

PSCE

Pakistan Society of Civil Engineers

38, Block 1, Sector B-1, Township, Lahore 54700, Pakistan

Tel: +92-42-3521-3359, Email: psce@psce.com

**Students’ (Interest-free) Educational Loan Program, (SELP)**

Only for students of undergraduate civil engineering programs

**APPLICATION FORM**

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| --- | --- | --- | --- |
| Application Date: |  |  |  |
| Name of University: |  |  |  |
| Name of educational program: |  |  |  |
| University Enrolment No. : |  |  | *Photograph* |
| Period of Intended Study: | Start Year: |  |  |  |  | End Year: |  |  |  |  |  |  |
| Intended Boarding Status: | 🞎 | Boarder | 🞎 | Day-Scholar |  | *Attach recent passport size photograph* |
|  |  |  |  |
| Name |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Father’s Name |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| CNIC Number |  |  |  |  |  | - |  |  |  |  |  |  |  | - |  | Date of Birth: |
| Gender: | 🞎 | Male | 🞎 | Female | Marital Status: | 🞎 | Single | 🞎 | Married |
| Permanent Address: |  |
|  |  |
|  |  | Post Code: |  |  |  |  |  |  |  |  |
| Mailing Address: |  |
|  |  |
|  |  | Post Code: |  |  |  |  |  |  |  |  |
| Telephones: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Mobile | Area Code | Land Line |
| E-mail address: |  |
| *Kindly provide information about the* ***academic qualification****, which is the basis of your admission to the university.* |
| Qualification |  |
| Institution |  |
| Marks/Grades |  | Start Year |  |  |  |  | End Year |  |  |  |  |
|   |
|  |
| *Kindly provide information about your* ***guardian****, whether parents or otherwise.* |
| **Guardian’s Name** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Relationship with You** |  |
| **Occupation / Position** |  |
| **Annual Income** |  |
| *Kindly provide details of the* ***family members****, dependent on the total family income and resources.* |
| Sr. No. | Name | Relationship | Occupation | Annual Income | Annual Expenses |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| *Kindly provide details of* ***family’s assets****, including their description and value.*  |
| Sr. No. | Description | Number / size | Estimated value |
|  | Urban land |  |  |
|  | Agricultural land |  |  |
|  | Vehicles |  |  |
|  | Shares, saving certificates, bonds and securities |  |  |
|  | Gold |  |  |
|  | Cash |  |  |
|  | Others |  |  |
| *Kindly provide details of any* ***other finance assistance*** *(loan/scholarship), you are receiving or are expected to receive.* |
| Sr. No. | Description | Annual amount |
|  |  |  |
|  |  |  |
| *Kindly state the* ***annual amount*** *(in Rupees) of the LOAN, requested from the PSCE.* |
|  |
|  |
| *Kindly lay down your* ***reasons and justification*** *for soliciting this LOAN.* |
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| **Declaration and Undertaking** |
| I, the Applicant, do hereby solemnly affirm:1. That all the information, provided in this application form, is true and correct to the best of my knowledge and belief.
2. That the PSCE reserves the right to independently verify any and all information, given in this application form.
3. That if any information, given in this application form, is found to be false or incorrect, at any stage, PSCE reserves the right not to grant any assistance, to stop further assistance and that I will refund, to PSCE, all the payments received.
4. That I understand that, if granted, the continuation of the SELP shall be subject to my satisfactory academic performance.
5. That if the SELP, granted by the PSCE, is discontinued for any reason, whatsoever, I will not have or raise any claim, whatsoever, for its continuation or restoration.
6. That I would return the loan amount, in accordance with the loan repayment policy, prescribed herein below.
7. That I have read and understood this entire document and I fully understand my liabilities as a borrower.

|  |  |  |
| --- | --- | --- |
|  |  |  |
| Signature of applicant |  | Signature of guardian |
|  |  |  |

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**Policy of REPAYMENT OF LOAN**

PSCE SELP committee intends to maximise the outreach of the loan programme and make an endeavour to make it self-sustaining. For this purpose, all loans will need to be repaid as soon as the educational programme has been successfully completed by the applicant. Applicants must, therefore, adhere to loan repayment schedules immediately after the full amount of the loan has been disbursed.

The loan would be returned, through equal monthly payments, either within the same period during which it was disbursed, or less. Such beneficiaries of loan who are in a good financial position to make higher monthly re-payments and shorten the repayment period are encouraged to do so.

Beneficiaries are also expected to understand their responsibility as borrowers and must make payments on time even if a reminder is not received. This is to ensure that more students can continue to benefit from the PSCE’s SELP initiative in future. In case of complete physical disability or death of principal borrower, the duty to return the loan amount may be waived off by PSCE.

**GUARANTOR**

|  |  |  |  |
| --- | --- | --- | --- |
| Name: |  | CNIC No. |  |
| Tel: |  | Email: |  |
| Current position (if employed) |  | Name of employer |  |
| Name and nature of business, if self-employed |  |  |  |

**Guarantor’s undertaking:**

I, ­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, CNIC number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, resident of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, am fully aware that\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (borrower) intends to borrow an amount of Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on account of student loan, from Pakistan Society of Civil Engineers, with a prescribed repayment schedule, which schedule also I have read and understood.

Now, therefore, I do solemnly affirm:

1. That I am solvent
2. That in consideration of my relationship of love and affection for the borrower, I do hereby agree to act as guarantor for the repayment of the loan that the applicant wishes to borrow, or receives, from the Pakistan Society of Civil Engineers
3. That the nature of my obligation s such that in the event that the borrower defaults on part or whole of the loan obligation, I unconditionally guarantee to pay to PSCE the outstanding due amount, against the borrower, in accordance with the terms herein prescribed.
4. That I have read and understood this entire document and I fully understand my liabilities as a guarantor.

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| --- | --- | --- |
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| Signature of guarantor |  | Date |
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**FOR OFFICE USE ONLY**

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| **Assessment and Recommendations by PSCE Assessor’s Committee** |
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| **Assessor’s Names** |  |  |  |
| **Assessor’s Signatures** |  |  |  |
|  |  |  |
| **Date** |  |