



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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