

Dt.05.08.2022

The Director,
Army Institute of Technology, Pune

Dear sir,

EDUCATION LOAN TO STUDENTS OF ARMY INSTITUTE OF TECHNOLOGY, PUNE
STATE BANK OF INDIA SCHOLAR LOAN SCHEME

With reference to the captioned subject, we are pleased to inform you that, Army Institute of Technology, Pune is listed under Elite Scholar Institute List of State Bank of India Scholar Loan Scheme for Education Loans with special rate of Interest & NO COLLATERAL for loans upto Rs.20.00 Lakhs

Programs included	All Degree Courses at Army Institute of Technology, Pune
Security	Nil
ROI	EBLR 7.55% + 1.00% (-0.60% discount) Eff Rate 7.95%
Processing Charges	Nil
Margin	Upto Rs.7.5 Lakhs - 5% above Rs.7.5 Lakhs - Nil
EMI starts	Course period + 1 year
Repayment Period	Maximum 15 years
Expense Covered	Tuition Fee+ Living Expense + Other Necessary and valid expenses for course

Students can contact following officials of State Bank of India R&DE Dighi Branch , Pune for their Education Loan requirements:

Name	Mobile	Email	Address
Mr.Imran I Khan (Branch Head)	9766930705	Sbi.10473@sbi.co.in	SBI R&DE DIGHI BRANCH , ALANDI RD , DIGHI , PUNE- 411015
Mr.Sanjay Narayan Patil (Service Manager)	7045208134		

Yours faithfully,

Branch Manager





STATE BANK OF INDIA

APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN

[PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK (V) OPTIONS WHEREVER APPLICABLE]

SOURCED BY ELC: YES/ NO

ELC NAME: _____

ELC CODE: _____

CIF NO. (FOR OFFICE USE)

JOINT SB ACCOUNT NO. (FOR OFFICE USE)

LOAN ACCOUNT NO. (FOR OFFICE USE)

Signed
photograph of
StudentSigned
photograph of
Father/ HusbandSigned
photograph of
Co-applicant

(I) PERSONAL INFORMATION OF THE APPLICANTS

PARTICULARS	STUDENT	FATHER / HUSBAND	CO-APPLICANT
1. FIRST NAME			
2. MIDDLE NAME			
3. LAST NAME			
4. MOTHER'S FULL NAME		X-X-X-X-X-X	X-X-X-X-X-X
5. FATHER'S / HUSBAND'S FIRST NAME			
6. FATHER'S / HUSBAND'S MIDDLE NAME			
7. FATHER'S / HUSBAND'S LAST NAME			
8. RELATIONSHIP WITH STUDENT	X-X-X-X-X-X		
9. DATE OF BIRTH (DD/MM/YYYY)			
10. RELIGION	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS	HINDU / MUSLIM / CHRISTIAN / SIKH / PARSI / BUDDHIST / JAIN / OTHERS
11. CASTE CATEGORY	SC / ST / OBC / GENERAL / OTHERS	SC / ST / OBC / GENERAL / OTHERS	SC / ST / OBC / GENERAL / OTHERS
12. GENDER	MALE / FEMALE / THIRD GENDER	MALE / FEMALE / THIRD GENDER	MALE / FEMALE / THIRD GENDER
13. MARITAL STATUS	SINGLE / MARRIED	X-X-X-X-X-X	SINGLE / MARRIED
14. HIGHEST EDUCATIONAL QUALIFICATION			
15. MARKS %AGE OBTAINED IN HIGHEST QUALIFICATION		X-X-X-X-X-X	X-X-X-X-X-X
16. OCCUPATION			
17. INCOME FROM ALL SOURCES (Rs.)			
18. PAN NO.			
19. AADHAAR NO. (MANDATORY IF ELIGIBLE FOR SUBSIDY BENEFIT)			
20. PASSPORT NO. (MANDATORY FOR STUDIES ABROAD)			
21. OTHER OVD, IF ANY (refer to annexure-I)			

22. PRESENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			
23. OFFICE ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			
24. PERMANENT ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)			
25. CONTACT NUMBER			
26. MOBILE NUMBER			
27. E-MAIL ID			

28. ADDRESS FOR CORRESPONDENCE
[TICK (V) OPTIONS AS APPLICABLE]

RESIDENTIAL ADDRESS / OFFICE ADDRESS / PERMANENT ADDRESS

(II) PRESENT BANKER DETAILS

PARTICULARS	STUDENT	FATHER / HUSBAND	CO-APPLICANT
1. NAME OF THE BANK			
2. BANK BRANCH WITH IFSC			
3. SB / OD ACCOUNT NO.			
4. DIRECT / INDIRECT LIABILITY DETAILS			
5. WHETHER RELATED TO CHAIRMAN / DIRECTORS / EMPLOYEE OF OUR BANK OR ANY OTHER BANKS. IF YES, DETAILS OF RELATIONSHIP			

(III) DETAILS OF THE COURSE / STUDY [TICK (V) OPTIONS WHEREVER APPLICABLE]

1. ADMISSION TYPE	MERIT / MANAGEMENT QUOTA
2. COURSE CATEGORY	GRADUATION / POST-GRADUATION/ PHD DEGREE / DIPLOMA/ CERTIFICATE
3. NAME OF THE COURSE	
4. NAME OF THE INSTITUTION & UNIVERSITY	
5. WHETHER COURSE IS FOR STUDIES ABROAD	YES / NO
6. ADDRESS OF THE INSTITUTION (CITY, PIN, DISTRICT, STATE, COUNTRY)	
7. RANKING OF THE INSTITUTION / COURSE	
8. DURATION OF COURSE	
9. DATE OF COMMENCEMENT OF COURSE	
10. DATE OF COMPLETION OF COURSE	

(IV) COST OF COURSE / SOURCE OF FINANCE: (ALL AMOUNTS IN Rs.)

PARTICULARS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
1. TUITION FEES						
2. OTHER FEES PAYABLE TO INSTITUTION						
3. BOOKS/STATIONERY						
4. EQUIPMENT / COMPUTER						
5. HOSTEL/ BOARDING/ LODGING EXPENSES						
6. SUNDRIES / TRAVEL/TCS*						
7. TOTAL						
8. OWN SOURCE / SCHOLARSHIP						
9. INSURANCE PREMIUM FOR FULL LOAN TENURE						

*Tax collection at Source (TCS) on remittances under Liberalized Remittance Scheme (LRS)

10. LOAN REQUIRED

(V) DETAILS OF SECURITY OFFERED (FOR LOANS ABOVE Rs. 7.50 LACS)

A) IMMOVABLE PROPERTY

PLOT / FLAT / HOUSE NO.	TITLE DEED		IN THE NAME OF	ADDRESS	ESTIMATE MARKET VALUE
	LEASE / FREEHOLD	DATED			

B) VEHICLE / CAR (PLEASE
GIVE DETAILS INCLUDING
REGISTRATION No., etc)

C) OTHER SECURITIES

TYPE OF THE SECURITY	SERIAL NO.	NAME OF THE HOLDER	MATURITY VALUE	ESTIMATE MARKET VALUE

(VI) PROPOSED / PREFERRED REPAYMENT PERIOD

NUMBER OF INSTALMENTS (UPTO 180 MONTHS):

(VII) GENERAL [TICK (v) OPTIONS AS APPLICABLE]

1. DO YOU HAVE AN EXISTING RELATIONSHIP WITH
SBI? IF SO, DETAILS THEREOF

2. IS ANY GUARANTEE GIVEN TO SBI / OTHER BANK?

YES / NO

IF YES, DETAILS THEREOF

(VII) PERSONAL INFORMATION OF GUARANTOR (if applicable)

1. FULL NAME		Signed photograph Guarantor
2. FATHER'S FULL NAME		
3. DATE OF BIRTH (DD/MM/YYYY)		
4. GENDER	MALE / FEMALE / THIRD GENDER	
5. PAN No.		
6. ANY ONE OVD (refer to annexure-I)		
7. OCCUPATION		
8. INCOME FROM ALL SOURCES (Rs.)		

9. PRESENT ADDRESS
(HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)

10. OFFICE ADDRESS
(HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)

11. PERMANENT ADDRESS
(HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)

12. CONTACT NUMBER

13. MOBILE NUMBER

BANK ACCOUNT DETAILS

1. NAME OF THE BANK

2. BANK BRANCH WITH IFSC

3. SB / OD ACCOUNT NO.

4. DIRECT / INDIRECT LIABILITY DETAILS**(IX) CONSENT FOR INSURANCE COVER**

WHETHER AVAILING OF SBI RINN RAKSHA INSURANCE COVER :

YES / NO

[If YES, consent letter to be attach

(X) INCOME CERTIFICATE FOR AVAILING OF INTEREST SUBSIDY BENEFIT

SCHEME	MAXIMUM GROSS PARENTAL/ GUARDIAN INCOME	ELIGIBLE	INCOME CERTIFICATE ATTACHED
Central scheme for Interest subsidy on education Loans for Economically Weaker Sections (CSIS) for studies in India *	Rs. 4.50 lakhs	YES / NO	YES / NO
Padho Pradesh scheme of Interest Subsidy on Education Loan for Overseas studies for Minority Communities (Sec 2 of National Commission For Minority Act, 1992)**	Rs. 6.00 lakhs	YES / NO	YES / NO
Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Education Loan for Overseas studies for OBCs & EBCs**	Rs. 8.00 lakh for OBC Rs. 2.50 lakh for EBC	YES / NO	YES / NO

* For availing Interest Subsidy benefit, Income proof is required from authorised Public Authority of the State/UT Government.

** ITR/ Form 16/ Audited Accounts can also be submitted as Income Proof for availing subsidy benefit.

Note 1: Subsidy benefit will be available only from the date of submission of Income proof.

Note 2: Interest Subsidy benefit is available for select courses/ institutions as prescribed by Government under respective scheme.

(XI) DECLARATION

I / We hereby apply for a loan from SBI to the extent indicated in the Section (IV) of this application form. I / We declare that the foregoing particular information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan SBI may decide to sanction me / us. I / We confirm that I / we have / had no insolvency proceedings against me / us. Nor have, I / we been adjudicated insolvent. I / We further confirm that I / we have read the terms and conditions and understood the contents therein. I / We am / are aware that the Equated Monthly Instalment (EMI) comprises Principal and Interest based on State Bank External Benchmark Lending Rate (EBLR), which is subject to change/reset from time to time.

I / We agree that SBI may at its discretion conduct discreet inquiries in respect of this application. I / We undertake to inform as to any change in my occupation / employment, residential / official address/ mobile number and to provide any further information that the Bank may require. SBI will have the liberty to take such action as it may deem necessary if my / our above statements are found to be untrue. I / We agree that SBI shall have the sole discretion to reject my / our loan application / reduce loan amount without assigning any reason thereof. I / We further agree that my / our loan transactions shall be governed by the rules of SBI which may be in force from time to time. I / We also hereby give my / our consent to send the application to Processing Centre for sanction if in order and disbursement on sanction from Processing Centre or any Branch as per process prescribed by SBI. I may carry out my transactions at the above-mentioned Branch as Home Branch. I / We agree that I / We will bear the charges of Vidya Lakshmi Portal (VLP) as prescribed by Government of India once loan is sanctioned/ disbursed. I / We agree to receive SMS alerts related to my/our application status and account activity as a product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form.

I / We undertake and declare that I / we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I / We undertake to intimate the Bank before proceeding overseas for permanent employment and/or emigrating and/or changing my/our nationality.

I / We agree and give consent for the disclosure by SBI of all or any such; (a) information and data relating to me/us (b) the information or data relating to credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as SBI may deem appropriate and necessary, to Credit Information Companies (CICs) and any other agency authorised in this behalf by Reserve bank of India / Government of India / SBI. I / We also understand that the Bank is at the liberty to get confirmed any details furnished by me/us and also to intimate to the DDO/Department Head/CEO, the details of any of the loans sanctioned/dispensed to me/us and I / we accordingly convey my/our consent for such disclosure.

I / WE undertake to submit PAN details within 6 months from loan sanction in case PAN details are not submitted with this application by me/ us.

I / WE DECLARE THAT I / WE HAVE NOT AVAILED OF ANY LOAN FOR THE SAME COURSE FROM OTHER BANK/ FINANCIAL INSTITUTION.

Signature of Student

Signature of Father / Husband

Signature of Co-applicant

Signature of

Guarantor

Place:

Date:

(XII) REFERENCES

(NAMES & ADDRESSES OF TWO REFEREES WHO ARE NOT RELATED TO YOU AND MAINTAINING SATISFACTORILY CONDUCTED BANKING RELATIONSHIP FOR OVER ONE YEAR AND ARE RESPECTABLE IN SOCIETY) State Bank of India may make enquiries from the referees if it deemed necessary

REFERENCE 1		REFERENCE 2	
NAME		NAME	
ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN, DISTRICT, STATE)		ADDRESS (HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN, DISTRICT, STATE)	
CONTACT NO.		CONTACT NO.	

(XIII) FOR OFFICE USE ONLY

At Branch / OSF -	Signature/s of the applicant/s obtained in our presence and verified and sent to RBO/ RACC/ RACPC on		Name & Signature (Branch / OSF)	
At RBO/RACC/ RACPC (Data related to CIF Creation)	VIP Code (0 for No, 1 for Yes)		Customer Type - Personal	Relative Code (father / spouse)
Greetings required		Occupancy (home owner, tenant, etc.)		Customer evaluation required
CIS Organization code		Segment Code		CIC Reference made

Date _____

SIGNATURE OF THE APPRAISING OFF

DOCUMENTS REQUIRED [TICK (✓) OPTIONS WHEREVER APPLICABLE]	
• Mark sheet of 10 th , 12 th , Graduation (if applicable), Entrance Exam Result	YES / N
• Proof of admission to course [Offer Letter/ Admission Letter/ ID card if available]	YES / N
• Schedule of expenses for course	YES / N
• Copy of letter conferring scholarship, free-ship, etc.	YES / N
• Gap certificate, if applicable (self-declaration from student for gap in studies)	YES / N
• Passport size photograph of Student / Parent / Co-borrower / Guarantor (1copy each)	YES / N
• Asset-Liability Statement of Co-applicant / Guarantor (Applicable for loans above Rs. 7.50 lacs)	YES / N
• For Salaried Persons (a) Latest Salary Slip (b) Form 16 OR Latest IT Return (ITR V)	YES / N
• For other than Salaried Persons (a) Business address Proof (if applicable) (b) Latest IT Return (ITR V) (if applicable)	YES / N
• Bank Account Statement for the last six months of Parent / Guardian/ Guarantor	YES / N
• Copy of Sale Deed and other documents of title to property in respect of immovable property offered as collateral security / Photocopy of Liquid Security offered as collateral	YES / N
• Permanent Account Number (PAN) of Student / Parent / Co-borrower / Guarantor	YES / N
• AADHAAR (mandatory, if eligible under various interest subsidy schemes of GOI)	YES / N
• Passport (mandatory for Studies Abroad)	YES / N
• Submission of OVD (refer to table below)	YES / N

At least one self-attested copy of the Officially Valid Documents (OVD) mentioned below to be submitted, as proof of identity and address

- Passport,
- Driving license,
- Proof of possession of Aadhaar Number,
- Voter's Identity Card issued by Election Commission of India,
- Job card issued by NREGA duly signed by an officer of the State Government,
- Letter issued by the National Population Register containing details of name and address

If the OVD furnished by the customer does not contain updated address, the following documents shall be deemed to be OVDs for the purpose of proof of address:

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, pipe water bill);
- Property or Municipal tax receipt;
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public-Undertakings, if they contain the address;
- Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, state or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions, listed companies and lease licence agreements with such employers allotting official accommodation.

[Provided that the customer shall submit OVD updated with current address within a period of three months of submitting the above documents]