



SHRI KUTCHHI VISA OSWAL SEVA SAMAJ

[TRUST REG. NO. F. 3064(MUM)]
99/101,C.V.O.D. Mahajan Wadi, 3rd Floor,
Keshavji Naik Road,Chinch Bunder,Mumbai-400 009
Ph.: 23714674/23773032 E-mail : ksevasamaj@gmail.com
Website: www.kvoss.org
PAN No.:AAATS 0288 A

Application Form For Education Loan

PERSONAL PROFILE

Unique User Id	First Name
Surname	Spouse Name
Father First Name	GrandFather First Name
Marital Status (Single/Married)	Father In Law Name(if married)
GrandFather In Law Name (if married)	Gender (male/female)
Email Id	Date of birth
Mobile	Res. Phone
Country	State
Business Type (Business/Service/Student)	Area
Pincode	Village
Address	

COLLEGE/SCHOOL INFORMATION

Education Type	School Name	Year Of Completion	Board	Stream	Percentage

WORK EXPERIENCE

Company Name	Experience	Designation

ADDITIONAL SKILLS

Skills	Duration in Years(s)/Month(s)

AWARDS & ACHIEVEMENTS

Overall Achievements

FAMILY RELATIONSHIPS

Name	Age	Relation Type	Yearly Income	Qualification

DETAILS OF LOANS/FINANCIAL ASSISTANCE FROM OTHER ORGANIZATION

BANK/TRUST NAME	AMOUNT APPLIED	AMOUNT RECEIVED
1. Dhanji Devshi Education Trust		
2. Maniben Shivji Education Trust		
3. Village Trust/Mahajan		
4. Jain Jagruti		
5. Jeevam		
If any other trust/bank then give details		
6.		
7.		
8.		
9.		
10.		

DETAILS OF LOAN BEING APPLIED

DETAILS OF EDUCATION FOR WHICH LOAN IS APPLIED (COMMON FOR DOMESTIC/FOREIGN)

Course Name
University Name
Duration Of Course(in years)
Course Commencing From(Month,Year)
Course Type(Jr. College,Degree,Diploma)
PAN Card No.
Aadhar Card No.

TOTAL EXPENDITURE OF COURSE FOR CURRENT Expenditure OF COURSE FOR CURRENT YEAR/SEMESTER DOMESTIC)

Total College Fees
Coaching Fees
Books/Passbook No.
Total Amount required from kvoss

TOTAL EXPENDITURE OF COURSE FOR CURRENT YEAR/SEMESTER (**FOREIGN GOING STUDENTS ONLY**)

Total College Fees
Travel Expenses
Living Expenses
Total Amount required from kvoss(In Rs)

GUARANTOR LETTER

Guarantor has to fill the form

(He stays in Mumbai)

Myself _____ know him and I am requesting you to approve the loan amount for computer of RS _____ only. She/he will pay the loan amount of computer and if he/she will not pay the amount then I will pay the loan amount.

For Guarantor

For computer loan I have read all the rules and regulations properly

GUARANTOR DETAILS 1

Name		Surname		Native Place	
Phone Res.		Mobile no.			
Signature		Rubber stamp		Date:	

GUARANTOR DETAILS 2

Name		Surname		Native Place	
Phone Res.		Mobile no.			
Signature		Rubber stamp		Date:	

Your village Mahajan/Mandal name

Trustee/President Name

1. _____ Phone No.

2. _____ Phone No.

From,

President/Trustee,

Shri Kutchi Visha Oswal Seva Samaj

C.V.O.D. Jain Mahajanwadi, 3rd Floor,

99-101, Keshavji Naik Road Chinchbunder, Mumbai-400 009.

LOAN DISBURSEMENT DETAILS (TO BE FILLED BY KVO OFFICIALS)

Inward no.
Form Accepted / Rejected By
Reference By (Write NONE if no reference)
Loan Amount Sanctioned
Total No. Of Installments
Repayment Start Date (DD-MM-YYYY)
Post Dated Cheque (Yes/No)
Description/Comments

OFFICE USE ONLY

Cheque No
Cheque Drawn Date

RULES AND REGULATIONS FOR EDUCATION LOAN

1. The assistance under EDUCATION LOAN SCHEME will be given to Kutchhi Visha Oswal students.
2. The loan will be given for higher studies in India or abroad or as decided by Shri K.V.O. Seva Samaj from time to time.
3. The application form has to be completed in all respect. Incomplete application, furnishing falls information and hiding of any information will be liable for rejection of application. Shri K.V.O. Seva Samaj reserves the right to disburse the loan amount in full, part or reject the application without giving any reasons. The application will be rejected if student obtains marks less than decided level and/or for poor performance.
4. The student and his/her earning parents/guardian have to sign the application form and/or the loan agreement will be responsible for timely repayment of the loan.
5. If the loan is not used for the specified purpose, Shri K.V.O. Seva Samaj will have rights to call back the loan amount alongwith the interest thereof at the rate of 18% per annum.
6. The applicant has to submit the application along-with two KVO guarantors in the enclosed form. One guarantor should be from his village in Kutch and other from a business man/professional field of specialisation.
7. Applicant has to enclose following documents along with his application: Copy of Ration Card, Copy of Last Exam Pass Certificate/Mark Sheet, One passport size photograph, Copy of College/Coaching Classes fee receipt/Copy of Income Tax Returns (Last two years), Admission Letter/I-20 letter Copy of Passport and Visa (last three items for students going abroad).
8. Repayment of the loan schedule will be as under: During the study time a token amount will have to be paid amount upto Rs.1000/- on quarterly basis. On completion of study loan instalments will be rescheduled depending upon total loan amount outstanding, Rescheduled loan instalment will have to be paid after completion of study or generation of income which ever is earlier.
9. If the applicant or his/her parents/guardian are unable to repay the loan, the guarantors will have to repay the loan together with interest, jointly or separately.
10. If the loan repayment is not made in time or as per schedule or the loan is used for the purpose other than education, then Shri K.V.O. Seva Samaj will have right to acquire and sell the property belonging to the applicant or his family and/or his parents/guarantors to the extent of loan amount and other expenditure incurred if any, with interest at the rate of 18% per annum.
11. Any change in material information supplied in this application, change in address, telephone numbers of applicant or guarantor has to be intimated to Shri K.V.O. Seva Samaj immediately.
12. The applicant will insure himself at least to the extent of loan amount and pledge the policy in favour of Seva Samaj till the loan is fully repaid.
13. The student should communicate the progress/results of his educational exams every year. Failure to furnish results will result in cancellation of loan and action will be initiated to call for the loan.
14. The students going abroad with assistantship should start repaying loan within six months of reaching abroad.
15. The student proceeding abroad without getting assistantship should intimate the Seva Samaj as soon as the assistantship is confirmed. In such cases loan repayment will start within six months of receipt of assistantship.
16. In case the student, taking the loan, is unable to complete his education or drops out of college then he should inform Seva Samaj. He should repay entire loan within 30 days of his dropping out. The conditions enumerated at item nos. 5, 9 and 10 of Rules regarding interest rate and recovery from guarantor will apply in this case.
17. Shri K.V.O. Seva Samaj reserves right to change above rules and the same will be binding to

applicant/lonee.

UNDERTAKING

I/We _____ have read all the above rules and agree to abide by them and accordingly apply for loan.

Date

Place

Signature of parent/guardian

Signature of student

LOAN FROM EDUCATIONAL LOAN SCHEME

I promise to pay loan amount _____ to Shri K.V.O. Seva Samaj on demand.

I further declare and agree to the following conditions:

1. I promise that the loan will be utilised for the purpose for which it has been taken.
2. I agree to inform Seva Samaj the progress of my study from time to time.
3. I and/or my family members agree to repay the entire amount in monthly installments as decided by Seva Samaj.
4. I promise to abide by all the present as well as future conditions as laid down by Shri K.V.O. Seva Samaj.

PLEDGE BY STUDENT

I Pledge that i am taking Education Loan from Shree KVO Seva Samaj. My Education Loan No. is _____

As an educated person i understand that,

1) Educated person means keeping our commitments with best of our ability and communicating with Shree KVO Seva Samaj by email or written letter in case change in address, phone, E-mail, etc.

2) I need to inform you of any changes in Education stream, degree that I undertaken, If I discontinue my education

Also i confirm that i understand the Installment obligation and will remember to fulfill to the best of my ability, so that the funds can be utilised for the next generation of Students effectively. I Pledge that I will abide by all other rule and regulations stated in the Loan application form.

Truly

Student Sign (in person at KVO Seva Samaj) _____ Parents Sign _____