

ELSC:PUNE:2021-22/345

Date:05.01.2022

**Mr. Anand Deshpande,**  
**Chief – Finance,**  
**Symbiosis Institute,**  
**Senapati Bapat Road,**  
**Pune**

Dear sir,

**Re: - Education Loan offered by Bank of Baroda to students of Symbiosis Institutes.**

Symbiosis Group is one of the premier groups in Education sector in India. Students from all over the country prefer to complete their education from various institutes of the Symbiosis Group. The placement prospectus of the institutes are quite attractive both for the students as well as for the recruiter Companies.

India has seen a tremendous progress over the decades in providing Education for its younger generation. In this endeavor Bank of Baroda is major enabler in providing finance to the students aspiring for higher education. Bank of Baroda has consistently strived to improve its offering in terms of Products and Process to provide a happy customer experience. Bank has taken many initiatives in recent times with respect to the realignment of various products and processes. In order to capitalize on these initiatives, Bank has established Education Loan Sanction Cell at 13 centers in India. One of such dedicated Education Loan Sanction Cell is presently working from Bank of Baroda, Shivajinagar Branch, J M Road, Pune.

Considering the job prospectus bank has placed the following institutes of the Symbiosis Group under Premier Institution category having additional advantage for the students in terms of Rate of Interest and requirement of collateral.

Sr No.	Institution	Collateral free Loan upto	Rate of Interest
1	Symbiosis Institute of Business Management, Pune	Rs. 20.00 lakh	6.75%*
2	Symbiosis Centre for Management and Human Resource Development, Pune	Rs. 20.00 lakh	6.75%*
3	Symbiosis Institute of Business Management, Bengaluru	Rs. 20.00 lakh	6.75%*
4	Symbiosis Institute of Business Management, Hyderabad	Rs. 20.00 lakh	6.75%*
5	Symbiosis Law School, Pune	Rs. 20.00 lakh	6.75%*
6	Symbiosis Institute of International Business, Pune	Rs. 7.50 Lakh	7.85%*
7	Symbiosis Medical College for Women, Pune	Rs. 7.50 Lakh	7.85%*
8	Symbiosis Institute of Technology, Pune	Rs. 7.50 Lakh	8.60%*

\*Rate of Interest is subject to change as per RBI & Bank of Baroda guidelines.

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ELSC Pune Branch , 1st Floor Butte Patil House, 1170/4, Jangli Maharaj Road, Shivajinagar, Pune - 411005, India.

टेलिफोन / Telephone : 25537085, 25537088 ईमेल / Email : elsc.pune@bankofbaroda.co.in



Students can contact following officials of Education Loan Sanction Cell, Pune for their Education Loan requirements:

Sr No.	Name of official	Landline Number	Address of ELSC
1	Mr. Dhiraj Sonar	020-2553 7085	Education Loan Sanction Cell, Bank of Baroda, 1170/4, Butte Patil House, Jangali Maharaj Road, Shivajinagar, Pune 411 005 Email ID <a href="mailto:elsc.pune@bankofbaroda.co.in">elsc.pune@bankofbaroda.co.in</a>
2	Mr. Nilesh More	020-2553 7088	
3	Mr. Sunil Yerekar	020-2553 7088	

Details of contact person from -13- Education Loan Sanction Cell across India is as under:

Sr No.	Name of ELSC	Name of contact person	Contact Number	email ID
1	ELSC Pune	Mr. Dhiraj Sonar	9422211667	<a href="mailto:elsc.pune@bankofbaroda.co.in">elsc.pune@bankofbaroda.co.in</a>
2	ELSC Ahmedabad	Mr. Rakesh Upadhyay	7773859431	<a href="mailto:elsc.ahmedabad@bankofbaroda.co.in">elsc.ahmedabad@bankofbaroda.co.in</a>
3	ELSC Bengaluru	Channakeshavarao	9666823475	<a href="mailto:elsc.bengaluru@bankofbaroda.co.in">elsc.bengaluru@bankofbaroda.co.in</a>
4	ELSC Chennai	Mr. Masood Akhtar	9560096632	<a href="mailto:elsc.chennai@bankofbaroda.com">elsc.chennai@bankofbaroda.com</a>
5	ELSC Ernakulam	Ms. Priynaka	8086647009	<a href="mailto:elsc.ernakulam@bankofbaroda.co.in">elsc.ernakulam@bankofbaroda.co.in</a>
6	ELSC Jaipur	Ms. Mannat Choudhary	8872640381	<a href="mailto:elsc.jaipur@bankofbaroda.com">elsc.jaipur@bankofbaroda.com</a>
7	ELSC Kolkata	Mr. Sandeep Laha	8820456900	<a href="mailto:elsc.kolkata@bankofbaroda.co.in">elsc.kolkata@bankofbaroda.co.in</a>
8	ELSC Mangaluru	Mr. Jeenat Kumar Shetty	9663677695	<a href="mailto:elsc.mangaluru@bankofbaroda.com">elsc.mangaluru@bankofbaroda.com</a>
9	ELSC Mumbai	Mr. Rajesh Kumar	8828338523	<a href="mailto:elpc.gmz@bankofbaroda.com">elpc.gmz@bankofbaroda.com</a>
10	ELSC New Delhi	Mr. Vinod Kumar	8009522883	<a href="mailto:elsc.nd@bankofbaroda.com">elsc.nd@bankofbaroda.com</a>
11	ELSC Hyderabad	Pieush Priyadarshi	9470565644	<a href="mailto:elsc.hyderabad@bankofbaroda.com">elsc.hyderabad@bankofbaroda.com</a>

We do look forward to offer our Education Loan products to students of above Education Institutes. Apart from above Education Institutes we also consider the Education Loan proposal for the students of other Education Institutes of the Symbiosis Group.

Yours faithfully



(Dhiraj Sonar)  
Chief Manager  
Head-ELSC, Pune  
Date 05.01.2022



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## CHECKLIST OF EDUCATION LOAN

**Note:- all document must be self-attested at the time of submission of file**

1. Duly filled in application form
2. Form 135 (separate form of each applicant/co-applicants individually).
3. 2 Photographs of all applicants (one on main application form and one on form-135).
4. Copy of self-attested PAN Card, Aadhar card, latest 6 months savings account statement of student.
5. Copy of self-attested PAN Card, Aadhar card, latest 6 months savings account statement of Parents.
6. Utility bill for residence proof (Light bill, phone bill etc. self-attested).
7. Academic record of student- 10<sup>th</sup> and 12<sup>th</sup> Mark sheet and all semester mark-sheets including Back-log mark sheet if any, Degree certificate of graduation/post-graduation (Self-attested).
8. Entrance Exam result (Self-attested).
9. **Admission / Offer letter, acceptance letter, course fees and details of other expenses (Note all documents to be self-attested),**
10. Income documents of Parents if Salaried:-(self-attested).
  - a. Latest 3 months salary slip
  - b. Latest Form-16 of 2 year.
  - c. Latest 6 months salary account statement
  - d. Appointment letter/Employee ID
11. Income documents of Parents if self-employed:-(self-attested).
  - a. Latest 2 years ITR along with computation sheet, balance sheet and profit and loss account.
  - b. Shop Act License / GST Registration certificate / MSME Registration certificate.
  - c. Latest 6 months current account statement.

**12.Registration & Application form of Vidyalakshmi.co.in portal**



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Bank of Baroda  
HEAD OFFICE : MANDVI, BARODA



Please paste  
a recent  
photograph of  
student

APPLICATION FORM FOR



EDUCATIONAL LOAN

Please paste  
a recent  
photograph of  
student

**EDUCATIONAL LOAN APPLICATION FORM**

The Branch Manager,  
Bank of Baroda,  
\_\_\_\_\_ Branch,  
\_\_\_\_\_.

Dear Sir,

I/ my ward have / has secured admission to \_\_\_\_\_ course conducted by  
\_\_\_\_\_ School/ University / College/ Institute located at \_\_\_\_\_.  
For my / his / her education we request you to provide us financial assistance of  
Rs \_\_\_\_\_ (Rs. \_\_\_\_\_)  
the details of which are as given in this request application.

We undertake to repay the loan in \_\_\_\_\_ monthly installments beginning  
\_\_\_\_\_ months starting after -1- year after the course period or -6- months after  
the borrower (student) getting the job.

Please complete all sections in BLOCK LETTERS and tick  boxes wherever applicable

**(A) PARTICULARS OF THE STUDENT:**

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ (DD) \_\_\_\_\_ (MM) \_\_\_\_\_ (YYYY) Age:

Address: \_\_\_\_\_

(Overseas address if student going for overseas studies) \_\_\_\_\_

PIN : \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ Mobile No. \_\_\_\_\_

Nationality: \_\_\_\_\_ Marital Status: \_\_\_\_\_ Caste/Religion \_\_\_\_\_

Life Insurance Policy details (if any): \_\_\_\_\_

**EDUCATIONAL DETAILS : Please enclose mark lists of the examination passed**

Examination	Institution/University from which passed	Year Passing	Number of Attempts	Percentage of marks	Class Obtained	Specialisation if any
SSC						
HSC						
Degree						
Post Graduate*						
Any Other *						

• To be specified in the column "Specialisation"

**PARTICULARS OF SCHOLARSHIPS / PRIZES WON FOR ACADEMIC DISTINCTION:**

Examination	Specify the academic distinction for which the scholarship prize	Name of the Scholarship	Amount of Scholarship	Duration of Scholarship



	was awarded	Prize	Rs.	From	To

Any other information (Extra curricular activities and distinction awards received if any): \_\_\_\_\_

**PARTICULARS OF THE COURSE FOR WHICH THE LOAN IS REQUIRED**

Name of the course: \_\_\_\_\_

University Institution: \_\_\_\_\_

Course/Institution is affiliated  
To/recognized by

Duration of the course: \_\_\_\_\_

Part time / Full time : \_\_\_\_\_

Correspondence / Distance Education

Expected per month income after completion of the course Rs: \_\_\_\_\_

In case of studies abroad state the details of R.B.I. approval (if necessary). Details of Foreign Exchange required, Copies of Passport, Visa and other details to be submitted.

**PURPOSE OF THE LOAN:**

(Rs. in '000)

Require- ment for	Fee Payable to College/ School/ Institution	Examination /Library/ Laboratory/ fees	Cost of Books/ Equipments/ instruments/ /Uniforms	Caution deposits/ building fund/ refundable deposit	Other Edu. Exp. (e.g. Study tours, projects, thesis etc.)	Lodging /Boarding	Travel Exp/ passage money	Total Expes ses
1 <sup>st</sup> Year								
2 <sup>nd</sup> Year								
3 <sup>rd</sup> Year								
4 <sup>th</sup> Year								
5 <sup>th</sup> Year								

**Source of finance : Details of Scholarship / Loans / Own Funds**

	Loan amount	Own Sources	Scholarship	Total
1 <sup>st</sup>				
2 <sup>nd</sup>				
3 <sup>rd</sup>				
4 <sup>th</sup>				
5 <sup>th</sup>				

**(B) GUARDIAN'S / PARENT'S/GUARANTOR'S PARTICULARS: (If guardian & guarantor are different separte sheet showing these particulars for each to be obtained)**

Name : \_\_\_\_\_

Relationship with Student: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ (DD) \_\_\_\_\_ (MM) \_\_\_\_\_ (YYYY) Age :

PAN/GIR No.: \_\_\_\_\_ Driving License No: \_\_\_\_\_

Passport No(If any) \_\_\_\_\_



Residential Address (For Correspondence - **with proof of residence**)

Telephone : \_\_\_\_\_ Fax: \_\_\_\_\_ Mobile No. \_\_\_\_\_  
 Permanent Address: \_\_\_\_\_  
 Telephone : \_\_\_\_\_ Fax: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Whether residing in Own/Rented Accommodation  Since When residing : \_\_\_\_\_

Interest during study period will be serviced - Yes / No

Sex: Male		Education :		SSC	Any Other Information
Female				Under Graduate	
Marital Status				Graduate	
Single				Post-Graduate	
Married				Doctorate	
Divorced		If Professional :		Doctor	
Widowed				Architect	
No. of Dependents (Excluding Spouse)				CA	
No. of Children				MBA	
				Engineer	
				Lawyer	
		Others			

If Salaried :				If Self Employed / Professional / Business			
Name of the Organisation _____				Name of the Company _____			
Designation	Executive	Managerial	Clerk	Office Address _____			
Department _____				PIN _____			
Office Address: _____				Tel: _____ Fax: _____			
Tel: _____ Extn No. _____ Fax: _____				E-mail: _____			
				Business			
				Pvt. Ltd			
				Partnership			
E-mail: _____				Proprietorship			
Working with				Others			
Govt./Public Sector				Established since: _____			
Public Ltd							
Pvt. Ltd				Designation			
Proprietorship				Executive			
				Managerial			
Working Since: _____ Retirement Age: _____				Gross Monthly Income: _____			
				Year in Current Business:			
				>5			
				3-5			
				1-3			
				<1			
				(Greater)			
				(Less)			

Income Details of Parent / Guardian :			Any other earning member in the family
1.	Gross Monthly Income Rs (Proof to be submitted)		
2.	Net Monthly Income		
3.	Appr. Monthly house hold expenses		
4.	Monthly repayment of other loan amount		
5.	Net Surplus available		
6.	Net Income of other family member/s (Excluding Co-applicant & Guarantor)		(Relation with the student _____)



**About Bank Account (including credit facilities if any)**

<b>Deposits</b>				
Name of the Bank, Branch, Address & Telephone No	Type of A/c & A/c No.	No. of years account held	Balance Outstanding	Remarks

<b>Loans</b>					
Name of the Bank Branch & Telephone No	Type of Loan & Limit	Security	When sanctioned & Repayment Schedule-Amount of Installment	Balance Outstanding	Overdues if any

Credit Card Details Credit Cards Owned: _____ Card Issuer _____ Card No. _____ Bank of Baroda Account No. _____ CA/SB Since (in Years): _____ Branch Name: _____	<b>Other Assets</b> Colour Tv Refrigerator Two Wheeler Cellular Phone Computer Washing Machine Car Landed Property

**DECLARATION BY THE APPLICANTS:**

1. The particulars furnished above are to the best of my/our Knowledge true and correct.
2. The advance, if granted, will be utilized for the purpose for which it is granted.
3. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
4. I/We undertake to submit the receipt for all the disbursements made from the loan account.
5. I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
6. I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
7. Immediately on securing job by the student, I/We undertake to inform the employment details.
8. I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank exclusively.
9. I/We will not / have not borrow/ed from any other Bank or any other source during the currency of the advance without you prior consent in writing.
10. I/We undertake to meet any contingent expenses to continue the course of study.

Date : \_\_\_\_\_

Yours faithfully,

Place : \_\_\_\_\_

**STUDENT**

**PARENT/GUARDIAN**

I am willing to stand as guarantor.	
Place	: _____
Date	: _____
Signature of the Guarantor/s	



**PARTICULARS TO BE SUPPLIED BY THE APPLICANT / GUARANTOR FOR ADVANCES**

I give below the particulars of myself, my family &amp; my asset &amp; liability as at :

1. Name in Full : \_\_\_\_\_ 2. Age \_\_\_\_\_
3. Father's / Husband's Name : \_\_\_\_\_
4. Residential Address **PRESENT** \_\_\_\_\_ **PERMANENT** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
5. Telephone Nos. : Office/Shop \_\_\_\_\_ Resi. \_\_\_\_\_ Mobile \_\_\_\_\_
6. Occupation / Line of Business :
  - (a) **If in service :**  
 Name of Employer \_\_\_\_\_  
 and his address \_\_\_\_\_  
 \_\_\_\_\_  
 Designation : \_\_\_\_\_
  - (b) **If in Business / Profession :**
    - i) Name of the Firm / Company \_\_\_\_\_  
 & its address \_\_\_\_\_
    - ii) Line/s of Activities \_\_\_\_\_
    - iii) Since when established : \_\_\_\_\_
    - iv) In which capacity he/she is representing \_\_\_\_\_
7. Annual Income : Rs. \_\_\_\_\_ 8. PAN \_\_\_\_\_

**9. DETAILS OF ASSETS :**
**9.1 Details of immovable properties (held in own name / joint name)**

- A) Nature of properties (Please ✓ whichever is applicable)  
 Plot of Land  Agricultural Land  House/Godowns  Other
- B) Location \_\_\_\_\_ Survey / House No. \_\_\_\_\_  
 Area \_\_\_\_\_ Village / Town \_\_\_\_\_ District : \_\_\_\_\_
- C) Property in whose name ? \_\_\_\_\_
- D) Area of Land Property \_\_\_\_\_ (E) Cost (at the time of purchase) Rs. \_\_\_\_\_
- F) Present estimated market value of the property/ies Rs. \_\_\_\_\_
- G) Whether encumbered / un-encumbered / partially encumbered. If encumbered, give details (viz. with whom, consideration and major terms & conditions)  
 \_\_\_\_\_  
 \_\_\_\_\_

**9.2 Details of Moveable Properties in my name**
**A) LIC POLICIES**

Policy No.	Date of issuance of Policy	Sum Assured Rs.	Branch Name	Annual premium (in Rs.)	Premium paid upto what period

**B) SHARES/DEBENTURES ETC.**

Name of the Company	Total No. of Shares	Certificate No. A/c No.	Total Amount Face Value Rs.	Whether Fully Paid Yes/No.	Current Market value Rs.

**C) TERM DEPOSITS**

FDR / RD / No.	Date	Favouring	Amount Rs.	Name of Bank/Branch	Due Date	Maturity Value Rs.



**D) INVESTMENT IN GOVERNMENT SECURITIES LIKE BONDS / NSC ETC.**

(F 135-2)

Bond/ Certificate No.	Date of Purchase	Issuing Office Post Office Address (Including Mutual Funds)	Amount Rs.	Due Date	Maturity Value Rs.

9.3 Details like Reg. No. Type and value of vehicle/s owned by me : \_\_\_\_\_

9.4 Capital invested in business - Name of Firm/Company (as on latest balance sheet date) \_\_\_\_\_

9.5 Full details of other investments if any, (i.e. jewellery, investment in other firms, etc.) \_\_\_\_\_

9.6 Total of all assets (9.1 to 9.5) Rs. \_\_\_\_\_

**10. DETAILS OF LOANS IN INDIVIDUAL NAME / FIRM'S NAME / COMPANY'S NAME**

a) Name of the Bank / other Institution and its branch : \_\_\_\_\_

b) Purpose and amount of loan availed : \_\_\_\_\_

c) Security / Repayment schedule / Rate of Interest : \_\_\_\_\_

d) Present balance outstanding : \_\_\_\_\_

e) Liabilities other than to Bank and Financial Institutions : \_\_\_\_\_

11. **Other details : Details of Personal Guarantee given for any person/firm. If so, furnish details - (i.e. Name of the Bank / Institutions, on whose behalf amount of guarantee, present status of a/c etc.)****12. A) Particulars of Legal Heirs :**

Sr. No.	Name	Relationship	Age	Present Address

**B) Nomination Particulars :**

Sr. No.	Description of Asset (Bank Dep. Co. Dep., Terminal Benefits etc.)	Bank Organisation	Account/Certificate No.	Amount	
				Present	At Maturity

**In support of my above declaration, I enclose**

- Balance sheet, Profit & Loss Account, Trading Account, Capital Account (Audited / unaudited)
- Copy of employment certificate with details of salary drawn and latest Form No. 16.
- Copies of agreement / revenue records / society certificate in respect of land / building / flat owned by me.
- Copies of Income Tax / Wealth Tax Returns / Assessment Order.

**13. I Declare that :**

I am / I am not a Director in \_\_\_\_\_ / any bank. There is no litigation against me or the firm / Co. in which I am the proprietor / a Director. /My firm / company is not a defaulter of your / any other Bank or Financial Institution.

The name of the firm / Co. or the name of the partners / proprietor / Director of the firm / Co. is not in the caution list of RBI / ECGC / your Bank or any other Bank.

The proprietor / partners / Directors of the Firm/Co. is/are not the Directors in any Co-operative Bank. I also declare that the above information is complete, true and correct to the best of my knowledge & belief.

Ecls. :

Place : Pune

Date :

Signature of the Applicant / Guarantor/s