



National Bank of Pakistan
Head Office, Karachi

Retail & Program Lending Group
Students Loan Wing

HO:RPLG:SLW-24/ 733
September 16, 2024

The Registrar/ Principal,
All Designated Universities/ Colleges under
Student Loan Scheme.


Dear Sir,


**STUDENTS LOAN SCHEME
SANCTION ADVICE OF APPROVED STUDENTS
AGAINST 17TH AD FOR THE SESSION 2020-2021 & 2021-2022**

Please find enclosed copies of Sanction Advice along with list of successful students who have been short-listed on the basis of the criteria laid down in the policy of Student Loan Scheme and approved by the Apex Committee of the said scheme for your information & record.

In this regard, you are requested to please display the list of successful students on the notice board of the College/ University & in case the students sanction advice copy is misplaced, the Principal/ Registrar may provide sanction advice copy to the students to facilitate disbursement by the concerned branch. Further, it is also requested to advise the student to contact their designated NBP, Student Loan Scheme branch and provide annual performance certificate directly to the designated branches under intimation to us.

Yours faithfully,


(M. Tahir Hafeez)
VP/Wing Head


(Nadia Anmer)
SVP/Divisional Head (CPD-RPLG)


27/9

Director, FA&CS
cc: DR (SS)

NBP, I.I. Chundrigar Road, Karachi Ph.No. 021-99220026 & 021-99220421

Notified on 27/9 - Boards



Sr. #	Application No.	Student Name	Student's CNIC	Name of University / College
1	P-474	Mr. MUHAMMAD SAMI S/o SHAKEEL AHMAD	34101-8589270-1	UNIVERSITY OF ENGINEERING & TECHNOLOGY, LAHORE
2	P-487	Miss. HUMERA ABBASS D/o MUHAMMAD ABBASS ALI	35102-9529170-4	UNIVERSITY OF ENGINEERING & TECHNOLOGY, LAHORE



HO/RPLG/SLS-24/P-487/521
September 16, 2024

"Sanction Advice"

The Operations Manager
National Bank of Pakistan
Baghbanpura Branch
Lahore.

Dear Sir,

**STUDENTS LOAN SCHEME FOR STUDIES WITHIN PAKISTAN
FOR THE YEAR/ SESSION 2020-2021 & 2021-2022 (AGAINST 17TH AD)
Miss. HUMERA ABBASS D/o MUHAMMAD ABBASS ALI**

In accordance with the prescribed criteria of the captioned Students Loan Scheme, we advise that the competent authority has approved to the above-named student (applicant) the following maximum limit of loan for his/her entire period of studies, to be disbursed over this period as per following schedule of disbursement, subject to maintaining above average marks in the subsequent year exams (details given below) and the following terms and conditions:

Name : Miss. HUMERA ABBASS D/o MUHAMMAD ABBASS ALI
Institution : UNIVERSITY OF ENGINEERING & TECHNOLOGY, LAHORE
Discipline : POST-GRADUATION
Subject : Chemistry

(PART-I)

	(Amount in Rs.)
1. Maximum Limit: (For the Years from 2021-2025)	
i. Scheduled Fee	90,000
ii. Boarding Expenses (Excluding Meal Charges)	-
iii. Books	5,000
Total:	<u>95,000</u>
2. Current Year Limit:	
i. Scheduled Fee	90,000
ii. Boarding Expenses (Excluding Meal Charges)	-
iii. Books	5,000
Total:	<u>95,000</u>

(PART-II)

3. **Subsequent Year Limits:**
(Note: to be disbursed strictly as per the conditions indicated below)

i. Scheduled Fee	-
ii. Boarding Expenses (Excluding Meal Charges)	-
iii. Books	-
Total:	<u>-</u>

4. **Disbursement Procedure:**

- Disbursement for subsequent academic years/ sessions will be subject to maintaining above average marks of the institution in subsequent examination and permission from the Students Loan Wing, NBP, Head Office, Karachi after completion of each academic year/session.
- Scheduled Fee and Boarding Expenses excluding Meal Charges will be disbursed directly to the University/ College through crediting the amount into their accounts as per their schedule of fee challan raised/demanded during the year/session.



- iii) The amount for procurement of textbooks will be disbursed directly to the student through his/her account.
- iv) The Manager shall ensure verification of the particulars of borrower student from original certificates/degrees, mark sheets, College/University enrolment card. CNIC of the student & guarantor must be verified from NADRA before disbursement of loan installment.
- v) The Manager shall ensure to obtain fresh e-CIB of the applicant and their parent/guarantor before disbursement of loan.
- vi) The Manager shall ensure that disbursement of Student Loan is subject to clear NADRA and e-CIB verification.
- vii) The Manager shall ensure that all individual loan accounts of Students Loan Borrowers are open in Profile System under Product Code No. 5700.
- viii) The Manager shall ensure to report the particular of the Student Loan borrower in e-CIB Report irrespective of the loan amount under the Product ID-59.
- ix) **Important:** Please Note that the current year disbursement is to be made **within 45 days** from the date of receipt of this Sanction Advice. Thereafter, no disbursement will be allowed without prior approval of the Students Loan Wing, NBP, Head Office, Karachi.

5. Repayment of Loan:

The period of repayment of the loan will be maximum ten (10) years from the date of disbursement of the first installment. The borrower will repay the loan in monthly installments after one year of completion of studies or immediately on having a source of earning whichever is earlier.

- 1. Installment Commencement Date: **31.12.2025**
- 2. Amount of Monthly Installment: * **Rs. 913/-**

* Monthly Installment may be reduced subject to utilization of limit.

Please note that any default or delays in making regular payments against loan can affect credit worthiness of the students (borrowers) and he/she may be unable to avail further financing from the banking system.

6. Terms & Conditions:

- i) The loan will be liable to be paid in lump sum immediately in case where the student has been dropped out due to unsatisfactory academic performance, commission of act of moral turpitude or any crime.
- ii) Drop out on account of unsatisfactory academic performance or due to force majeure like illness, accident, or any other factor beyond the control of the student; the condition of immediate repayment will be relaxed on the merit of the case.
- iii) The loan will be recalled immediately if, at any later stage, any misrepresentation or concealment of facts in the application or incorrect submission of the "Income Certificates" is detected or the student deserts the country without settling the outstanding debt as per terms of the agreement.

7. Security/Documents:

The following documents are to be obtained from the borrower/ guarantor at the time of disbursement of loan:

- i. Demand Promissory Note
- ii. Letter of confirmation of arrangement for loan cum undertaking on Non – Judicial Stamp Paper of appropriate value.
- iii. Personal Guarantee of the Parent / Guardian on Non-Judicial Stamp Paper of appropriate value.
- iv. Undertaking that the student will submit Annual Performance Certificate till completion of his/her studies.
- v. Manager must obtain Fresh Confirmation from the University/ College that student is still enrolled in the University / College before current year disbursement.



vi. Copy of the Registration Slip duly verified by the Registrar Office.

8. Validity Period:


The Sanction Advice will remain valid up to **31.12.2024**. Thereafter, no disbursement will be allowed without prior approval of the Students Loan Wing, NBP, Head Office, Karachi.

9. Other Conditions:

- i. All disbursing Branches are required to submit a quarterly statement to the Divisional Head Collection & Recovery Division RPLG and Students Loan Wing, RPLG, Head Office Karachi as per prescribed Proforma on the recovery position of the loans disbursed under the Scheme and the amount outstanding against each borrower etc.
- ii. It shall be made clear to the borrower student at the time of disbursement of loan that the loan amount is being maintained with individual account at the designated Branch and all repayments towards adjustment of the loan shall be made directly to the designated Branch from where the loan was availed.
- iii. The designated Branch shall convey to the borrower student in writing the Amount of monthly installment payable and Loan Account Number when installment falls due with the instruction to deposit the monthly installment through cross cheques preferable at the Branch from where the loan was availed.
- iv. Deposits for repayments may also be accepted by other Branches in case the borrower student desires so. The Branches while accepting such deposits must obtain particulars of the depositor.
- v. Accounting should be done strictly in accordance with the procedures laid-down in the Scheme. Under the Scheme it is an interest/ markup free loan, hence markup or any other charges /expenses, whatsoever, shall not be recovered from the borrower student's account in any case.
- vi. Branch to keep track of the student's completion of studies / employment status for following up recovery of the loan.

The Student and Branch Manager may write to Students Loan Wing, NBP, Head Office, Karachi, for seeking any further information.


(M. Tahir Hafeez)
VP/Wing Head (SLW)


(Nadia Ahmer)
SVP/Divisional Head (CPD-RPLG)

Copy to:

1. Miss HUMERA ABBASS D/o MUHAMMAD ABBASS ALI R/O VILLAGE MIR MUHAMMAD P/O. KHAS DISTRICT KASUR for information with reference to his/her loan application submitted against 17th Ad. of the Scheme. He/ She is advised to contact the Manager, National Bank of Pakistan, Baghbanpura Branch, Lahore along with the required documents for disbursement of loan. In case the student's copy is misplaced the concerned branch may provide copy of sanction advice to the student to facilitate disbursement. Please note that the repayment of loan will be made by him/her within 10 years from the date of disbursement of first installment in equal monthly installment, commencing after one year of completion of studies i.e., 31.12.2025. This copy is to be kept by the student for the entire period of studies and to be produced before concerned Branch at the time of subsequent year- disbursement.
2. MUHAMMAD ABBASS ALI R/O VILLAGE MIR MUHAMMAD P/O. KHAS DISTRICT KASUR Father/Guardian of HUMERA ABBASS for information.
3. The Principal/ Registrar, UNIVERSITY OF ENGINEERING & TECHNOLOGY, LAHORE for information and record. In case the student's copy is misplaced the Principal/ Registrar may provide this copy to the student to facilitate disbursement by the concerned branch.



HO/RPLG/SLS-24/P-474/520
September 16, 2024

The Operations Manager
National Bank of Pakistan
Baghbanpura Branch
Lahore.

"Sanction Advice"

Dear Sir,

**STUDENTS LOAN SCHEME FOR STUDIES WITHIN PAKISTAN
FOR THE YEAR/ SESSION 2020-2021 & 2021-2022 (AGAINST 17TH AD)
Mr. MUHAMMAD SAMI S/o SHAKEEL AHMAD**

In accordance with the prescribed criteria of the captioned Students Loan Scheme, we advise that the competent authority has approved to the above-named student (applicant) the following maximum limit of loan for his/her entire period of studies, to be disbursed over this period as per following schedule of disbursement, subject to maintaining above average marks in the subsequent year exams (details given below) and the following terms and conditions:

Name : Mr. MUHAMMAD SAMI S/o SHAKEEL AHMAD
Institution : UNIVERSITY OF ENGINEERING & TECHNOLOGY, LAHORE
Discipline : UNDER-GRADUATION
Subject : Engineering

(PART-I)

1.	<u>Maximum Limit: (For the Years from 2021-2025)</u>	(Amount in Rs.)
i.	Scheduled Fee	241,920
ii.	Boarding Expenses (Excluding Meal Charges)	10,902
iii.	Books	15,000
	Total:	<u>267,822</u>
2.	<u>Current Year Limit:</u>	
i.	Scheduled Fee	80,640
ii.	Boarding Expenses (Excluding Meal Charges)	3,634
iii.	Books	5,000
	Total:	<u>89,274</u>

(PART-II)

3. Subsequent Year Limits:
(Note: to be disbursed strictly as per the conditions indicated below)
- | | | |
|------|--|----------------|
| i. | Scheduled Fee | 161,280 |
| ii. | Boarding Expenses (Excluding Meal Charges) | 7,268 |
| iii. | Books | 10,000 |
| | Total: | <u>178,548</u> |
4. Disbursement Procedure:
- Disbursement for subsequent academic years/ sessions will be subject to maintaining above average marks of the institution in subsequent examination and permission from the Students Loan Wing, NBP, Head Office, Karachi after completion of each academic year/session.
 - Scheduled Fee and Boarding Expenses excluding Meal Charges will be disbursed directly to the University/ College through crediting the amount into their accounts as per their schedule of fee challan raised/demanded during the year/session.





- iii) The amount for procurement of textbooks will be disbursed directly to the student through his/her account.
- iv) The Manager shall ensure verification of the particulars of borrower student from original certificates/degrees, mark sheets, College/University enrolment card. CNIC of the student & guarantor must be verified from NADRA before disbursement of loan installment.
- v) The Manager shall ensure to obtain fresh e-CIB of the applicant and their parent/guarantor before disbursement of loan.
- vi) The Manager shall ensure that disbursement of Student Loan is subject to clear NADRA and e-CIB verification.
- vii) The Manager shall ensure that all individual loan accounts of Students Loan Borrowers are open in Profile System under Product Code No. 5700.
- viii) The Manager shall ensure to report the particular of the Student Loan borrower in e-CIB Report irrespective of the loan amount under the Product ID-59.
- ix) **Important:** Please Note that the current year disbursement is to be made **within 45 days** from the date of receipt of this Sanction Advice. Thereafter, no disbursement will be allowed without prior approval of the Students Loan Wing, NBP, Head Office, Karachi.

5. Repayment of Loan:

The period of repayment of the loan will be maximum ten (10) years from the date of disbursement of the first installment. The borrower will repay the loan in monthly installments after one year of completion of studies or immediately on having a source of earning whichever is earlier.

- 1. Installment Commencement Date: **16.09.2026**
- 2. Amount of Monthly Installment: * **Rs. 2,790/-**

* Monthly Installment may be reduced subject to utilization of limit.

Please note that any default or delays in making regular payments against loan can affect credit worthiness of the students (borrowers) and he/she may be unable to avail further financing from the banking system.

6. Terms & Conditions:

- i) The loan will be liable to be paid in lump sum immediately in case where the student has been dropped out due to unsatisfactory academic performance, commission of act of moral turpitude or any crime.
- ii) Drop out on account of unsatisfactory academic performance or due to force majeure like illness, accident, or any other factor beyond the control of the student; the condition of immediate repayment will be relaxed on the merit of the case.
- iii) The loan will be recalled immediately if, at any later stage, any misrepresentation or concealment of facts in the application or incorrect submission of the "Income Certificates" is detected or the student deserts the country without settling the outstanding debt as per terms of the agreement.

7. Security/Documents:

The following documents are to be obtained from the borrower/ guarantor at the time of disbursement of loan:

- i. Demand Promissory Note
- ii. Letter of confirmation of arrangement for loan cum undertaking on Non – Judicial Stamp Paper of appropriate value.
- iii. Personal Guarantee of the Parent / Guardian on Non-Judicial Stamp Paper of appropriate value.
- iv. Undertaking that the student will submit Annual Performance Certificate till completion of his/her studies.
- v. Manager must obtain Fresh Confirmation from the University/ College that student is still enrolled in the University / College before current year disbursement



vi. Copy of the Registration Slip duly verified by the Registrar Office.

8. Validity Period:

The Sanction Advice will remain valid up to 16.09.2025. Thereafter, no disbursement will be allowed without prior approval of the Students Loan Wing, NBP, Head Office, Karachi.

9. Other Conditions:

- i. All disbursing Branches are required to submit a quarterly statement to the Divisional Head Collection & Recovery Division RPLG and Students Loan Wing, RPLG, Head Office Karachi as per prescribed Proforma on the recovery position of the loans disbursed under the Scheme and the amount outstanding against each borrower etc.
- ii. It shall be made clear to the borrower student at the time of disbursement of loan that the loan amount is being maintained with individual account at the designated Branch and all repayments towards adjustment of the loan shall be made directly to the designated Branch from where the loan was availed.
- iii. The designated Branch shall convey to the borrower student in writing the Amount of monthly installment payable and Loan Account Number when installment falls due with the instruction to deposit the monthly installment through cross cheques preferable at the Branch from where the loan was availed.
- iv. Deposits for repayments may also be accepted by other Branches in case the borrower student desires so. The Branches while accepting such deposits must obtain particulars of the depositor.
- v. Accounting should be done strictly in accordance with the procedures laid-down in the Scheme. Under the Scheme it is an interest/ markup free loan, hence markup or any other charges /expenses, whatsoever, shall not be recovered from the borrower student's account in any case.
- vi. Branch to keep track of the student's completion of studies / employment status for following up recovery of the loan.

The Student and Branch Manager may write to Students Loan Wing, NBP, Head Office, Karachi, for seeking any further information.

(M. Tahir Hafeez)
VP/Wing Head (SLW)

(Nadia Ahmer)
SVP/Divisional Head (CPD-RPLG)

Copy to:

1. Mr MUHAMMAD SAMI S/o SHAKEEL AHMAD R/O HOUSE NO. 194 MOHALLAH KASHMIR COLONY GUJRANWALA CANTT for information with reference to his/her loan application submitted against 17th Ad. of the Scheme. He/ She is advised to contact the Manager, National Bank of Pakistan, Baghbanpura Branch, Lahore along with the required documents for disbursement of loan. In case the student's copy is misplaced the concerned branch may provide copy of sanction advice to the student to facilitate disbursement. Please note that the repayment of loan will be made by him/her within 10 years from the date of disbursement of first installment in equal monthly installment, commencing after one year of completion of studies i.e., 16.09.2026. This copy is to be kept by the student for the entire period of studies and to be produced before concerned Branch at the time of subsequent year- disbursement.
2. SHAKEEL AHMAD R/O HOUSE NO. 194 MOHALLAH KASHMIR COLONY GUJRANWALA CANTT Father/Guardian of MUHAMMAD SAMI for Information.
3. The Principal/ Registrar, UNIVERSITY OF ENGINEERING & TECHNOLOGY, LAHORE for information and record. In case the student's copy is misplaced the Principal/ Registrar may provide this copy to the student to facilitate disbursement by the concerned branch.