

MSEAF Loan Application Checklist

Important: Please ensure all documents are **colour scanned, clear, and legible**. Blurry or unclear scans will not be accepted. Follow the checklist below to prepare your application:

1. Application Form

- Completed and signed application form.

2. Photographs

- 1 copy of a recent passport-sized photograph.

3. Identification Documents

- 1 colour copy of the student's NRIC (National Registration Identity Card).
- 1 colour copy of the parent's or guardian's NRIC.
- 1 colour copy of Guarantor 1's NRIC.
- 1 colour copy of Guarantor 2's NRIC.

4. Academic Records

- Certified true copies of examination results (colour scanned).
- Certified true copies of testimonials (colour scanned).

5. Admission Documents

- 1 colour copy of the letter of admission from the college/university.

6. Financial Documents

- Course fee structure from the college/university (colour scanned).
- Parent's income bank statement (colour scanned).
- Parent's latest 3 months' payslips (colour scanned).
- Parent's EPF (Employees Provident Fund) statement (colour scanned).

7. Additional Documents (Optional)

- Any other relevant documents that may support your application (colour scanned).
- PTPTN approval document encouraged (if applicable)

Additional Instructions:

- **Document Quality:** All scanned documents must be in colour, clear, and easily readable. Unclear or poor-quality scans will result in the rejection of your application.
- **File Format:** Ensure that all scanned documents are saved in PDF or high-resolution image formats (e.g., JPEG, PNG). Multiple pages should be combined into a single PDF where applicable.
- **File Naming:** Name your files clearly, indicating the type of document (e.g., "Student_NRIC.pdf," "Parent_Income_Statement.pdf").
- **Submission:** Once all documents are prepared and checked for clarity, submit them through the provided portal or as instructed by the MSEAF loan application guidelines.

The Malayan Sikhs Education Aid Fund is a interest free loan facility and not a scholarship. Students obtaining this facility are obligated to become members of this fund on completion of their education. **As a result, all loans taken will have RM1,000 (one thousand Ringgit) added to the repayment as membership fees.**

While the Committee attempts to provide loans to any many needy candidates as possible, this spread does not allow the Committee to disburse 100% loans to any individual. However, every effort is made to judge cases by their own merit and by means testing.

All successful applications are subject to a legal agreement between the Student and Society with Guarantors securing the loan.