



ELSC: PUNE: 2022-23/ 541

Date: 28.02.2023

The Director,  
National Insurance Academy, Pune

Dear Sir,

**Re: - Education Loan to Students of National Insurance Academy, Pune – Premier Institute under Baroda Gyan**

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

Education Loan Terms & Conditions are as under:

<b>Programs included</b>	PGDM
<b>ROI</b>	BRRLLR + 0.85% i.e. <b>10.00% at present</b> * (floating)
<b>Maximum Limit</b>	Upto Rs. 15.00 Lakh
<b>Collateral Security Required</b>	No Collateral security required up to Rs. 15.00 lakh
<b>EMI starts</b>	After "moratorium period" i.e. Course Period + 1year
<b>Repayment Period</b>	Moratorium Period +10 years Max for Loan Up to 7.5 Lakh Moratorium Period +15 years Max for Loan Above 7.5 Lakh
<b>Margin</b>	Nil
<b>Expense Covered</b>	Tuition Fee+ Living Expense + Other Necessary for course
<b>Processing Charges</b>	Nil
<b>GCLI Coverage</b>	GCLI coverage is mandatory. Students need to pay fee for insurance.

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  
ELSC, Pune



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

## **CHECKLIST OF EDUCATION LOAN**

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

1. Duly filled Education Loan Application form
2. Form No. 135 (separate form of each applicant/co-applicants / guarantor individually).
3. 2 Photographs of all applicants/ guarantor (one on main application form and one on form-135).
4. Copy of latest self-attested Pan Card, aadhar card, latest 6 months savings account statement of student.
5. Copy of latest self-attested Pan Card, aadhaar card, latest 6 months savings account statement of all co-applicants/guarantor.
6. Utility bill for residence proof (Light bill, phone bill etc. self-attested).
7. Academic record of student- 10<sup>th</sup>, 12<sup>th</sup> and all semester mark-sheets including Back-log mark sheet if any, Degree of graduation/post-graduation, Entrance exam result. (Self-attested).
8. **Admission/ Offer letter, course fees & details of other expenses (Note all documents to be self-attested).**
9. Income documents of co-applicants/Guarantors if Salaried :- ( self-attested).
  - a. Latest 3 months salary slip
  - b. Latest Form-16 of 2 year.
  - c. Latest 6 months salary account statement (not older than 5 days of submitting the file)
  - d. Appointment letter/Employee ID
10. Income documents of Parents/Guarantors if self-employed :- ( self-attested).
  - a. Latest 2 years ITR along with computation sheet, balance sheet and profit and loss account.
  - b. Shop's registration / GST Registration / MSME Registration.
  - c. Latest 6 months current account statement.
11. **Registration & Application form of Vidyalakshmi.co.in portal**



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