

DIRECTOR'S SECRETARIAT
NOTICE - 90/2022
EDUCATION LOAN FOR STUDENTS
FROM BANK OF BARODA

1. Bank of Baroda (BoB) is offering educational loans for the wards of the Army Personnel and veterans, under the Baroda Gyan Scheme.

2. Letter dated 16 Jul 2022 received from Mr Dhiraj Sonar, Chief Manger, Head - ELSC, Pune is enclosed herewith for info of all concerned.

File No : AIT/0075/Notice/Adm

Army Institute of Technology
Dighi Hills, Pune - 411015

Date: 18 Jul 2022

Encl: As stated

Distribution:-

Director } - For info please
Principal }

HOD ASGE

Warden, BE

HOD E&TC

Warden, TE

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HOD Mech

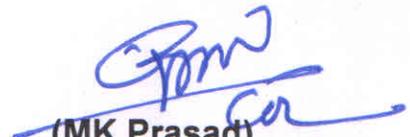
Warden, FE

HOD IT

Accts Section

Warden, Kalpana Chawla Hostel

I/C Website


(MK Prasad)
Col
Jt Director
For Director

ELSC:PUNE:2021-22/

Date:16.07.2022

The Director,
Army Institute of Technology, Pune

Dear sir,

Re: - Education Loan to Students of Army Institute of Technology, Pune – under Baroda Gyan

With reference to the captioned subject, we are pleased to inform you that, Army Institute of Technology, Pune is covered under Baroda Gyan Loan Scheme for Education Loans with special rate of Interest.

Education Loan Terms & Conditions are as under:

Programs included	All Degree Courses at Army Institute of Technology, Pune
Security	Unsecured Loan up to Rs. 25.00 lakh.
ROI	BRLLR + 0.90% (at present BRLLR is 7.45%)
Processing Charges	Nil
Margin	Nil
EMI starts	After "moratorium period" i.e. Course Period + 1year
Repayment Period	Moratorium Period +10 years Max for Loan Up to Rs. 7.50 Lakh Moratorium Period +15 years Max for Loan Above Rs. 7.50 Lakh
Expense Covered	Tuition Fee+ Living Expense + Other Necessary for course

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 elsc.pune@bankofbaroda.co.in
2	Mr. Nilesh More	020-2553 7088	
3	Mr. Sunil Yerekar	020-2553 7088	



ई एल एस सी पुणे शाखा पहिला मजला, बुट्टे पाटील हाऊस, ११७०/४, जंगली महाराज रोड, शिवाजीनगर, पुणे - ४११००५. भारत.

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

Details of contact person from ELSC 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	elsc.pune@bankofbaroda.co.in
2	ELSC Ahmedabad	Mr. Rakesh Upadhyay	7773859431	elsc.ahmedabad@bankofbaroda.co.in
3	ELSC Bengaluru	Channakeshavarao	9666823475	elsc.bengaluru@bankofbaroda.co.in
4	ELSC Chennai	Mr. Masood Akhtar	9560096632	elsc.chennai@bankofbaroda.com
5	ELSC Ernakulam	Ms.Priynaka	8086647009	elsc.ernakulam@bankofbaroda.co.in
6	ELSC Jaipur	Ms. Mannat Choudhary	8872640381	elsc.jaipur@bankofbaroda.com
7	ELSC Kolkata	Mr. Sandeep Laha	8820456900	elsc.kolkata@bankofbaroda.co.in
8	ELSC Mangaluru	Mr. Jeenat Kumar Shetty	9663677695	elsc.mangaluru@bankofbaroda.com
9	ELSC Mumbai	Mr. Rajesh Kumar	8828338523	elpc.gmz@bankofbaroda.com
10	ELSC New Delhi	Mr.Vinod Kumar	8009522883	elsc.nd@bankofbaroda.com
11	ELSC Hyderabad	Pieush Priyadarshi	9470565644	elsc.hyderabad@bankofbaroda.com

We request you to display the above details on your website for the information of students. We also request you to publish the information in your prospectus and provide maximum education loan leads to us.

Yours faithfully



(Dhiraj Sonar)
Chief Manager
Head-ELSC, Pune



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CHECKLIST OF EDUCATION LOAN – Baroda Gyan

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

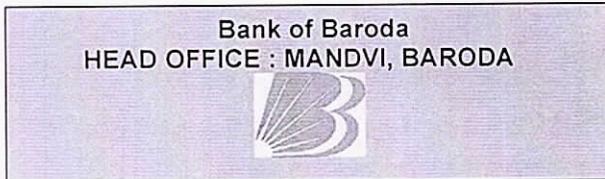
1. Duly filled in Education Loan Application form.
2. Form 135 (separate form of each applicant/co-applicants individually).
3. 2 Photographs of all applicants (one on main application form and one on form-135).
4. Copy of self-attested PAN Card, Aadhar card, latest 6 months savings account statement 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- 10th and 12th Mark sheet (Self-attested).
8. Admission / Offer letter, acceptance letter, course fees and details of other expenses (Note all documents to be self-attested),
9. Income documents of Parents:-(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
10. Registration & Application form of Vidyalakshmi.co.in portal
11. Copies of sanction letter / statement of loan accounts availed by the parents.



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Please paste
a recent
photograph of
student



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 Expen ses
1 st Year								
2 nd Year								
3 rd Year								
4 th Year								
5 th Year								

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

	Loan amount	Own Sources	Scholarship	Total
1 st				
2 nd				
3 rd				
4 th				
5 th				

(B) GUARDIAN'S / PARENT'S/GUARANTOR'S PARTICULARS: (If guardian & guarantor are different separate 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: _____
 PIN: _____

Telephone : _____ Fax: _____ E-Mail: _____
 PIN: _____

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: _____			
PIN _____				E-mail: _____			
Tel: _____ Extn No. _____ Fax: _____				Business Details			
				Proprietorship		Partnership	
E-mail: _____				Others _____			
Working with				Established since: _____			
Govt./Public Sector		Public Ltd					
Pvt. Ltd		Partnership		MNC		Designation	
Proprietorship						Executive	
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)

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

Loans					
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: _____	Other Assets	Colour Tv
		Refrigerator
		Two Wheeler
		Cellular Phone
		Computer
		Washing Machine
		Car
	Landed Property	
(Details to be submitted)		

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 & my asset & 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