



St. Thomas College of Teacher Education, Pala, Kerala  
*Affiliated to Mahatma Gandhi University, Kottayam*

## Criterion V: Student Support and Progression

### 5.1 Student Support

- Expenditure statement highlighting the relevant  
5.1.4 expenditure towards student concession along with  
approval / sanction letter



**ST. THOMAS COLLEGE OF  
TEACHER EDUCATION, PALA**  
ESTD. 1957

**SSR submitted to  
NAAC**

***Fourth Cycle of  
Accreditation***

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Student Details	
Student ID	1932266
Application ID	970928
Bank Name	State Bank of India
Bank Scheme Name	SBI STUDENT LOAN SCHEME
Preferred Bank IFSC Code	SBIN0012873
Preferred Bank Branch Name	KAICHOONDI
Date of Application	04-Feb-2021

Personal Details			
Field Name	Student	Parent / Husband	Co-obligant / Guarantor
Title	Shri	Mrs.	
First Name	EMIL	LALY	
Middle Name	K		
Last Name	SAJITH	SAJITH	
Father's /Husband's First Name	SAJITH	SAJITH	
Father's /Husband's Middle Name	K	K	
Father's /Husband's Last Name	JOHN	JOHN	
Date of Birth	16/03/1996	08/07/1970	
Category	Others	Others	
Sex	Male	Female	
Marital Status	Single	Widow	
Educational Qualification	BEd		
Marks obtained in Highest qualification %	91.0	0.0	0.0
Occupation	Student	Unemployed	
Income from all sources (Rs)		96000.00	
PAN No.#	NPMP57663D	DYPPS7966R	
State	Kerala	Kerala	
Address Line 1	KATTUNKAL HOUSE	KATTUNKAL HOUSE	
Address Line 2	KALATH WARD	KALATH WARD	
Village / Area/ Locality	AVALOOKUNNU P O	AVALOOKUNNU P O	
Block/Taluka /Sub-district/Town	Alappuzha	Alappuzha	
PIN	688006	688006	
Contact No.	8921396309	9074512866	
e-mail Id	sajithemil@gmail.com	sajithemil@gmail.com	

Parent/ Banker Details		
Branch IFSC	FDRL0001267	SBIN0012873
Banker	FEDERAL BANK	STATE BANK OF INDIA
Bank Branch	THUMPOLLY	KAICHOONDI

Account Type	Savings Account	Savings Account	
SB / OD A/c No.	99980100127351	10233620991	
Direct/indirect liability details (Rs)			

2. Whether you are a beneficiary of a loan or a loan guarantee provided by any bank or financial institution?		No	
If yes, details of relationship			

3. Details of the course/program you are applying for:			
Whether under: Merit / Management Quota	Merit		
Name of the Institution	ST THOMAS COLLEGE OF TEACHER EDUCATION PALA		
Name of the Course	M.Ed		
Duration of the Course	02 (Years)	00 (Months)	
Date of Commencement		Date of Completion	

Cost of Study Details							
4. Cost of course / Source of Finance: (All amounts are in Rs.)							
Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Total
Tuition fees	28000	28000					56000.00
Exam fees	9785	10765					20550.00
Books Stationery	15000	0					15000.00
Equipment/Computer	0	50000					50000.00
Hostel Expenses	55000	55000					110000.00
Sundries/Travel	0	0					
<b>TOTAL</b>	<b>107785</b>	<b>143765</b>					<b>251550.00</b>
Own Source / Scholarship	0	0					
Loan Required	107785	143765					251550.00

5. Details of loan offered:	
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6. Prospects of repaying after completion of the course:			
Repayment proposed	No. of Installments	Amount (Rs) p.m.	
		0.00	

7. Uploaded Documents:	
Marksheet	
Proof Of Admission to the course	
Schedule Of Expenses for the course, as given by institution	
Proof of Income	





# ST. THOMAS COLLEGE OF TEACHER EDUCATION

PALA - 686 575, KOTTAYAM (DT.) KERALA STATE

Re-accredited at A Grade by NAAC

E-mail: stcepala@gmail.com Website: www.stce-pala.info, www.stctepala.org

To,

Date: 3/2/2021

The Bank Manager,

Kaichoondy Branch

**Sub: Education Loan**

Respected Sir/Madam,

This is to certify that Mr. Emil K Sajith S/O Sajith K John is admitted to 2 year course of M.Ed. (Master of Education) in St. Thomas College of Teacher Education, Pala. The duration of course is two years. He has been selected through merit quota and his Admission No is 331 and he needs financial assistance from your bank. Hence we are enclosing the following documents for your kind perusal.

1. Fee Structure
2. Affiliation of MG University
3. NCTE order

The demand draft shall be drawn in the name of 'Principal, St. Thomas of College of Teacher Education Pala' payable to South Indian Bank, Pala Branch.

Thanking You,



Yours faithfully

PRINCIPAL  
ST. THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

## APPENDIX-85

## ALL OTHER MORTGAGE BASED LOANS OTHER THAN HOUSING LOAN

Branch Address : KONNI  
CANARA BANK I FLOOR, KARTHIKA BUILDING , MAIN ROAD  
KONNI  
KERALA,689691

Phone :	Fax :
Extn :	Email :
	Date :

## Sanction Memorandum

To :

Mr./Mrs ARYA K B,  
D/O BALAN K P  
KOLLAMPARAMPIL, NEELIPILAVU P O  
CHITTAR SEETHATHODU  
KERALA,PIN- 689663  
(Applicant)

Mr./Mrs PRAMOD R NAIR,  
KARINGATTIL,  
KOTTAMANPARA P O,  
ALUNKAL SEETHATHODU,  
PATHANAMTHITTA,  
KERALA,PIN- 689667,  
(Co-Borrower)

Dear Sir/Madam,

## SUBJECT: YOUR MORTGAGE LOAN APPLICATION FOR CREDIT FACILITY

With reference to your application date 03/02/2023 , we are pleased to inform that the following loan/limit is sanctioned on the terms and conditions mentioned hereunder:

1.Nature of Loan/limit	EDUCATION LOAN - VIDYA SAGAR SCHEME
2.Purpose	MEd
3.Loan Amount/Limit	Rs. 177000/- (Rupees ONE LAKHS SEVENTY SEVEN THOUSAND ONLY).
4.Margin %	4.77% (Rs.8,860) This has to be met out of savings.
5.Disbursement	Any of the following: a) To be paid directly to the College /university/vendor in stages b) Disbursements are made on a prorata basis at the applicable rates and margin to be brought in by borrower on year to year basis as and when disbursement is made.
6.Rate Interest (% p.a. (Compounded monthly)	9.15% [MCLR/RLLR(0)] above Repo Linked Lending Rate (RLLR) i.e., presently 0% p.a. floating rate of interest, compounded monthly.  The interest rate is linked to RLLR. The RLLR and the actual lending rates are subject to review and variation form time to time as per Bank/RBI guidelines. The changes in the RLLR and the actual lending rate will be notified in the Notice Board of the Bank from time to time and also in the Bank's website which shall be construed as sufficient notice.  Bank reserves a right to change the rate of interest from time to time by issuing requisite notice and by displaying the same in the Notice and by displaying the same in the Notice Board of the branch/website of the Bank. Overdue interest 2% shall be charged on the delayed installments.  Whenever interest rates are changed, Bank reserves right to adjust future repayments by either changing Equated Monthly Installments or the loan tenure if the tenure is within the scheme norms.
Primary Security : Assignment of the future income of the student	Collateral Security : As per in the security obtained
8.Co-obligation /Jt. Applicant/Guarantor	Co-obligation/Jt. Applicant/Guarantee of 1. Mr./Mrs PRAMOD R NAIR (Co-Borrower) with net worth of Rs.0.00
9.Repayment	To be repaid in 216 months in 180 Proposed Equated Monthly Installments(Proposed EMIs) of Rs 2381 . w.e.f 17/11/2025 Repayment Holiday 36 months i.e., till 17/11/2025
10.Processing charges	As applicable to individual schemes to be incorporated
11.Pre-payment penalty	Nil for loans availed under floating rate for individuals
12.Other Most Important Terms and Conditions	Proposed EMIs subject to change on disbursement done/changes




- 1 The bank may revoke in part or full or withdrawing financial assistance at any stage by giving reasonable notice to the borrower(s). Credit facilities are to be availed within 6 months from the date of sanction, failing which the limit shall automatically stand cancelled.
- 2 The interest rate is linked to base rate and both are subject to review and variation from time to time as per the RBI/BANK guidelines. The changes in the base rate and actual lending rate will be notified on the notice board of the branch/Bank's website from time to time.
- 3 Disbursement of the loan will be against bills/receipts/demand note from the College, original receipts for the same to be obtained and kept with the loan papers.
- 4 Any escalation in the course fee/other expenses has to be borne by the applicant.
- 5 Student should submit the attested copy of the marks sheets of each term/semester exam/official transcripts from time to time and the course completion certificate after completion of the course.
- 6 Change of Institution/College and Course, if any, is to be with the prior permission of the Bank only.
- 7 Details of change in address, telephone Nos, E-mail ID, Cell Nos of borrower (to borrower and Guarantor) to be informed to the Bank.
- 8 The employed Office Name, Address, Phone Number to be informed after employment. Bank can direct the employed office to remit the instalment directly to the Bank Loan Account.
- 9 Completion of the course to be informed to bank to fix repayment schedule and EMI.
- 10 Any refund of caution money/fee reimbursement scheme of State government/deposit or scholarship received by the party, to be appropriated towards the outstanding loan liability.
- 11 Simple interest will be charged during holiday period. Accumulated interest will be capitalized on instalments fall due and fresh EMI will be arrived and interest will be compounded monthly thereafter. In case of default in payment of instalment/interest, applicable penal interest will be charged.
- 12 Interest concession of 0.5% over applicable rate shall be extended when the ongoing interest is serviced by the borrower regularly during the repayment holiday/Monitorium period and it is subject to review as per the Bank guidelines.
- 13 0.5% concession in rate of interest on the applicable rate of interest on education Loans for all courses pursued by girl students and is subject to review as per Bank guidelines.
- 14 Instalments/interest/EMIs and other charges if any have to be paid on due dates from time to time.
- 15 PAN CARD AND LIJAN Aadhaar card of the applicant and J. Applicant and Guarantor to be produced for verification. If not available, the same to be submitted before next disbursement.
- 16 Disbursement is subject to production of VISA in case of study abroad.
- 17 Service Charges, Inspection charges and Out of pocket expenses will be debited as per Rules of Business, which are payable additionally, as and when debited.
- 18 The sanction does not vest in you right to claim damages against the Bank or its officials for whatsoever reason.
- 19 It is the policy of the Bank to mandatorily report to Credit Information Company (CIC) all cases of delay in payment of dues/instalments. Thus, any delay in payment of dues/instalments will lead to adverse remark which will impact the credit score, which in turn, can affect your ability to raise loans on beneficial terms in future. As such, you are advised to strictly comply with the repayment schedule.
- 20 EMI shall stand revised with the changed Rate of Interest.
- 21 The loan should be utilized for the purpose for which it is sanctioned.
- 22 Whenever Loan is sanctioned against Security of immovable properties the following aspects to be noted: a) Properly mortgaged will be insured for full value and full terms with Banks Clause as per Banks guidelines at your cost. However, customers are free to choose the insurance Company. b) Charges payable to CERSAI towards registration of EMT will be recovered c) Property is subject to periodical inspection by Bank officials/authorized representatives. d) Tax Paid Receipt/Khata shall be lodged with the Bank every year till clearance of the entire liability. It shall be ensured that there are no statutory dues against mortgaged property. e) Depending upon the status of the loan, Bank is at liberty to have the mortgaged property revalued as per the guidelines and the charges in this behalf will have to be borne by the borrower(s).
- 23 Property mortgaged will be insured for full value and full terms with Banks Clause as per Banks guidelines at your cost. However, customers are free to choose the insurance Companies in this regard.
- 24 The sanction is valid for six months from the date of this sanction letter. If not availed within 6 months, sanction will automatically get cancelled.
- 25 Charges payable to CERSAI towards registration of EMT will be recovered.
- 26 Property is subject to periodical inspection by Bank officials/authorized representatives.
- 27 The Bank reserves the right to revoke/cancel/modify the limit either in part or in full at any time without giving any prior notice for any reason whatsoever.
- 28 The sanction does not vest in you right to claim/damage against the bank for whatsoever reason.
- 29 It is the policy of the Bank to mandatorily report to Credit Information Company (CIC) all cases of delay in payment of dues/instalments. Thus, any delay in payment of dues/instalments will lead to adverse remark which will impact the credit score, which in turn, can affect your ability to raise loans on beneficial terms in future. As such, you are advised to strictly comply with the repayment schedule.
- 30 Tax Paid Receipt/Khata shall be lodged with the Bank every year till clearance of the entire liability. It shall be ensured that there are no statutory dues against mortgaged property.
- 31 Depending upon the status of the loan, Bank is at liberty to have the mortgaged property revalued as per the guidelines and the charges in this behalf will have to be borne by the borrower(s).
- 32 In case of sale, possession certificate to be obtained from the builder and lodged with the Bank.
- 33 The loan should be utilized for the purpose for which it is sanctioned.
- 34 ECS mandate will be obtained in locations where facility of ECS/RECS (Debit) is operational.
- 35 Fee CTS enabled cheques to be given for usage whenever ECS mandate are returned.
- 36 Other Sanction Terms (Loan Specific/Specific to Local Laws): a) Loan will be disbursed at our RAB/branches \_\_\_\_\_ after execution of loan documents, to Processing Charges \_\_\_\_\_ % of loan amount Min. Rs. \_\_\_\_\_ Max. Rs. \_\_\_\_\_ Processing charges are to be paid at the time of applying for the loan and they are refundable only if loan is not sanctioned by Bank. c) Inspection Charges: Rs. \_\_\_\_\_ Per inspection + GST. d) CERSAI Charges: Addition of Security Interest upto Rs. 5 lakh - Rs. 500 + GST & above Rs. 5 lakh 1.4% 1000 + GST per property/EMI. e) Penal Interest: 2% on the overdue amount. f) Visiting Charges: to be paid for verification of documents. Max. Rs. 2000 + GST. g) Pre-payment penalty: 2% pre-payment penalty on Take over liability to other Bank/financial institutions for other than individuals. h) CERSAI Charges: Individual - @ 500 per report + GST (Other than individual) Rs. 500 + GST. i) Documentation Charges: Rs. 1000 Per 1st set Min. Rs. 1000- Max. Rs. 25000. j) The following charges on actual basis to be paid: Legal Charges: Advocate fee for Legal Scrutiny Minimum Rs. \_\_\_\_\_ Maximum Rs. \_\_\_\_\_ depending on the number of documents. Valuation Charges: Min. \_\_\_\_\_ Max. \_\_\_\_\_ Valuing Charges: Min. \_\_\_\_\_ Max. \_\_\_\_\_ MCOB Registration, Registration Charges \_\_\_\_\_ % of the loan amount and stamp duty of \_\_\_\_\_ % of loan amount as per the State Stamp Act. k) Other terms and conditions.

Kindly return the duplicate copy of this sanction letter duly signed by you in token of your acceptance.



Yours faithfully /  Canara Bank

  
Branch Manager / Senior Manager  
Branch Manager, [Address] 691  
[Address] Dist. Kerala-696 091

I hereby acknowledge, accept and agree to the above terms and conditions of sanction.

Date: 06/02/2023



  
Signature of the Applicant/Jt. Applicant/  
Co-obligant/Guarantor



# ST. THOMAS COLLEGE OF TEACHER EDUCATION

PALA - 686 575, KOTTAYAM (DT.) KERALA STATE

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E-mail: stcepala@gmail.com

Website: http://stcte.ac.in

Principal

St. Thomas College of Teacher Education, Pala

To

The Warden

Carmel Hostel, Pala

Sub: Application for Fee concession

Dear warden,

I am writing on behalf of the SC, ST, and OEC students of St. Thomas College of Teacher Education, Pala, who reside in Carmel Hostel and have been granted fee concessions by the government. These students receive only Rs. 3500 as their monthly hostel fee, whereas your monthly hostel fee is Rs. 5500. Currently, these students are facing significant financial challenges, particularly in covering the additional hostel fee of Rs. 2000. Given this circumstance, I kindly request your consideration in providing a monthly concession of Rs. 2000, for the academic year 2023-2024, effective from June 2023 onwards. Such assistance would significantly alleviate the financial burden on these students, enabling them to pursue their studies without undue stress.

List of students:

## B.Ed

### 1<sup>st</sup> Year

Archana K  
Krishnendu T.K

### 2<sup>nd</sup> Year

Sethulakshmi T.K  
Sreeshma Das K  
Nayana Babu  
Albi Mohan V  
Athira Mohan



Date 19/7/2023

Yours faithfully

  
Principal

St. Thomas College of Teacher Education,

PRINCIPAL

ST THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Granted.....

  
Hostel Warden





# ST. THOMAS COLLEGE OF TEACHER EDUCATION

PALA - 686 575, KOTTAYAM (DT.) KERALA STATE

Re-accredited at A Grade by NAAC

E-mail: stcepala@gmail.com

Website: <http://stcte.ac.in>

From

Principal

St. Thomas College of Teacher Education, Pala

To

The Warden

Carmel Hostel, Pala

Sub: Application for Fee concession

Dear warden,

I am writing on behalf of the SC, ST, and OEC students of St. Thomas College of Teacher Education, Pala, who reside in Carmel Hostel and have been granted fee concessions by the government. These students receive only Rs. 3500 as their monthly hostel fee, whereas your monthly hostel fee is Rs. 5500. Currently, these students are facing significant financial challenges, particularly in covering the additional hostel fee of Rs. 2000. Given this circumstance, I kindly request your consideration in providing a monthly concession of Rs. 2000, for the academic year 2022-24, effective from June 2022 onwards. Such assistance would significantly alleviate the financial burden on these students, enabling them to pursue their studies without undue stress.

List of students:

**M.Ed**

Aswathy Thankappan

Yours faithfully

  
Principal

St. Thomas College of Teacher Education,  
PRINCIPAL

ST. THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Date 21/11/2022



Granted.....

*Mary Thomas*

*Hostel Warden*







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List of students:

## B.Ed

### 1<sup>st</sup> Year

Sethulakshmi T.K  
Sreeshma Das K  
Vindhuja K  
Veena Manekar M.P  
Nayana Babu  
Albi Mohan V  
Athira Mohan

### 2<sup>nd</sup> Year

Vandana V.V  
Neethu K.M  
Divyamol M.S  
Athira K.P

Yours faithfully

  
Principal

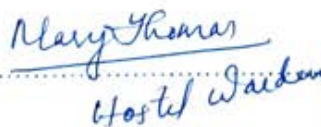


Date 11/9/2022

St. Thomas College of Teacher Education,  
PRINCIPAL

ST. THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Granted.....

  
Hostel Warden





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List of students:

**M.Ed**

Shinimol T.C

Yours faithfully

Principal

St. Thomas College of Teacher Education,

PRINCIPAL

ST. THOMAS COLLEGE OF TEACHER EDUCATION

PALA

Date 18/11/2021



Granted.....

*Mary Thomas*

*Hostel Warden*





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List of students:

## B.Ed

### 1<sup>st</sup> Year

Vandana V.V  
Neethu K.M  
Divyamol M.S  
Athira K.P

### 2<sup>nd</sup> Year

Anju Babu  
Anusree Biju

Yours faithfully

Principal

St. Thomas College of Teacher Education,  
PRINCIPAL

ST. THOMAS COLLEGE OF TEACHER EDUCATION

Date 13/11/2021

Granted.....

Hostel Warden







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List of students:

## B.Ed

### 1<sup>st</sup> Year

Anju Babu  
Anusree Biju

### 2<sup>nd</sup> Year

Vishnupriya T.V  
Shilpa Sasi  
Amalsyama V.S  
Amruthendhu T.S  
Surabhi C  
Anju Soman  
Medha Ramesh

Yours faithfully

Principal

St. Thomas College of Teacher Education,  
PRINCIPAL

ST. THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Date 14/12/2020

Granted.....

Hostel Warden





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Sub: Application for Fee concession

Dear warden,

I am writing on behalf of the SC, ST, and OEC students of St. Thomas College of Teacher Education, Pala, who reside in Carmel Hostel and have been granted fee concessions by the government. These students receive only Rs. 3500 as their monthly hostel fee, whereas your monthly hostel fee is Rs. 5500. Currently, these students are facing significant financial challenges, particularly in covering the additional hostel fee of Rs. 2000. Given this circumstance, I kindly request your consideration in providing a monthly concession of Rs. 2000, for the academic year 2019-20, effective from June 2019 onwards. Such assistance would significantly alleviate the financial burden on these students, enabling them to pursue their studies without undue stress.

List of students:

## B.Ed

### 1<sup>st</sup> Year

Vishnupriya T.V  
Shilpa Sasi  
Amalsyama V.S  
Amruthendhu T.S  
Surabhi C  
Anju Soman  
Medha Ramesh

### 2<sup>nd</sup> Year

Vijayakumari N  
Sonia James  
Rajimol V.R  
Dhananbhagyam A.C



Yours faithfully

*[Handwritten Signature]*  
Principal

St. Thomas College of Teacher Education,  
PRINCIPAL



Date 11/7/2019

Granted.....

*Mary Thomas*  
Hostel Warden



# ST. THOMAS COLLEGE OF TEACHER EDUCATION

PALA - 686 575, KOTTAYAM (DT.) KERALA STATE

Re-accredited at A Grade by NAAC

E-mail: stcepala@gmail.com

Website: http://stcte.ac.in

From

Principal

St. Thomas College of Teacher Education, Pala

To

The Warden

Carmel Hostel, Pala

Sub: Application for Fee concession

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List of students:

**M.Ed**

**2<sup>nd</sup> Year**

Jayasree K.T

Yours faithfully

Principal

St. Thomas College of Teacher Education,  
PRINCIPAL

ST THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Date 6/6/2019



Granted.....

*Mary Thomas*

*Hostel warden*







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List of students:

## M.Ed

### 1<sup>st</sup> Year

Jayasree K.T

### 2<sup>nd</sup> Year

Chithra C Prasad

Yours faithfully

  
Principal

St. Thomas College of Teacher Education,  
PRINCIPAL

ST. THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Date 12/7/2018



Granted.....

*Mary Thomas*

*Hostel Warden*





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List of students:

## B.Ed

### 1<sup>st</sup> Year

Vijayakumari N

Sonia James

Rajimol V.R

Dhananbhagyam A.C

### 2<sup>nd</sup> Year

Annie Merin Issac

Yours faithfully

Principal

St. Thomas College of Teacher Education,  
PRINCIPAL

ST THOMAS COLLEGE OF TEACHER EDUCATION  
PALA

Date 12/7/2018

Granted.....

*Mary Thomas*  
*Hostel Warden*

