



बैंक ऑफ बड़ौदा Bank of Baroda

SMS/PUNE/SALES/18-19

To,
The Director,
Symbiosis Group of Institutes,
SB Road, Pune.

16-May-18

Sub: Education Loan for students of Symbiosis International University

Dear Sir,

We refer to the discussion held with you in captioned matter and would like to inform that our top Management has decided to offer special rate of interest on Education loans to the students of your prestigious institute which includes all campuses of:

- 1) Symbiosis institute of business management.
- 2) Symbiosis Centre for Management and Human Resource Development.
- 3) Symbiosis Institute of Technology.

Institute wise Rate of Interest details, Margin and security details are as under:

| Institute | Rate of interest | Margin | Collateral Security |
|--|---|----------------------|---------------------|
| Symbiosis institute of Business management | 8.40% | Nil | Above 20 Lakhs |
| Symbiosis Centre for Management and Human Resource Development | 8.40% | Nil | Above 20 Lakhs |
| Symbiosis Institute of Technology | 9.90% (upto 7.50 lacs) 9.65% (above 7.50 lacs) | Nil | Above 7.5 Lakhs |
| For All other Symbiosis Institutes | 10.40% | Above 4 Lakhs – 10 % | Above 7.5 Lakhs |

As per our Bank guidelines. In Cases, where the Institution has more than 1 campus either within the city or different cities, all centers/ campuses to be treated at par with main campus

We look forward for your kind cooperation, so that we can extent our best financial support to the deserving students of your prestigious institute, in shaping their carrier.

Detailed check list is attached herewith for your perusal.

With Regards,

Yours faithfully

(Jitendra Bachwana)

Chief Manager

Specialized Mortgage Store, Pune



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



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List of Documents required for Education Loan

- 1- Application form duly filled & Signed by Borrower & Co-borrowers
- 2- Form No-135 duly filled & Signed by Borrower & Co-borrowers
- 3- Latest Two Passport size photo's of Borrower & Co-borrowers
- 4- Identity Proof such as PAN Card, Aadhar Card, of Borrower & Co-borrowers
- 5- Address Proof such as Phone bill/Light bill/Aadhar Card- Borrower & Co-borrowers
- 6- Last six Months Bank statement of Borrower /Co-borrowers
- 7- Last two years ITR of Co-borrowers

| For Salaried Co-borrower/Co-applicants | For Businessman Co-borrower/Co-applicants |
|--|---|
| 1-3 Month Salary Slip | 1-Financials of last 2 years |
| 2-Form 16 last 2 years | 2- Business license/GST Reg Certificate |
| 3-6 months Salary A/c statement | 3- 6 months current A/c statement |

- 8- **If Co applicant (Parent) is retired** then KYC docs and ITR if available
- 9- Offer letter along with Fee Structure for complete course year wise
- 10- Exam appeared (CAT, XAT & GMAT etc.)
- 11- Fee receipt if paid in advance.
- 12- Brochure of college/ Institution with living expense details
- 13- Complete Mark Sheet (all semesters) of 10th, 12th, Graduation, etc. with certificate
- 14- All original documents for Verification.

Additional Doc for Mortgage Loan Only

- 15- All Chain of documents 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 mortgaged non-refundable)

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

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. Karthik | 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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