



**[SECTION B: ] INFORMATION OF IPTA/IPTS [COURSE DETAILS]**

**NAME OF COLLEGE/UNIVERSITY:**

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**COURSE OF STUDY**

- Professional(medicine/dentistry/veterinary/pharmacy/law/accountancy/engineering/architecture/others)
- Bio-Tech/Health Science(para-medical/food science/food technology/microbiology/others)
- Business/Manag./IT(computer science/information technology/business admin./management/others)
- Others(arts/social science/music/PR/masscomm./fashion design/education/performing arts/others)

**QUALIFICATION**     Diploma           Degree           Others: \_\_\_\_\_

**COUNTRY/ REGION OF STUDY**

Malaysia          If others please specify: \_\_\_\_\_

Duration of Studies			From (month/year)				To (month/year)				Total (month)				
Local		years			/	2	0			/	2	0			months
Overseas		years			/	2	0			/	2	0			months

**[SECTION C:] 1ST BORROWER STATEMENT OF MONTHLY INCOME & EXPENDITURE**

**Total Monthly Household Incomes** : RM 

												0	0
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(including spouse's income & other incomes)

**Total monthly Household Expenditures** : RM 

												0	0
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(including all types of expenditure)

**Total NET Monthly Household Savings** : RM 

												0	0
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**[SECTION D:] REFEREEES'S PARTICULARS**

**1st Referees Particulars**

Name	:	
Tel(off)	:	
Tel(Home)	:	
Mobile	:	
Email ID	:	

**2nd Referees Particulars**

Name	:	
Tel(off)	:	
Tel(Home)	:	
Mobile	:	
Email ID	:	

**[SECTION E:] PARTICULARS OF GUARANTORS**

**NAME(AS PER IC)**

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**NEW NRIC NO**

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**OLD NRIC NO**

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**TAM MEMBERSHIP NO**

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**MEMBERSHIP YEAR**

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## DECLARATION BY THE BORROWER

### I hereby declare that :

- 1) I have read and fully understood and shall abide by the Regulations of TAM Foundation. (The Foundation) ;
- 2) All the information given in this application and all the documents submitted are complete, true and correct and I authorise the Foundation to verify the information from whatsoever sources and by whatever means that the Board deems appropriate ;
- 3) I understand that the Board reserves that the right to forfeit my eligibility for a loan or revoke any loan approval granted to me or recall any loan granted to me in the event that any of the information or document of this application is found to have falsified or withheld ;
- 4) I have never been made a bankrupt ;
- 5) I have understood that the Board has absolute discretion to approve and reject my application without assigning any reason and I shall accept the Board's decision on my application ; and
- 6) The Foundation shall not be held responsible for any loss or delay in email pertaining to my application.

Signature of the Applicant

\_\_\_\_\_ Date :

## TERMS & CONDITIONS

### APPLICATION PROCEDURES

A Loan Vetting Committee of the Board will consider applications received and where appropriate, interviews the selected candidates prior to awarding the loan.

### 1. APPLICANTS ELIGIBILITY & CONDITIONS

1. Must be a Malaysian Citizen.
2. Applicant parents or legal guardians must be a **TAM life member** for atleast **ONE year** at the date of loan application.
3. The Applicant must possess at least 5 Credits in Sijil Pelajaran Malaysia (SPM) or in equivalent examination.
4. Only courses approved by the Department of Higher Education, Ministry of Higher Education and MQA will be eligible for consideration.
5. Applicant eligible to apply for the loan only upon completion of **year 1** of the Certificate, Diploma or Bachelors Degree program.
6. Those pursuing higher education in other countries can also apply for the loan subject to fulfilling all other terms and conditions as above except for condition No.4
7. Applicant must have obtained a minimum of **CGPA 2.75** to qualify for the loan application.
8. Students who have attended at least 1 Moral Camp organized by TAM will be given higher priorities.
9. All applicant must also submit the required details and documents of ONE GUARANTOR (guarantor can be parents also)
10. For successful applicants, the guarantor must also be present for agreement signing.
12. All approved loans will only be disbursed upon duly completion and signing the LOAN AGREEMENT.
13. All application forms are required to be endorsed by the respective TAM Branch Chairman before submission.
14. Applicants are required to do the following upon duly completing the application:
  - i. Scan and email the completed application form and all required documents to **tamfoundation@telugu.org.my AND**
  - ii. To submit to TAM Foundation office by hand or courier or post a set of hard copy of the original application form together with all the required documents.
15. Duly completed application must reach TAM FOUNDATION (by email and hard copy **SHOULD REACH BEFORE 31st July2021**)

## 2. LOAN AMOUNT PER YEAR

\* The **TAM FOUNDATION STUDY LOAN** is offered to Students who are pursuing the following programs in any Public Universities, Private Higher Educational Institutions and Polytechnics in Malaysia.

\* The loan amount varies according to the courses.

\* The Loan amount to the borrower will be decided by the Loan Committee and it's Final.

## 3. LOAN REPAYMENT PERIOD

### A) When to Pay

\* Repayment should commence 6 months after the completion of studies or 1 month after starting employment.

### B) How to Repay

\* Repayment shall be made by monthly instalment according to the schedule given in the agreement. The schedule may be revised by the Foundation from time to time depending on the circumstances or upon the request of the borrower .

\* Monthly payments are due on the first day of the month and payments should reach the Foundation's office least by the 26th day of each month failing which interest for late payment will be charged

## 4. INTERVIEW

It is mandatory for the candidate to attend the interview

<b>STUDY LOAN CHECK LIST</b>	
<b>DOCUMENTS ATTACHED</b>	
a. STUDENT'S IC (PHOTOCOPY)	
b. PARENT'S IC (PHOTOCOPY)	
c. GUARANTOR'S IC (PHOTOCOPY)	
d. COLLEGE OFFER LETTER	
e. LATEST SEMESTER RESULTS	
f. PARENT'S INCOME SLIPS (PHOTOCOPY)	
g. PARENT'S EPF STATEMENTS (PHOTOCOPY)	
h. PARENT'S TAM CERTIFICATES (PHOTOCOPY)	
i. STUDENT'S TAM CERTIFICATE (if already a member)	
j. STUDENT'S PASSPORT SIZE 2 PHOTOS (for TAM Membership)	
k. Copy of TNB Bill	
l. Branch Chairman verification with branch cop	
m. All the relevant document SHOULD be Endosed.	