

# APPLICATION AND PROSPECTUS

## BACHELOR OF EDUCATION PROGRAMME

*(Jan-2015 to Dec-2016)*

*(APPROVED BY NCTE AND DEC, IGNOU)*



# SASTRA UNIVERSITY

(A University under section 3 of the UGC Act, 1956)

DIRECTORATE OF DISTANCE EDUCATION

THANJAVUR - 613 401, TAMILNADU, INDIA.

Ph: 91-4362 264101-108, 304000 - 010, Fax : 91-4362 264120

Web page : [www.sastra.edu](http://www.sastra.edu)



## **MESSAGE FROM THE VICE-CHANCELLOR**

Dear Learners,

Greetings from SASTRA University!

We are very happy to invite you to join Distance Education Programme of SASTRA University. The Directorate of Distance Education was established in 2002 to provide high quality online and distance education to those who could not otherwise enter the portals of conventional education system. SASTRA University has always been in the forefront of higher education and all our professional programmes offered through conventional mode have got recognition and national acclaim. This is possible because of highly qualified teachers and excellent infrastructural facilities available at SASTRA.

The Distance Education programmes offered by SASTRA will address the individual needs of the distance learner and make this self-learning experience a wholly satisfying one. To facilitate this with professional competence SASTRA University has entered into collaboration with Distance Education Council of IGNOU. We have adopted self-instructional material of IGNOU for selected programmes. This University adopts a transparent admission policy, affordable programme fee, study centre facility and academic inputs from experienced faculty. Multimedia facilities are also available with us to enhance self-learning.

SASTRA University Distance Education is committed to help you in fulfilling your educational aspirations and wish you success in your higher educational pursuits and thank you for choosing SASTRA.

**Prof. R. Sethuraman**  
**Vice-Chancellor**

## THE UNIVERSITY

Shanmugha College of Engineering, established by its founding fathers in the year 1984 and renamed as Shanmugha Arts, Science, Technology and Research Academy (SASTRA). It has become a University in April 2001 under section 3 of the University Grants Commission Act 1956 for its outstanding contribution to the growth of higher education especially professional education. Its unique blend of academic excellence, real world experience and moral values has earned SASTRA national and international recognition.

SASTRA with over 13,300 students in the campus offers various high quality undergraduate and post graduate programmes in Engineering, Sciences, Education, Management and Arts besides doctoral programmes and has the state - of the - art laboratories, a well stocked library and one of the best computing facilities. SASTRA has been re-accredited with A Grade (maximum grade) status by National Assessment and Accreditation Council (NAAC)

With only 12% of the relevant age group (18-23) entering the portals of the higher education in the country, SASTRA felt a need to expand the provision of the higher education and established the Directorate of Distance Education in collaboration with Distance Education Council (DEC) of Indira Gandhi National Open University (IGNOU), New Delhi to offer higher education through distance mode. **The B.Ed. programme in distant mode is approved by National Council for Teacher Education (NCTE) and recognised by Govt. of Tamil Nadu as equivalent to regular B.Ed. degree offered by Tamil Nadu State Universities.** SASTRA also has entered into an agreement with IGNOU for sharing learning packages including the Self-Instructional Materials (SIM) for this programme. Besides B.Ed., other innovative degree programmes are offered in the Distance Mode.

## OBJECTIVES

- To provide an alternative informal channel through distance learning mode for those who seek higher education.
- To supplement the efforts of campus - based conventional higher education system.
- To provide a “Second Chance” to those who are not able to pursue higher education earlier.
- To facilitate updated knowledge and skills to those who are already employed including in - service teachers.
- To give twinning programmes to the on-campus students of SASTRA to pursue diploma / certificate programme simultaneously.
- To identify and design innovative programmes to meet the local and global manpower needs.

## SALIENT FEATURES

- Individualized study: flexibility in terms of pace, place and duration of study.
- Cost - effective programmes.
- Modular structure and credit- based programmes.
- Study through self- instructional materials (SIM)
- Resource sharing and collaboration with IGNOU

## ACADEMIC PROGRAMMES

SASTRA University offers distance mode programmes with an aim to fulfil the following:

- Certification
- Improvement of knowledge and skills
- Acquisition of professional competencies
- Continuing and life - long learning
- Simultaneous study for the on-campus students of SASTRA to achieve “twinning of programmes” to make them employable
- Professional development and training for in-service teachers of schools and colleges

### 1. Objectives of B. Ed Programme

The B. Ed. (Distance Mode) programme of SASTRA aims at making the in-service school teachers acquire relevant knowledge, skills and attitudes in pedagogical methods and preparing teachers to become role models in classrooms and to be an instrument for building productive human capital in our country to face the challenges of globalization.

This programme, meant for in-service teachers and adopted from IGNOU, aims at achieving the following:

- To enhance the competencies of in-service teachers
- To create a comprehensive understanding about pedagogical methods in organizing learning experiences for students.
- To strengthen the skills of teachers in the classroom and school management
- To develop new skills required for teachers in organizing instructional methods through novel multimedia approaches.
- To enhance the skill of Technology of teaching in virtual classroom.

### 2. Eligibility

- i) A Bachelor's degree in B.A/ B.Lit.,/B.Sc.,/ B.Com.,/ Tamil/ English // Physics Mathematics / Applied Physics / Chemistry / Applied Chemistry / Botany Bio Chemistry / Zoology / Micro Biology / Environmental Science / History / Applied Geography / Computer Science / Computer Applications / Information Technology / Geography (or)

A Post graduate degree (with a UG degree in the same subject) in Economics / Home Science from a recognized University.

- ii) In-Service teachers with two years full time teaching experience in a Nursery / Primary / Secondary / Higher secondary school in Tamilnadu recognized by the state or central government.
- iii) Should be currently working as a teacher in a government recognized school.

#### 2.1 Clarification regarding the eligibility for admission

- i) Only teachers in school service are eligible. Those working in Arts and Science colleges/ITIs/ Polytechnics are not eligible.
- ii) The candidates should have passed the UG degree examination in the 10+2+3 stream, with the same main subject in Part –III for which admission is sought to the B.Ed programme.

- iii) Candidates having direct UG degree without HSC/PUC qualification or candidates having a direct PG degree without UG and HSC qualification are not eligible.
- iv) Two years teaching experience of a candidate in recognized school outside Tamilnadu shall also be counted. However such candidates must be in service in a recognized school in Tamilnadu while applying
- v) Teaching experience in different schools will be taken into account for the minimum requirement of two years service. It need not be continuous. There may be a break but the total experience must not be less than two years. Such candidates must be currently working in a recognized school
- vi) Candidates having UG degree such as B.A ( Economics /Sociology/ Philosophy/ Political science / Corporate secretary ship) / B.B.A are not eligible
- vii) **CANDIDATES POSSESSING OUS DEGREE WITHOUT H.sc. OR FOUNDATION PROGRAMME QUALIFICATION ARE NOT ELIGIBLE.**
- viii) Candidates having a cross major subject in PG degree that is PG subjects different from UG subjects are not eligible in the following cases candidate with B.A Economics/ Sociology / Philosophy / Physiology / Political Science /Business Administration / Corporate Secretary ship/ **and**
- ix) M.A History /Tamil/ English / Commerce/Home Science.

## 2.2 Selection procedure

**Selection to B.Ed distance mode programme SASTRA will be done transparently based on merit calculated as detailed below:**

The University shall follow a selection procedure based on the following criteria. Allotment of seats will be made as detailed below

Subject Code No	Subject	Percentage of allotment
1	Tamil (B.A / B.Lit)	35%
2	English	5%
3	Commerce	5%
4	Mathematics, Applied Mathematics, Computer Science, Computer Applications, Information Technology	15%
5	Physics, Applied Physics, Electronics, Geo – Physics, Bio-Physics, Chemistry, Bio – Chemistry, Applied Chemistry, Botany, Plant Biology, Environmental Science, Bio Technology, Zoology, Micro Biology	15%
6	History, Indian Culture, Geography, Applied Geography, M.A Economics, M.Sc Home Science	25%
	TOTAL	100%

In case enough candidates are not available in a particular subject, the seats will be allotted to the subject with the highest number of candidates

### 2.3 Rank listing

- i) The percentage of marks obtained by the candidate in the Major and Allied subjects (Part– III) in all three years in the UG degree will be taken as the base mark for ranking. Marks obtained in Part-I & II will not be considered while arriving base mark for ranking.
- ii) In the case of Five year integrated PG programmes ,the average mark in Part – III up to the third year will be taken as the base mark for ranking
- iv) Weightage for the highest qualification of the candidate will be taken as follows

Candidates with PG	:	4 Marks
Candidates with M.Phil	:	5 Marks
Candidates with Ph.D	:	Direct admission
- v) The higher qualification should be in the same subject studied as the main subject in Part –III Of the UG programme
- vi) One mark for each completed year of experience after two years of probation subject to a maximum of 20 years. The minimum experience being two completed full years and Continuance in service.
- vii) In case of a tie, with the same mark in the ranking, final ranking of candidates will be declared from the following in the order of merit
  - a. Percentage of marks scored by the candidate in the Major subjects of the UG Programme in four decimal correction
  - b. Percentage of marks scored by the candidate in the Allied subjects of the UG Programme in four decimal correction
  - c. Additional years of experience (excluding two years)
  - d. Year of passing PG degree
  - e. Date of birth

### 3. Duration of the programme

B. Ed. Programme is of two years duration. In any case, the programme will have to be completed within a maximum period of four years after enrolment.

#### 4. Medium of instruction

The medium of instruction for B.Ed. Programme will be in English/Tamil.

#### 5. Programme Fee

Rs. 60,000\* to be paid in one installment for the entire two year programme at the time of admission in the form of Demand Draft favouring SASTRA payable at Thanjavur.

\* Rs.45, 000.00 Tuition Fees

Rs. 5,000.00 Record Fees

Rs.10, 000.00 development fees for a onetime payment.

Exam fees will be extra based on the number of courses.

The fee paid is not refundable under any circumstances.

#### Loan facility:

SASTRA University has made arrangement with Indian Overseas Bank for granting Educational loan of Rs.50,000.00 to a teacher which is repayable in 24 equal monthly installments with interest as applicable. The loan shall be secured against the personal guarantee of the borrower and a teacher working with him/her and spouse, if employed. The loan applicant must not be over 50 years of age. Those availing loans should execute documents in favour of the Bank along with a security (colleague) and an authorization letter as enclosed.

#### 6. Programme structure

The programme consists of the following

**Group – A** Core Programmes

**Group – B** Content - Based Methodology/ Optional Programmes

**Group – C** Elective Programmes

**Group - D** Practical Programmes

The programme comprises 56 credits.

#### 6.1. Programme Description

Group – A : There are 7 core programmes (28 Credits)

All the 7 programmes are compulsory:

Programme Code	Programme Title	Year of Study	Credits
ES - 331	Curriculum and instruction	I Year	4
ES - 332	Psychology of development and learning		4
ES - 333	Educational Evaluation		4
ES – 334	Education and Society		4
ES - 335	Teacher and School	II Year	4
BESE-065	HIV and Aids Education		4
BESE-066	Adolescence and Family Education		4



### Group B: Content - Based Methodology / Optional Programmes (8 Credits)

There are 5 content-based methodology programmes relating to school subjects, out of which **any two relevant** programmes (4 credits ) are to be chosen:

Programme Code	Programme Title	Year of Study	Credits
ES - 341	Teaching of Science	I Year	4
ES - 342	Teaching of Mathematics		4
ES - 343	Teaching of Social Studies		4
ES - 344	Teaching of English		4
ES - 345	Teaching of Tamil		4

### Group-C: Elective Programmes (4 Credits)

There are 4 Elective programmes. The candidate will choose any **one programme**:

Programme Code	Programme Title	Year of Study	Credits
ES - 361	Educational Technology	II Year	4
ES - 362	Computer in Education		4
ES - 363	Guidance and Counselling		4
ES - 364	Distance Education		4

### Group - D: Practical Programmes (16 programmes)

There are 3 Practical Programmes. All are compulsory

Programme Code	Programme Title	Credits
ES - 381	School - based Practical	4
ES - 382	Workshop - Based Practical	4
ES - 383	Practice Teaching	8

### 7. Programme materials

In agreement with IGNOU, the self - instructional materials (SIM) of IGNOU will be used and the SIM will be the programme materials for distance learning.

### 8. Credit System

Credit system will be followed for the distance education programmes of SASTRA. Each credit is equivalent to 30 study hours comprising all learning activities like learning, comprehending the study materials,

Contact sessions etc. Thus a four credit programme involves 120 hours of study. Completion of an academic programme requires successful clearing of both the home assignments (wherever required) and term - end university examination.

## 9. Teaching Methodology

The methodology of instruction is different from the conventional system. In distance learning, specific emphasis is laid upon self-study and the learning process takes place with the help of SIM or printed materials adopted from IGNOU rather than face- to- face communication. However, mode of instruction is through the following:

- Self - Instructional Materials (SIM): Printed materials for both theory and practical components .
- Contact programmes: They are arranged by the University at the study centres.

## 10. Assignments

Assignments are compulsory component. There will be one theory assignment for each theory programme. Thus, there will be in total 10 theory assignments for theory programmes along with one compulsory practical- oriented assignment for each programme. Therefore, in total there will be 20 assignments. These assignments are to be submitted to the study centre within the date prescribed by the University. Each theory assignment carries 10 marks. Each practical oriented assignment carries 15 marks. All assignments should be submitted only to the study centres with which you are attached. **Always retain a copy of the assignment responses with you.**

## 11. Counselling

Six days Counselling session, which is optional, will be held at the study centres during week ends and during holidays. The Coordinator of the study centre will decide the conduct of the session and intimate the counselling schedule. The counselling session will mainly focus on giving clarification through active interaction with the students. If the number of students attending in a particular programme is less than 25, the counseling sessions /schedule will be cancelled.

## 12. Practical

Practical will be held both in practice teaching schools and in the schools where the student- teacher is working. The practice teaching schools will be normally high school/higher secondary school. Two practical workshops of 12 days duration each will be held during the 2 years, in which an intensive face-to-face interaction to develop skills and competencies will also be organized. Normally the workshop will be held at the study centres.

### a. School based practical work

Each student has to select school based activities worth of 4 credits and submit a report for each activity.

The following activities are suggested for school based activity

- Maintenance of school Registers and Records (1 Credit)
- Addressing the school assembly (1 Credit)
- Conducting socio-metric test in the class ( ½ Credit)

- Content analysis of a teaching unit (OP-1 and OP-2 ½ Credit each)
- Administration of psychological test and analysis of results ( 1 Credit)
- Preparation of cumulative record ( ½ Credit)
- Preparation of school - time table ( ½ Credit)
- Organizing a career talk/ a PTA meeting/a Debate/ a Panel discussion/a Quiz programme ( ½ Credit)
- Action research on a school related problem ( 1 Credit)
- Field trip to community resource ( 1 Credit)
- **Organizing a Social Awareness Campaign ( 1 Credit)**

### **b. Workshop based Practical**

Each student has to participate in two 12 day workshop activities compulsorily, one in the first year and another in the second year. The purpose of the workshop is to help the student to acquire skills for planning teaching and managing class room.

Workshop activities carry 8 credits and it is compulsory.

### **c. Practice Teaching**

Each student has to prepare and teach 20 lessons in each of the two optional subjects selected and teach them in a high/higher secondary school under the supervision of teacher educators. Teaching practice is a compulsory component and it carries 4 credits.

## **13. Evaluation system**

The scheme of evaluation system in B. Ed. programme will consist of the following two components.

Continuous Internal Assessment

Term-end University examination

### **a. For theory programmes**

Scheme of evaluation for theory programmes is as follows:

For each theory Programme	Maximum Marks	Minimum Marks for Pass
Continuous Internal assessment through Assignments	25 (10 for TMA & 15 for POA)	10
Term end University Examination	75	28
<b>Total</b>	<b>100</b>	<b>50</b> (In aggregate of assignment and examination)

Note: The student has to secure a minimum of 50% in aggregate (Continuous Internal Assessment + TEE) to pass a single programme.

## b. For practical programmes

Each student will be evaluated by mentors/academic counsellors/teacher educators for 200 marks in three practical programmes as specified below:

Practical Programme	To be completed by	Maximum marks
ES - 381	I Year	50
ES - 382	I & II year	100
ES - 383	I year	50
<b>Total</b>		<b>200</b>

Note: The Minimum percentage of pass in each practical programme is 50 percent

Each student-teacher will be evaluated for a maximum of 1200 marks

Programmes	Continuous Assessment	TEE	Total
For theory programmes	10 x 25 = 250	10 x 75 = 750	1000
For Practical Programmes	-	-	200
Total	-	-	1200

## 14. Classification of Successful Candidates

The Numerical marks will be used for assessing the performance of the students

Percentage	Class
60% and above	I class
50 to 59%	II class
Below 50%	Fail

### 14.1. Provision for unsuccessful candidates

Candidates who are declared unsuccessful shall be permitted to appear for any failed components (examination /assignments) at subsequent examination(s) subject to the restriction of four years of the maximum expiry period.

If a candidate has missed any term-end University examination of a programme for any reason, he/she may appear for the same in the subsequent Term-End University Examination. This facility will be available until a student secures the minimum pass marks, but only up to a limit of four appearances from the date of registration, including supplementary examination.

### **15. Incomplete and Late Applications**

Incomplete and late application forms, and also application forms furnishing false information will be summarily rejected without any information to the candidate concerned. Candidates are, therefore advised to fill up the relevant columns carefully and submit the form to The Director, Distance Education, SASTRA University, Tirumalaisamudram, Thanjavur – 613 401 on or before the last date given in the advertisement.

### **16. Address for Correspondence**

Your address must be complete in all respects as the University will correspond with you in this address only. If you change your address, you should inform the University about your new contact address at once in the format given at the end.

Always quote your Application Number, your name and full address with pin code in all your correspondence with SASTRA University, Tirumalaisamudram, Thanjavur – 613 401.

### **17. Study Centres for B. Ed. Programme**

The following Colleges of Education are identified as study centers for B. Ed. Programme

1. SASTRA University Main Campus, Tirumalaisamudram, Thanjavur
2. Srinivasa Ramanujan Centre, SASTRA University, Kumbakonam.
3. Dr. N.G.P. College of Education, Coimbatore
4. Ruby college of Preceptors, Madurai
5. Stella Matutina College of Education, Chennai.

**ALLOTMENT OF STUDY CENTRE IS DONE BY THE UNIVERSITY AND THIS REGARD, THE UNIVERSITY RESERVES THE RIGHT OF ALLOTMENT. CHANGE OF STUDY CENTRE IS NOT PERMITTED AFTER COUNSELLING.** More study centres may be added based on the needs.

- 18. Completed forms must be sent to the Director - Distance Education on or before 31.12.2014 (5.00 P.M.)**

**THE DIRECTOR,  
DIRECTORATE OF DISTANCE EDUCATION  
SASTRA UNIVERSITY  
TIRUMALAISAMUDRAM  
THANJAVUR - 613 401.  
TAMIL NADU, INDIA.  
Phone : 91-4362 264101-108, 304000-010  
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# SASTRA UNIVERSITY

Directorate of Distance Education Tirumalaisamudram,  
Thanjavur - 613 401

## APPLICATION FORM FOR ADMISSION - 2015 B. Ed. PROGRAMME

Write in English and use only Blue/ Black ball point pen. Write in **BLOCK** Letters while filling in the form. Do not use the photocopy of this form. Filled-in Application form with attested copies of certificates should reach **The Director, Distance Education SASTRA University, Tirumalaisamudram, Thanjavur - 613 401** on or before 31.12.2014

Affix Passport size  
Photograph (4cm X  
5cm) duly attested  
by Gazetted Officer

1. Programme : B. Ed.
2. Name : .....  
(As per your latest Degree certificate)
3. Date of Birth: (DD/MM/YY) : 

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4. Father's / Husband's Name : .....
5. Address for correspondence : .....  
.....  
.....
- Pin code

Telephone : ..... Mobile : .....

6. Sex : 

Male	Female
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7. Marital Status : 

Married	Unmarried
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8. Educational Qualification :  
(10<sup>th</sup> /S.S.L.C onwards)

Educational Qualification	Year of Passing	Subjects	University / Board	Percentage of Marks / Class/Grade
Old SSLC/10 <sup>th</sup> Std				
PUC/HSC/D.T.Ed., Foundation Course				
UG Degree				
PG Degree				
Additional Qualifications				

9.	Optional Subjects	Optional – I	ES-344		ES-345
		(Select One)			
		Optional – II	ES-341	ES-342	ES-343
		(Select One)			

10. Elective Programme : 

ES-361	ES-362	ES-363	ES-364
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(Select One)

11. Teaching Experience  
(Please give details chronologically including present employment)

Name of the School with Address	Nature of post (Temporary/permanent)	Type of School (Recognized/unrecognized)	Post Held (PGT TGT/Primary Teacher/Asst. Teacher)	No. of Years

Total Working Experience : .....(in completed years)

12. Participation in co- curricular activities

NCC	Division Senior	B/ C certificate	Year of Enrolment

NSS	Years of Enrolment	Name of the College	Participation in disaster management / Blood donation



**12. TEACHING EXPERIENCE CERTIFICATE**

(To be provided by the Principal/Headmaster/Headmistress or any competent authority)

This is to certify that Mr. /Ms. .... has been teaching in this school since ..... as PG/Graduate / Primary /Nursery teacher and he/she is a full-time teacher of this school. He /she has ..... years of total teaching experience. This school is Government/Government aided/unaided and duly recognized by the central or state government.

Place : ..... Signature of Headmaster / Headmistress / Principal / Competent Authority

Date : ..... Name: .....

Designation: .....

Address: .....



**DECLARATION BY THE APPLICANT**

I hereby declare that I have read and understood the eligibility criteria for the B. Ed. programme for which I seek admission. I fulfil the minimum eligibility criteria and I have provided necessary information in this regard in the application form. I shall provide proof of my eligibility along with work experience certificate in original whenever sought by the University for verification. I abide by the rules and regulations of the University and shall not raise any dispute in future about them. In the event of any information being found incorrect or misleading my candidature is liable to be cancelled by the University any time and shall NOT entitle me for refund of any fee paid by me to the university.

Date:

Signature of the candidate

### Format A

Marks Obtained in UG (excluding Part I & II)

Years	Total Marks Obtained	Total Max. Marks	Percentage
I			
II			
III			
Total			

### Format B

Working Experience (Please give details in chronological order):

S. No	Name of School	Post Held	Date of service		Length of Experience Years
			From	To	
				Total	

### Checklist of Enclosures

1. A Self attested Photograph affixed (Passport size) on the application.
2. Copies of certificates in support of Educational Qualification (s) for 10+2 and UG/PG and
3. Experience certificate duly endorsed by the Principal/Head Master/Headmistress/  
Competent Authority
4. Proof of date of birth
5. All applications must be neatly tied by a thread.

### Instruction to Candidates

1. Those fulfilling eligibility criteria stipulated by the University will be admitted.
2. If admission is confirmed, enrolment number will be given and attested identity card will be issued by the Directorate of Distance Education at the time of admission.
3. For admitted learners, study materials will be handed over at the time of admission.
4. Schedule for contact Programme/ practical will be intimated.
5. Allotment of study centre will be done by the University at the time of counselling and decision of the university is final in this regard. No change of study centre is permitted.
6. No Refund of fee
7. Online downloaded application forms have to be sent along with a D.D. of Rs. 650/- in favour of M/s. SASTRA University, Thanjavur.
8. Submission of Assignment is compulsory
9. Regarding the date and venue of University examinations separate communication along with application form will be sent by the Examination Wing, SRC, SASTRA University, Kumbakonam-612001.
10. Examination centre will be allotted by the University and Change of examination centre will not be entertained.

**ADDRESS FOR MAILING PURPOSES**

**Name:**

**Address:**

**Pin code:**  
**Telephone No:**  
**Mobile No:**

**Name:**

**Address:**

**Pin code:**  
**Telephone No:**  
**Mobile No:**

**Name:**

**Address:**

**Pin code:**  
**Telephone No:**  
**Mobile No:**

**Name:**

**Address:**

**Pin code:**  
**Telephone No:**  
**Mobile No:**

**Name:**

**Address:**

**Pin code:**  
**Telephone No:**  
**Mobile No:**

**Name:**

**Address:**

**Pin code:**  
**Telephone No:**  
**Mobile No:**



## **AUTHORISATION LETTER**

Dated:.....

From

To

The Registrar  
SASTRA University  
Thanjavur – 613 401.

Dear Sir,

I have availed myself of a loan of Rs.50,000/- from ~~Indian Overseas Bank~~/City Union Bank Thanjavur, for prosecuting the higher studies viz. B. Ed. Education under SASTRA – IOB / CUB tie-up loan programme.

I have undertaken to repay the loan amount in 24 monthly installments along with interest, from January 1, 2015 onwards. In case I fail to repay the loan within the time frame, I hereby authorize you to hand over the Course Completion Certificate and / or Degree Certificate to the Bank from whom I will collect it / them on complete liquidation of loan.

Thanking you,

Yours faithfully,

(Signature)

Cc. The Manager, Indian Overseas Bank /City Union Bank Ltd., Thanjavur.