

AFFIDAVIT FOR PERSONAL GUARANTEE

I, _____ S/o/W/o/D/o Sh. _____

_____ R/O _____

_____ do hereby affirm and declare as under:-

1. I, have applied for a loan of Rs. _____
(Rupees _____ Only)
for Education Loan for pursuing the course of _____
from _____ under the
Education Loan Scheme of the Delhi SC/ST/OBC/Minorities and Handicapped
Financial Development Corporation Ltd.
2. That the Delhi SC/ST/OBC/Minorities & Handicapped Financial & Development
Corporation Ltd. has agreed to sanction a loan of Rs. _____ (Rupees
_____ Only) for the said purpose.
3. That in lieu of the loan Sanctioned and released by DSFDC, I have hypothecated assets
created out of loan fund with the DSFDC on the terms and conditions of the
Hypothecation Deed which are binding and acceptable to me.
4. That I or any member of my family or dependent on me have not availed the said
loan facility under the scheme of this Corporation, Govt. of India or any other
financial institution for the said purpose.
5. That in the event of any information found false or incorrect, I shall be liable to
refund the entire amount of loan along with upto date interest to DSFDC in
pursuance to the terms and conditions of the Hypothecation Deed etc.
6. That neither myself nor any other member of my family is employed in Govt./ semi
Govt./ Autonomous Body of the central Govt./ State Govt.
7. That my family income from all sources is Rs. _____ per annum.

COBORROWER

DEPONENT

VERIFICATION:-

I, the aforesaid _____ do hereby affirm that the content
of above paragraph are true to the best of my knowledge and belief and nothing has been
concealed by me.

COBORROWER

DEPONENT

AFFIDAVIT FOR GUARANTOR

I, _____ S/o/W/o/D/o Sh. _____

_____ R/O _____

_____ do hereby affirm and declare as under:-

1. That I am regular employee of (Department _____
_____ working as _____).
2. That I have Guarantee to Delhi SC/ST/OBC/Minority/Handicapped Financial & Development Corporation Ltd. Delhi in the loan case of Sh. _____
_____ S/O Sh. _____
R/O _____
for running the business of _____
3. That I have executed a bond of Guarantee in favour of Sh. _____
S/O Sh. _____.
4. That I have not given guarantee to any other person for loan purpose prior to this guarantee in DSFDC.
5. That in addition to provision contained in the said guarantee deed, which I have accepted I also undertake/give consent that in case of default in payment of Sh. _____
_____ S/O Sh. _____ beneficiary, I have no objection if recoveries are made from my salary.

DEPONENT

VERIFICATION:-

I, _____ S/o, W/o, D/o, do hereby. Verify that the facts mentioned above are true and correct to the best of my knowledge and nothin has been concealed by me.

DEPONENT

AFFIDAVIT FOR LEGAL HEIR

I, _____ S/o/W/o/D/o Sh. _____

_____ R/O _____

_____ do hereby affirm and declare as under:-

1. That I have availed financial assistance for an amount of Rs. _____ (Rupees _____ Only) under Education Loan Scheme.
2. That I hereby declare Sh./Smt./Km. _____ S/o/D/o/W/o Sh. _____ as my legal heir.
3. That the above named person will be responsible for all my assets and liabilities relating to the above sanctioned financial assistance in case of my demise.
4. That Sh./Smt./Km. _____ the above mentioned legal heir is my _____.

DEPONENT

(Signature of Legal Heir)

VERIFICATION:

I, _____ S/o/W/o/D/o _____ do hereby
verify that the facts mentioned above are true and correct to the best of my knowledge
and nothing has been concealed by me.

DEPONENT

FORMAT OF GUARANTOR'S UNDERTAKING TO BE STAND AS GUARANTOR/SURETY

I, _____ S/o/W/o/D/o Sh. _____

R/O _____.

Working at (Present Posting) _____

Name of Department _____

Present Post _____

Pay Scale of Rs. _____ Grade Pay of Rs. _____

Gross Salary _____ Net Salary _____

Agree to stand guarantee/surety for Sh./Ms. _____

S/o/D/o Sh. _____

R/O _____ who has
applied for loan upto Rs. _____ under Education Loan Scheme of Delhi
SC/ST/OBC/Minorities/Handicapped Financial & Development Corporation Ltd.

My Date of birth is _____

And date of retirement is _____

And my DDO/Pay & Account Officers is _____

(Name of Officer) Competent for Payment /Deduction _____

Signature _____

Name of the proposed guarantor _____

Ph. No. _____

Address _____

**DELHI SC/ST/OBC/ MINORITY/HANDICAPPED FINANCIAL
& DEVELOPMENT CORPORATION
(GOVERNMENT OF DELHI)
AMBEDKAR BHAWAN, INSTITUTIONAL AREA, Sec.-16, Rohini, Delhi-85**

EDUCATION LOAN

Registration No. _____

Date _____

Aadhar Card No. _____

APPLICATION FORM

(Please read through the application form carefully before filling in ball pen only in black ink)

1. Particulars of student/course of study

- a) Full Name.....
- b) Date of Birth.....
- c) Whether belongs to SC/ST/OBC/.....Minority/Handicapped category(Percentage certificate of disability required).

2. Particulars of Parents/Guardian

- a) Full Name:.....
- b) Permanent Address: Residence:.....
- c) Address Place of work.....
- d) Phone Number(Res.).....(office).....(Mobile).....
- e) Age of Father/Mother/Guardian.....
- f) If in service
 - (i) Name & Address of Employer.....
 - (ii) Date of retirement.....
- g) Number of children/dependants.....
- h) Particulars of deductions from gross income.....
- i) Net monthly income.....

3. Particulars of the course for which the loan is required

- a) Name of the course.....
- b) Duration (Regular/Correspondence Course).....
- c) Institution/University.....
- d) Name of last examination passed with detail of marks obtained.....

4: Detail of estimated expenditure during the course:

- (i) Tuition fee:
 - 1st Year of the course Rs.
 - 2nd Year of the course Rs.
 - 3rd Year of the course Rs.
 - 4th Year of the course Rs.
 - 5th Year of the course Rs. Rs.
- (ii) Book/stationery
 - 1st Year of the course Rs.
 - 2nd Year of the course Rs.
 - 3rd Year of the course Rs.
 - 4th Year of the course Rs.
 - 5th Year of the course Rs. Rs.
- (iii) Examination fee
 - 1st Year of the course Rs.
 - 2nd Year of the course Rs.
 - 3rd Year of the course Rs.
 - 4th Year of the course Rs.
 - 5th Year of the course Rs. Rs.
- (iv) Equipment if any
 - 1st Year of the course Rs.
 - 2nd Year of the course Rs.
 - 3rd Year of the course Rs.
 - 4th Year of the course Rs.
 - 5th Year of the course Rs. Rs.
- (v) Any other item/expenditure
- (vi) Boarding & Lodging
 - 1st Year of the course Rs.
 - 2nd Year of the course Rs.
 - 3rd Year of the course Rs.
 - 4th Year of the course Rs.
 - 5th Year of the course Rs. Rs.
- (vii) Total expenses of the course Rs. Rs.

5. Particulars of Scholarship/Fellowship, if any availed by the students

- (a) Details of non-repayable scholarship/.....
Studentship/fellowship, etc. available to student.....
- (b) Details of repayment loan/loan/Scholarship being availed by the student or
other financial assistance available.....
- (c) Details of funds available from family source for the course.....

6. Amount of Loan applied for:

1st Year of the course Rs.
2nd Year of the course Rs.
3rd Year of the course Rs.
4th Year of the course Rs.
5th Year of the course Rs.
Total Rs. Rs.

7 Please state in brief how the completion of the course is going to help the student in improving his prospects of earning his livelihood.

(i) Expected Income per month Rs.....
(ii) Anticipated monthly expenses Rs.....
 Balance Rs.....
(iii) Amount available for repayment of loan Rs.....

8 Details of Guarantor

- (a) Name.....
- (b) Father’s Name.....
- (c) Date of Birth
- (d) Post held with pay scale.....
- (e) Date of retirement.....
- (f) Gross & Net Salary.....
- (g) Department/organization where presently working(please enclose photocopy of ID card Form-16, latest pay slip and NOC)
- (h) NOC from his department is to be enclosed.....

9. Security offered

a)

ovable property Plot/Flat/House No	Lease/Freehold Registered	Title Deed/ Type of properly	Address

b) **Other Securities**

Name & type of security	Serial No.	Name of the Holder	Maturity Date	Amount

(Applicant’s Signature)

TERMS AND CONDITIONS

- 1 The applicant must have got admission in recognized/Govt./Tech. institution anywhere in India/abroad. The applicant shall have to submit relevant certificate & documents as per check list mentioned below along with application form as proof of admission in the particular course.
- 2 Parents/Guardian of the applicant will be taken as co-borrower. Adequate securities in commensuration with the value of loan such as UTI/NSC/Public Sector or Creation of Mortgage property to match the loan amount or personal securities of permanent employee working in Govt./PSU/Bank Autonomous Body.
- 3 Annual Income of the parents/Guardian should be below Rs. 5.00 lakhs (Rs. five Lakhs)
- 4 The loan is to be repaid within 10 years after commencement of repayment or till the date of employee in whichever is earlier. The applicant shall have the option to repay the loan earlier.
- 5 Parents/Guardian should have regular source of income and in the case of Govt. Servant. He/ She must have 15/20 years of service left & shall have to submit a certificate from his/ her Deptt. To this effect.
- 6 Must be a resident of Delhi.
- 7 The applicant has to submit ECS detail/Post-dated cheques towards repayment of loan.
- 8 The candidate must belong to SC/ST/OBC/Minorities/Handicapped category.

DOCUMENTS TO ENCLOSE

- 1 Copy of Aadhar Card of borrower(Applicant), co-borrower(Parents/ Guardian) and guarantor.
- 2 Copy of Income Certificate issued by the office of the SDM Concerned or copy of form no. 16.of Co-borrower.
- 3 copy of mark sheet of last examination on the basis of which the applicant has obtained admission in the present/particular course.
- 4 Four Passport size photographs of the borrower, co-borrower and guarantor and one full size photograph of borrower, in case, the applicant belongs to PWD category.
- 5 Copy of Birth certificate / Age proof.
- 6 Copy of Caste Certificate for (SC/ST/OBC) issued by concerned area SDM/ DC and Affidavit in case of Minority category and (% of disability certificate i.e. 40% or more) disability certificate issued by the Medical Board of Government Hospital, Delhi, in case the person belong to disability.
- 7 Affidavit stating that no loan has been availed from any Govt. Agency for the same purpose.
- 8 Copies of letter confirming scholarship, free ship, studentship, if any.
- 9 Proof of admission to the recognized course/ Institute.
- 10 Copy of schedule of payment for the courses or demand notice from the institution/University.
- 11 copies of foreign expenses permit (if applicable).

- 12 Statement of bank account for the last six months of the borrower and co-borrower.
 - 13 Signature identification of borrower and co-borrower from the bank.
 - 14 Statement of assets and liabilities of borrower/co-borrower.
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GENERAL INFORMATION

- 1 The borrower would not participate in any unlawful activity, which would debar him for pursuing studies and follow all the rules regulation laid down by the educational institution.
 - 2 The borrower would not enter into a pecuniary obligation or financial liability during the currency of the loan.
 - 3 The borrower must strive to secure a suitable employment after the completion of the course. As soon as he/she secure employment, he/she should furnish full particulars of such employment, including income there from.
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The forms are available free-of –cost at following branches located at 2-Battery Lane, Rajpur Road, Delhi-54

A-33-38, B-Block, Lal Building, Opp. Police Station, Mangol Puri, Delhi.

A-Block, 1st Floor, Bunkder Vihar, Deputy commissioner's Office(North East), Opp. Gagan Cinema, Nand Nagri, Delhi.

Duly filled in application form along with supporting documents will be accepted at DSFDC Head Office, Room No. 208. Ambedkar Bhawan, Institutional Area, Sec-16, Rohini, Delhi-85
Incomplete application will not be accepted.

Please bring your originals at the time of submission.