



SMS/PUNE/EL/2017-18
Respected Dr. Biju Pillai,
Director-IT & Admissions,
Sri Balaji Society,
Wakad, Pune.

23/03/2018

Re: - Education Loan to Students of Sri Balaji Society

Bank of Baroda, 'India International Bank' having wide presence across 25 countries with Omni presence at National & International level is offering wide range of financial solutions to its huge satisfied customer base.

Considering Education as a most important investment of Human life, Bank of Baroda has always extended support to the students in shaping their career goal. In the similar lines we proudly inform you that our bank has decided to offer special Rate of Interest to the students of your prestigious Group of Institutes which includes:

- Balaji Institute of Modern Management. (BIMM)**
- Balaji Institute of Telecom and Management. (BITM)**
- Balaji Institute of International Business. (BIIB)**
- Balaji Institute of Management and HRD.(BIMHRD)**

Education Loan Terms & Conditions are as under:

| | |
|-----------------------------------|---|
| Programs included | All Courses |
| ROI | 10.30 % * (*0.50% concession for girl candidates) |
| Collateral Required | Above 7.5 Lacs |
| EMI starts | After "Course Period+1year" i.e. moratorium period |
| Repayment Period | Moratorium Period +10 years Max for Loan Up to 7.5 L Moratorium Period +15 years Max for Loan Above 7.5 L |
| Margin | 5% |
| Payment Method | Directly to Institute |
| Expense Covered | Tuition Fee+ Living Expense+ Other Necessary for course |
| Unified Processing Charges | Nil A non refundable Lump sum amount Rs.7,500/- per property (towards Advocate and Valuer charges) to be taken upfront in case of all Education Loan accounts, wherever property is Mortgaged. |

List of Documents required for Education Loan

- 1- Application form duly filled & Signed by Borrower & Co-borrower
- 2- Form No-135 duly filled & Signed by Borrower & Co-borrower
- 3- Latest Two Passport size photo's of Borrower & Co-borrower
- 4- Identity Proof such as PAN Card, Aadhaar Card, of Borrower & Co-borrower

स्पेशलाईज्ड मॉर्गेज स्टोअर : 1187/69/2, प्रगति चेंबर्स, घोले रोड, पुणे 411 005, भारत.

Specialized Mortgage Store : 1187/69/2, Pragati Chambers, Ghole Road, Pune 411 005, India.

☎ : 020 2551 2430 / 41 / 16 ✉ : rlf.pune@bankofbaroda.com 🌐 : www.bankofbaroda.com



बैंक ऑफ बड़ौदा Bank of Baroda

- 5- Address Proof such as Phone bill/Light bill/Aadhaar Card- Borrower & Co-borrower
- 6- Last six Months Bank statement of Borrower /Co-borrower
- 7- Last two years ITR of Co-borrower
- 8-

| For Salaried Co-borrower/Co applicant | For Businessman Co-borrower/Co applicant |
|---------------------------------------|--|
| • 3 Month Salary Slip | • P & L account last 2 year |
| • Last 2 years Form 16 | • Business license/GST Reg Certificate |
| • 6 months' Salary a/c statement | • 6 months current ac statement |

If Co applicants (Parents) retired from service - then KYC doc and ITR if available

- 9- Offer letter along with Fee Structure for complete course year wise
- 10- Exam appeared (CAT, XAT & G MAT etc.)
- 11- Fee receipt if paid in advance.
- 12- Brochure of college/ Institution with Living expense detail
- 13- Complete Mark Sheet (all semester) of 10th, 12th, Graduation, etc. with certificate
- 14- All original documents for Verification.

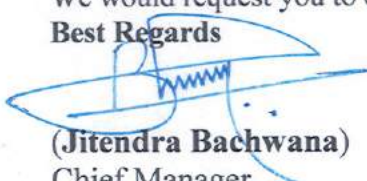
Additional Doc for Mortgage Loan Only (Above 7.5 lacs)

- 15- All Chain of document of property from beginning and all chain should be fully registered
- 16- Occupancy certificate, Share Certificate, Latest Property tax with property doc
- 17- One cheque of 8850/- (Including GST) for legal & valuation charges (Mandatory when property being mortgage non-refundable)

We process both Fresh Education Loans as well as Education Loan Takeovers

We would request you to contact us for any queries at sms.pune@bankofbaroda.com or to guide you further.

Best Regards


(Jitendra Bachwana)
Chief Manager,
SMS, Pune.



Please also reach out to us on the below contact details for different locations across India to help you out.

| Location | Contact Person | Contact No |
|-------------------|-----------------------------|------------|
| Pune | Mr. Nilesh | 8007352007 |
| | Mr. Sunil | 7709977826 |
| Chennai | Mr. Siddharth | 9629838845 |
| | Mr. Karthick | 9789400387 |
| New Delhi | Mr. Rohen | 8014170089 |
| | Ms. Sushmita | 8076332781 |
| Kolkata | Mr. Anup | 9957809960 |
| Bangalore | Mr. VizhiArasan | 9513214539 |
| Hyderabad | Ms. Shanthi | 9866556944 |
| Mumbai | Mr. Vaibhav | 7400361875 |
| | Mr. Shahbaaz | 9545999668 |
| | Mr. Anuj | 9827179597 |
| For Rest of India | Call whoever is the nearest | |

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