

Mr. Anand Despande  
Chief Finance,  
Symbiosis University,  
Senapati Bapat Road,  
Pune.

Dear Sir,

Re: Education Loan Offered by Bank of Baroda to students of Symbiosis University.

With reference to the captioned subject, we are pleased to inform you that, Bank of Baroda is offering all Education Institute of the Symbiosis University are covered under Baroda Gyan Loan Scheme for Education Loans with special rate of interest.

Education Loan Terms & Conditions are as under:

Programs Included	All UG/PG Courses conducted at Symbiosis University
Maximum loan amount	Rs. 125.00 lakhs
Margin Money	Nil to 5%
Repayment Period	- For loans up to Rs. 7.50 lakhs: Maximum 10 years (excluding moratorium) - For loans above Rs. 7.50 lakhs: Maximum 15 years (excluding moratorium)
Moratorium period	Course period + 1 year
Rate of Interest*	ROI starting from @ 8.15% p.a.*
Repayment Type	EMI/Simple Interest/Token Amt/Complete Moratorium
Processing Fee Amount	Nil
Collateral Security	Unsecured Loan up to Rs. 40.00 Lakhs* (*Unsecured Education loan is course specific and campus specific)
Pre-payment Charges	Nil

\*conditions apply- ROI may change based on changes in Repo Rate as per RBI guidelines and as per Bank's extent guidelines

**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 photos 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 applicant	For Businessman Co-borrower/Co applicant
1-3 Month Salary Slip	1-P & L account last 2 year
2-Form 16 last 2 years	2- Business license/GST Reg Certificate
3-6 months' Salary ac statement	3- 6 months current ac statement

- 8- If Co applicants (Parents) retired then KYC doc and ITR if available.
- 9- Offer letter along with Fee Structure for complete course year wise.
- 10- Exam appeared (SNAP, NEET, 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, etc. with certificate.
- 14- All original documents for Verification.



**Additional Doc for Collateral Backed loans only**

- 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 Rs.10030/- (Including GST) for legal & valuation charges.

Students can contact us for any queries at [elsc.pune@bankofbaroda.com](mailto:elsc.pune@bankofbaroda.com) to guide them further

Land line details: 020-2553 7085

Mobile No. 7972388794

Pawan Shinde 9833154086

We request you to allow us for an education loan desk at your institute, so that our marketing executives can provide loan information to the students at your location for the convenience of the students.

Yours faithfully,

  
(V Ravindra)  
Chief Manager  
Head ELSC, Pune

