____
3. Course Duration: _____ years, Full time Part time
4. Course Start Date: ____/____/____

C Loan Details

1. Please complete the funds breakdown below
 - i. Tuition Fees \$ _____
 - ii. Living Expenses (Inc Accommodation & Food) \$ _____
 - iii. Travelling Expense \$ _____
 - iv. Other Expenses _____ \$ _____
2. Loan Amount Required: \$ _____
3. Proposed repayment period: _____, Monthly Instalment: \$ _____
4. Own Funds Available: \$ _____
5. If Loan and own funds is not sufficient, how will you cover the deficit?

D Details of Security Pledged

Please list the assets pledged as security and estimate market value.

Asset	Serial No.	Forced sale value
1.		
2.		
3.		
Total value of security pledged		

E Applicant Details

1. Name of Applicant: _____, Sex: M/F

2. Relationship with Student: _____
3. DOB: _____/_____/_____ Gender M/F _____
4. Telephone: _____ ID# _____
5. Home Address: _____
6. Type of Residence: owned family rented

F Co-Applicant Details

1. Name of Co-Applicant: _____, Sex: M/F
2. Relationship with Student: _____
3. DOB: _____/_____/_____ Gender M/F _____
4. Telephone: _____ ID# _____
5. Home Address: _____
6. Type of Residence: owned family rented

G Employment/Business Details

1. Occupation salaried Self-Employed, professional retired
2. Name of the Employer/Business: _____
3. Designation: _____ Employer Tel.: _____
4. Address of Employer: _____
5. Gross Monthly salary: _____ Net Monthly: _____
6. Other sources of income and amount; \$ _____ from _____

H Income Details: Applicant and Spouse/Co-Applicant

Please complete the Income and Expenses report below.

Monthly Income	Applicant	Spouse/Co-Applicant
Gross Monthly Income:		
Net monthly income (a)		
Other Income (b)		
Total Income (a + b)	_____	_____
Monthly Expenses		
Rentals /Mortgage		
Household Expenses		
School fees		
Rates (water, electricity etc)		
Existing Loan Repayments		
Other expenses (specify below)		
1.		
2.		
Total Expenses	_____	_____

I Current Liabilities

Details of all Outstanding Loans:

Name of lender	Initial Loan	Security Pledged	Instalments	Balance Remaining

J References for Co-Applicant

Name:	Address	Contact Tel.	Relationship/ (if any)

K Declaration

We declare that all the particulars, supporting documents and information provided in this Education Loan Application Form are true, correct, completed and up to date in all respect as per our best knowledge and we have not withheld or misrepresented any information mentioned herein.

We have read the Education Loan Application Form and are aware of all the terms and conditions of availing finance from Zambuko Trust and confirm having received comprehensive and detailed information regarding Zambuko's Education Loan scheme & fees, charges, payable by us in relation thereto and we have understood and agree to abide by the same. We are also aware that fees paid by us are non refundable. We further declare that we clearly understand that this is a Loan which shall be repaid.

We authorize Zambuko Trust to make any reference checks with any other Finance Institution/registered credit bureau regarding our credit history with them and also authorize Zambuko Trust to provide details of our credit history to any other registered Credit Bureau. We undertake to inform Zambuko Trust regarding change in our residence/employment and to provide any further information that they may require.

We understand and acknowledge Zambuko Trust reserve the right to reject this application for whatever reason, and accept that no reason could be given for rejection.

We declare that we have not availed an Education loan for the further studies of the student from any other bank/financial institution. We confirm that we have not defaulted in repayment of loan taken from other banks nor entered into compromise settlement as borrower/guarantor.

<p>_____</p> <p>Signature of Applicant Date</p>	<p>_____</p> <p>Signature of Co-Applicant Date</p>
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For Official Use

Conclusion and Recommendation

Comments: _____

Amount Recommended \$ _____ **Signature** _____ **Date:** _____

Management/Committee Approve Decline. Referred.

Comments: _____

Amount (if any): \$ _____ **Signature:** _____ **Date:** _____