

DIRECTOR'S SECRETARIAT

NOTICE – 81

SBI SCHOLAR LOAN SCHEME

1. Army Institute of Technology is covered under list "C" of SBI Scholar Loan Scheme (Loan up to Rs 7.50 Lakhs without Tangible Collateral Security & Loan upto Rs 30 Lakhs with Tangible Collateral Security ,Interest @ *8.15%).

*Interest Rate are subjected to change.

2. This Scheme enables AIT Students to directly apply through the mapped branch(SBI ,R&DE Dighi,Pune) even if parents residence/place of posting of their parents is elsewhere

3. List of document for availing SBI scholar Loan is enclosed is us under :-

- Eligibility Criteria
- Check list for Education Loan

4. Those students who wants to avail education loan (SBI Scholar Loan) from State Bank of India may contact u/m SBI Staff.

i) Mrs Kalpita P Nikam
Branch Manger
SBI (Mapped Branch) R&DE Dighi
Branch, Pune -411015
Ph No 020-27151418
Mobile No 9595527651
Email ID : sbi.10473@sbi.co.in

ii) Mr Ravikiran Shinde
Branch RBO, Pune Rural
Mobile No 9766777047
Email ID ravikiran.shinde@sbi.Co.in

iii) Mr Amit Kumar
Pune Metro Region,SBI
Mobile No 8669736310
Email ID amit.sej@sbi.co.in

5. All Students are requested to note the same.

File No : AIT/0652/ Gen Corres /Accts

Army Institute of Technology
Dighi Hills,Pune – 411015

Dated : 02 Sep 2020

Distribution :-

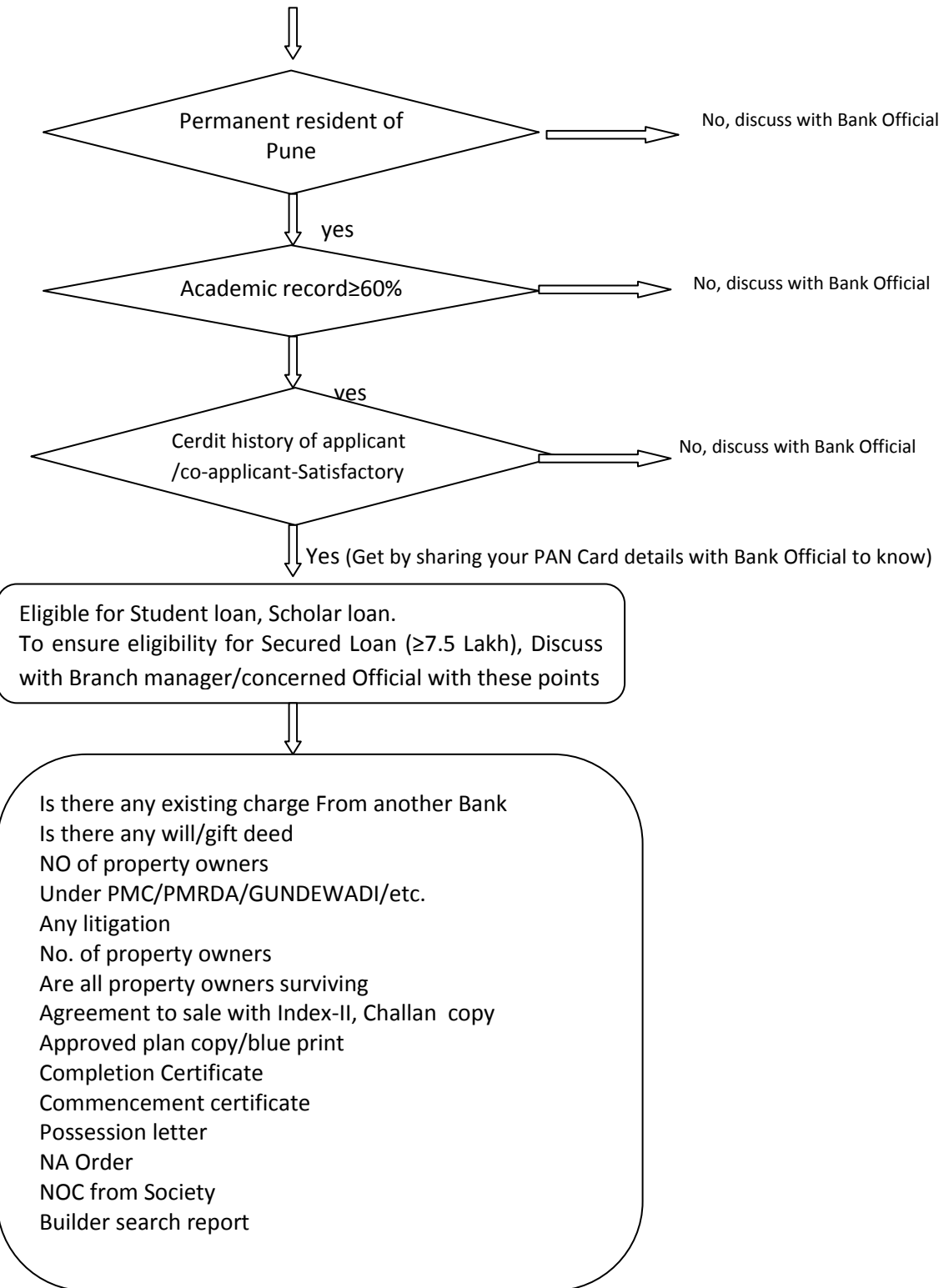
Director
Principal } For Info please

Registrar
Student Section
Account Section
AIT Website - HOD (IT) for display on website




(K E Vijayan)
Col
Joint Director
For Director
Joint Director
Army Institute of Technology
Dighi Hills, Pune-411 015.

Loan eligibility chart



Basic Details for education loan

1.	Applicant's name & Date of Birth	
2.	Co-applicant's name& Date of Birth	
3.	Permanent place of residence	
4.	PIN Code	
5.	Property in the name of	
6.	Student's academic record	Class X- %, Class XII- %, Graduation - %
7.	Applicant PAN CARD No.	
8.	Co-applicant's PAN CARD No.	
9.	Course in which admission desired	
10.	Name of College	
11.	Place/country of Study	
12.	Total fee	
13.	Loan amount required	
14.	Present Banker	
15.		
16.		
17.		
18.		
19.		
20.		
21.		
22.		
23.		
24.		
25.		

Check List: Education Loan (State Bank Of India)**Amit Kumar Mob No. 8669736310, E-mail [id- amit.sej@sbi.co.in](mailto:amit.sej@sbi.co.in)**

Sl No	✓	Document	Sl No	✓	Document
Student			Co-applicant		
1		Application form (provided by bank)	33		Photo ID Proof
2		Brief Opinion report form (provided by bank)	34		PAN CARD
3		Vidya Lakshmi application form print out (www.vidyalakshmi.co.in)	35		Residence proof (Property tax receipt, Index-II copy etc.)
4		Admission/welcome letter	36		Passport size photograph- 02 each
5		Fee structure/Schedule of Expenses	37		Brief Opinion report form (Provided by bank)
6		Fee paid receipt (if applicable)	38		Employee ID/ Business details/Income certificate from Tahshildar
7		Transaction Details (if applicable)	39		Salary Slip (last 3 months)
8		College brochure (related to the course)	40		Bank A/C Statement (Last 6 months for Salaried, last 1 year for Businessman)
9		Class X certificate	41		Form-16 Both Part A & B(for last 2 years)
10		Class X mark sheet	42		ITR (for last 3 years) with 26 AS
11		Class XII certificate	43		All Loan account statements (last 1 year if any)
12		Class XII mark sheet	44		Self –attestation of all KYC and edu documents
13		Degree certificate	Property Documents (for loan amount >7.5 Lakh)		
14		Graduation mark sheet (All semesters)	P1		AGREEMENT TO SALE/SALE DEED
15		Expected Income (Self Declaration by student)	P2		APPROVED PLAN COPY/BLUE PRINT
16		Gap certificate (If any in academic)	P3		COMPLETION CERTIFICATE
17		College bank account details for payment	P4		Possession Letter
18		Photo ID Proof	P5		NA ORDER
19		PAN CARD	P6		Charge release letter from Financial Institute(If applicable)
20		Passport size photograph-02	P7		Latest Property Tax receipt
21		Processing fee cheque/Security Deposit	P8		Latest Electricity Bill receipt
22		Joint Account (Student n Co-appl.) in SBI	P9		NOC from Society (Format provided by bank)
DOCUMENTS IF STUDYING IN INDIA			P10		Society registration certificate (If applicable)
23		Entrance test result	P11		Share certificate (If applicable)
24		Bonafide certificate	P12		Builder search report (If applicable)
25		Student ID Card	P13		Valuation Report/Structural stability report (By SBI empanelled Valuator)
26		Approval details of college (UGC/AICTE)	P14		Search report (By SBI empanelled Advocate)
DOCUMENTS IF STUDYING ABROAD			KEY POINTS		
27		GRE / TOFEL/ IELTS Score sheet	Before submission of documents, ensure joint account is opened in SBI. Also ensure PAN Card (applicant and co-applicants)		
28		University Ranking (usnews.com webometrics.info, topuniversities.com)	Charges: Loan processing fee_____,Search_____, Valuation/STR_____,Stamp duty charges_____, Rin Raksha_____Insurance of property_____		
29		Passport	Margin: 0/ 5/10/15 % (As applicable)		
30		Joining & Relieving letter	Insurance of property is mandatory in case of mortgage of property		
31		Experience Certificate	Structural Stability Report is required if property > 15 years old		
32		Visa copy	In case of Will/Gift deed, 2 search report is required.		
			Cost of Search, stamp duty, insurance and Valuation has to be borne by customer.		
			Original copies of Bonafide certificate & fee structure is mandatory (for Study in India.)		
			If self- employed then Shop Act, GST etc. reqd.		
			At the time of Documentation, all original property documents are required to be submitted, in case of mortgage of property		
			Final Sanction is the discretion of the Sanction Officer after assessing loan proposal.		
			Margin-the share of total Project cost borne by the customer himself.		
			Margin to be brought in on year-on-year basis as and when disbursements are made on a pro-rata basis.		
			Name	Date	Sign



STATE BANK OF INDIA

APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN

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

SOURCED BY ELC: YES/ NO	<div>Signed photograph of Student</div>	<div>Signed photograph of Father/ Husband</div>	<div>Signed photograph of Co-applicant</div>
ELC NAME: _____			
ELC CODE: _____			
CIF NO. (FOR OFFICE USE)			
JOINT SB ACCOUNT NO. (FOR OFFICE USE)			
LOAN ACCOUNT NO. (FOR OFFICE USE)			

(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						
7. TOTAL						
8. OWN SOURCE / SCHOLARSHIP						
9. INSURANCE PREMIUM FOR FULL LOAN TENURE						
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	ESTIMATED 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	ESTIMATED MARKET VALUE

(VI) PROPOSED / PREFERRED REPAYMENT AND PAYMENT OF INTEREST [TICK (v) OPTIONS WHEREVER APPLICABLE]

NUMBER OF INSTALMENTS (UPTO 180 MONTHS):

SERVICING OF INTEREST AS AND WHEN APPLIED DURING THE MORATORIUM PERIOD

YES / NO

(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

(VIII) PERSONAL INFORMATION OF GUARANTOR (if applicable)

1. FULL NAME		Signed photograph of 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 attached]

(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 particulars and 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 to 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) will comprise Principal and Interest based on State Bank Marginal Cost of Funds based Lending Rate (MCLR), 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 / our occupation / employment, residential / official address/ mobile number and to provide any further information that the Bank may require. SBI will be at 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 future 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 well as 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 on 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 any 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 my/our DDO/Department Head/CEO, the details of any of the loans sanctioned/distributed to me/us and I/we accordingly convey my/our consent for such disclosures.

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-borrower

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 / 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 OFFICER

DOCUMENTS REQUIRED [TICK (✓) OPTIONS WHEREVER APPLICABLE]

• Mark sheet of 10 th , 12 th , Graduation (if applicable), Entrance Exam Result	YES / NO
• Proof of admission to course [Offer Letter/ Admission Letter/ ID card if available]	YES / NO
• Schedule of expenses for course	YES / NO
• Copies of letter conferring scholarship, free-ship, etc.	YES / NO
• Gap certificate, if applicable	YES / NO
• Passport size photographs of Student / Parent / Co-borrower / Guarantor (2 copies each)	YES / NO
• Asset-Liability Statement of Co-applicant / Guarantor	YES / NO
• Latest Salary Slip & Form 16 (For Salaried Persons)	YES / NO
• ITAO / IT Returns for last 2 years (if IT Payee) duly accepted by ITO	YES / NO
• Bank Account Statement for the last six months of Parent / Guardian/ Guarantor	YES / NO
• 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 / NO
• Permanent Account Number (PAN) of Student / Parent / Co-borrower / Guarantor	YES / NO
• Submission of OVD (refer to table below)	YES / NO

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

- i. Passport,
- ii. Driving license,
- iii. Proof of possession of Aadhaar Number,
- iv. Voter's Identity Card issued by Election Commission of India,
- v. Job card issued by NREGA duly signed by an officer of the State Government,
- vi. 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 limited purpose of proof of address:

- i. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
- ii. Property or Municipal tax receipt;
- iii. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address;
- iv. Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial Institutions, listed companies and lease and 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]



State Bank of India
भारतीय स्टेट बैंक
_____ BRANCH

PERSONAL SEGMENT ADVANCES

BRIEF OPINION REPORT
OF BORROWER / GURANTOR

Self Attested
Passport size
Photograph

1.	NAME OF THE BORROWER / GUARANTOR :		
	Relation with Borrower / Guarantor :		
2.	ADDRESS & TELEPHONE NO :		
	A. OFFICE _____		
	Ph :	Fax :	Mobile :
	B. RESIDENCE : _____		
	Ph :	Fax :	Mobile :
3.	ACTIVITY	Designation	
	PAN CARD NO :		
	EDUCATIONAL QUALIFICATION :		
4.	NET MONTHLY INCOME :		NET ANNUAL INCOME :
5.	LIQUID ASSETS & INVESTMENTS :		
	PARTICULARS	AMOUNT / ORIGINAL	PRICE HELD IN NAME OF (RELATION)
	A. INVESTMENT		
	B. N.S.C. / K.V.P. / I.V.P. / N.S.S.		
	C. P.P.F		
	D. L.I.C. / ULIP / SBI Life		
	(I) Face Value		
	(II) Surrender Value or Paid to Date		
	E. SHARES & DEBENTURES		
	F. BANK & OTHER DEPOSITS		
	G. OTHERS		
	(I) INVESTMENT IN BUSINESS CONCERN(S)		
	O. P.F./CAPITAL		
6.	MOVABLE PROPERTIES :		
	A. GOLD - SILVER & JEWELLERY		
	B. HOUSE-HOLD CONSUMER DURABLE		
	C. OTHERS - VEHICALS Specify Make / Reg. No.		

7.	IMMOVABLE PROPERTIES - HOUSE - LAND & BUILDING (GIVE FULL ADDRESS, AREA OF PLOT / HOUSE / FLAT AND APPROXIMATE MARKET VALUE) [IN Rs.]	
	A. RESIDENTIAL PROPERTY	
	Latest Tax Bill / Share Certificate xerox attached	Market value Rs.
	B. COMMERCIAL PROPERTY	
	Latest Tax Bill / Share Certificate xerox attached	Market value Rs.
	C. AGRICULTURAL LAND	
	Village form No. 8/a or 7/12	
8.	TOTAL WORTH ;	
9.	LIABILITIES :	
	A) THE BANK	
	FINANCIAL INSTITUTIONS	
	EMPLOYER ETC.	
	B) FRIENDS & RELATIVES	
	C) OTHER LIABILITIES	
10.	TOTAL LIABILITIES	
11.	TOTAL ASSETS	
12.	WHETHER THE ABOVE PROPERTY UNENCUMBERED?	
	IF NO, NATURE OF CHARGE THEREON?	
	I/ WE HEREBY CERTIFY THAT THE PARTICULARS GIVEN ABOVE ARE CORRECT.	
	PLACE :	
	DATE :	APPLICANT / GUARANTOR

FOR OFFICE USE ONLY		
1.	CONNECTION WITH THE BANK	
2.	CREDIT WORTHINESS	
3.	ESTIMATED NETWORTH ON CONSERVATIVE BASIS ESTIMATED BY APPLICATION APPRAISING OFFICER	
	SIGNATURE OF APPRAISING OFFICER	DATE :
4.	ESTIMATED NETWORTH ON CONSERVATIVE BASIS ESTIMATED BY APPLICATION APPRAISING OFFICER	
	SIGNATURE OF APPRAISING OFFICER	DATE :

To,

The Branch Manager
State Bank of India
Pune

Date:

SUBJECT: EXPECTED INCOME

Dear Sir,

I, _____ state that I am pursuing _____ (Course
name) in the _____ (Institute Name) during _____ period.

After completion of my course, I am likely to earn Rs _____ every month.

Yours faithfully,

Name

Mobile No.

Email id:

DRAFT OF GAP CERTIFICATE
On Stamp paper of Rs. 100

AFFIDAVIT

I,(Full Name), age years, residing at(address), do hereby state and declare on solemn affirmation as under:

☐ I declare that I have passed(previous qualification) from(School/College/University) in(month),(year), since then I did not enrol my name in any College/ Institute/ University and/ or elsewhere as a regular student during my gap due to
.....
.....(mention reason).

☐ I declare that now I wish to continue my further studies.

☐ I understand that my loan proposal is liable for cancellation in case the above information is found to be incorrect.

☐ I declare that I am executing this affidavit to produce the same before State Bank of India to prove my gap period in Education and enable them to consider my loan proposal.

What I stated above is true and correct to the best of my knowledge and belief.

SOLEMNLY AFFIRMED AT(City)

This Day of 20XX

Signature of applicant(s)
Deponent

Explained & identified by me.

Before Me.

Signature of Notary

MOST IMPORTANT TERMS AND CONDITIONS

SBI-SCHOLAR LOAN SCHEME

1. Purpose for which the loan can be availed:

Sanction of Term Loan to students (Indian Nationals) for pursuing higher education in India in the Select Premier Institutions (refer below for the list of institutions)

Education Loans for Students securing admission in the country's best Engineering and Medical colleges, top B-Schools, Law colleges & other reputed institutions.

2. Courses Eligible:

Regular full time Degree /Diploma Courses through entrance test/ selection process. Full time Executive Management Courses like PGPM are also covered. No Certificate/ Part time courses are covered under this scheme.

3. Student Eligibility:

- Should be an Indian National
- Secured admission to Professional/Technical courses through Entrance Test/Selection process.
- No minimum qualifying marks stipulated in the last qualifying examination

4. Expenses Considered for Loan:

- Fees payable to college/school/hostel
 - Examination/ Library/ Laboratory fees
 - Purchase of books/equipments/instruments
 - Caution deposit / building fund/ refundable deposit supported by Institution bills/ receipts [not to exceed 10% of the tuition fees for the entire course].
 - Travel expenses/expenses on exchange programme*
 - Purchase of computer/laptop*
 - Any other expenses related to education*
- * No voucher/ receipt insisted upon. Purpose (end use) need to be self-certified for these expenses. Such expenditure (without voucher/ receipt) will not exceed 25% of the loan amount (upto a lumpsum amount of max Rs. 1 Lac). If any expenditure for these purposes is required to be made beyond the 25% cap, it can be permitted subject to production of voucher/ receipt

5. Maximum Loan Amount & Security:

Loan amount & Security

Category	Maximum Loan Limit	
	No Security, only Parent/ Guardian as co-borrower	With tangible collateral of full value and Parent/ Guardian as co-borrower
List 'A' (60 institutions)	Rs. 20 lacs	Rs. 30 lacs
List 'B' (54 institutions)	Rs. 7.5 lacs	Above Rs. 7.5 Lacs & upto Rs. 30 Lacs

- In case of married person, co-obligator can be either spouse or the Parent(s)/ Parent(s)-in-law. Parental co-obligation can also be substituted by a suitable third party guarantee.
- Loan amount varies with the institute. (refer below for the list of institutions)

6. Margin:

Nil

7. Processing Charges:

Nil

8. Sanction & Disbursement:

- In addition to Designated Campus branches, all MMGS-III* and above incumbency branches will also sanction the Scholar Loans, as per the convenience of student/parent.

* For list of Branches, visit our website www.sbi.co.in

- The loan to be disbursed in stages as per the requirement/ demand directly to the Institutions/Vendors of books/ equipments/ instruments to the extent possible.
- In genuine cases, the tuition fee already paid to the institute by the borrower from their own sources for first semester at the time of counselling/ admission may be considered for reimbursement provided the reimbursement is claimed within 6 months of the payment.

9. Interest Charges:

List A	100bps above base rate i.e., 11% p.a. at present Further concessions: <ul style="list-style-type: none"> • 25 bps - work experience of more than 2 years • 50 bps - with parent/ spouse/ guardian as co-borrowers • 75 bps - collateral security >= the loan amount (effective rate of interest with all 3 concessions above not to be lower than 25 bps above base rate, presently 10.25 % p.a.)
List B	175bps above Base rate i.e. 11.75% p.a. at present <ul style="list-style-type: none"> • 1% concession for full tenure of the loan, if interest is serviced promptly as and when applied during the moratorium period, including course duration. The interest should be serviced promptly soon after application but not later than the following month to avail the concession. As the concession of 1% is available for servicing interest during moratorium, interest in the loan a/c is reset when the repayment starts and excess interest of 1% p.a. pertaining to the study period and moratorium period is refunded/ credited to the loan a/c.

- a. Simple interest to be charged during moratorium period.
 b. Penal interest @ 2% to be charged for loans above Rs. 4 lacs for the overdue amount and overdue period.

10. Repayment:

Repayment to commence after Course period + 6 months repayment holiday.

Maximum 12 years after commencement of repayment.

- The accrued interest during the moratorium period/ repayment holiday period to be added to the principal and repayment to be fixed in Equated Monthly Installments (EMI).
- If the student is not able to complete the course within the scheduled time, extension of time for completion of course may be permitted for a maximum period of 2 years.

11. Top Up Loan

If a student approaches the bank for a loan for further studies, the same can be granted to him/ her subject to the following conditions:

- The combined loan amount should not exceed the maximum permissible loan amount under SBI Scholar Loan Scheme
- The student will be given a maximum period of 12 years, after completing the second course, to repay both the loans.
- If the second loan is availed for pursuing studies from an institute covered under SBI Scholar Scheme, combined loan amount would be maximum permissible for the second institute under Scholar Loan Scheme

- If the second loan taken for pursuing studies is not covered under SBI Scholar Loan Scheme, then the loan will be considered under SBI Student Loan Scheme subject to the terms and conditions applicable for the combined loan amount under SBI Student Loan Scheme. However, for the first loan, interest rate applicable to SBI Scholar Loan would continue and for the second loan interest rate applicable to Student Loan should be charged.

12. Timeline for Disposal of Loan Application

Maximum 15 days, after the receipt of duly completed application with supporting documents.

Customer Service:

For any service related issue, customer can get in touch with SBI:

- Calling Customer Help Line Numbers
- Contact Customer Grievance Cell at our Local Head Offices
- Write to Grievance Cell at our Local Head Offices

(Details on Help line Numbers and Grievance Cell available on www.sbi.co.in)

In case a customer is not satisfied with the handling of grievance by the Local Head Office, a communication may be sent (enclosing the message sent earlier to Local Head Office) to the -

Deputy General Manager (Customer Service),
Customer Service Dept, State Bank of India;
State Bank Bhawan, 4th floor;
Madame Cama Road,
Mumbai-400 021,
Telephone No: (022) 22029456, 22740431, 22740432, 22740433
Fax no. (022) 22742431
E-mail address - dgm.customer@sbi.co.in.

Disclosure:

State Bank of India is authorized to disclose from time to time any information relating to the loan to any credit bureau (Existing or Future) approved by Government of India and Reserve Bank of India without any notice to the borrower. State Bank of India is also authorized to make inquiries with any Credit Bureau and get the applicants Credit Information Report.

Terms & Conditions mentioned herein are subject to change without prior notice.

LIST A Institutions	
Sno	Name of Institution
1	All India Institute of Medical Sciences (AIIMS), Delhi
	All India Institute of Medical Sciences (AIIMS), Bhopal Campus
	All India Institute of Medical Sciences (AIIMS), Raipur Campus
2	Armed Forces Medical College (AFMC), Pune
3	Bangalore Medical College (BMC), Bangalore
4	Birla Institute of Technology & Sciences (BITS) - Pilani
5	BITS (Pilani) Goa Campus
6	BITS (Pilani) Hyderabad Campus
7	Christian Medical College (CMC), Ludhiana
8	Christian Medical College (CMC), Vellore
9	Department of Industrial & Management Engineering, IIT Kanpur
10	Dept of Management Studies, IIT, Delhi
11	Grant Medical College (GMC), Mumbai
12	Indian Institute of Foreign Trade (IIFT), Delhi
13	Indian Institute of Foreign Trade (IIFT), Kolkata Campus
14	Indian Institute of Management (IIM), Ahmedabad
15	Indian Institute of Management (IIM), Kashipur
16	Indian Institute of Management (IIM), Ranchi
17	Indian Institute of Management (IIM), Rohtak
18	Indian Institute of Management (IIM), Shillong
19	Indian Institute of Management (IIM), Trichy
20	Indian Institute of Management (IIM), Udaipur
21	Indian Institute of Management (IIM), Bangalore
22	Indian Institute of Management (IIM), Indore
23	Indian Institute of Management (IIM), Kolkata
24	Indian Institute of Management (IIM), Kozikode
25	Indian Institute of Management (IIM), Lucknow
	Indian Institute of Management-Lucknow (Noida Campus)
26	Indian Institute of Management (IIM), Raipur
27	Indian Institute of Technology, Kanpur
28	Indian Institute of Technology, Mandi
29	Indian Institute of Technology, Patna
30	Indian Institute of Technology, Roopnagar
31	Indian Institute of Technology, Roorkee
32	Indian Institute of Technology, Bhubaneswar
33	Indian Institute of Technology, Chennai
34	Indian Institute of Technology, Delhi
35	Indian Institute of Technology, Gandhinagar
36	Indian Institute of Technology, Hyderabad
37	Indian Institute of Technology, Indore
38	Indian Institute of Technology, Jodhpur
39	Indian Institute of Technology, Kharagpur
40	Indian Institute of Technology, Guwahati
41	Indian Institute of Technology, Mumbai
42	Indian School of Business (ISB), Hyderabad
	Indian School of Business (ISB)-Mohali Campus
43	Indian School Of Mining - Dhanbad
44	IT BHU, (IIT Varanasi) Banaras
45	Jawaharlal Institute of Post-Graduate Medical Education and Research (JIPMER), Pondicherry
46	Kasturba Medical College (KMC), Manipal
47	King Edward Medical College (KEMC), Mumbai
48	Lady Hardinge Medical College (LHMC), Delhi
49	Marine Engineering & Research Institute, Kolkata
50	Madras Medical College (MMC), Chennai
51	Management Development Institute (MDI), Gurgaon
52	Maulana Azad Medical College (MAMC), Delhi
53	Narsee Monjee Institute of Management Studies (NMIMS), Mumbai
54	Post Graduate Institute of Medical Education & Research (PGIMER), Chandigarh
55	S P Jain Institute of Management and Research (SPJIMR), Mumbai
56	SJSOM, IIT - Mumbai
57	St. John's Medical College, Bangalore
58	Symbiosis Centre For Management & HRD (SCMHRD), Pune
59	Symbiosis Institute of Business Management (SIBM), Pune
60	Xavier Institute of Management (XIM), Bhubaneswar
61	Xavier Labour Relations Institute (XLRI), Jamshedpur

LIST B Institutions	
Sno	Name of Institution
1	Alagappa Chettiar College of Engineering & Technology (Anna University), Chennai
2	Amrita School of Medicine (ASM), Kerala
3	Birla Institute of Technology (Mesra), Ranchi
4	Centre for Environmental Planning & Technology (CEPT), Ahmedabad
5	College of Engineering, Pune
6	College of Engineering, Guindy (Anna University), Chennai
7	College of Structural & Architectural Planning (Anna University), Chennai
8	Dayanand Medical College (DMC), Ludhiana
9	Delhi College of Engineering (DCE), Delhi
10	Dhirubhai Ambani Institute of Information & Communication Technology (DAIICT), Gandhinagar
11	Dr. B R Ambedkar National Institute of Technology (NIT), Jalandhar
12	Faculty of Engineering & Technology, Jadavpur University, Kolkata
13	Faculty of Management Studies (FMS), Delhi
14	Goa Institute of Management (GIM), Goa [Master of Business Administration Programme]
15	Indian Institute of Forest Management (IIFM), Bhopal
16	Indian Institute of Science (IISc), Bangalore
17	Institute of Management Technology (IMT), Ghaziabad
18	Institute of Rural Management (IRMA), Anand
19	Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai
20	L N Mittal Institute of Information & Technology (LNMIIT), Jaipur
21	Loyola Institute of Business Administration (LIBA), Chennai
22	Madras Institute of Technology (Anna University), Chennai
23	Malaviya National Institute of Technology (NIT), Jaipur
24	Manipal Institute of Technology (MIT), Manipal
25	Maulana Azad National Institute of Technology (NIT), Bhopal
26	Motilal Nehru National Institute of Technology (NIT), Allahabad
27	Mudra Institute of Communication (MICA), Ahmedabad
28	National Institute of Design (NID), Ahmedabad
29	National Institute of Industrial Engineering (NITIE), Mumbai
30	National Institute of Technology (NIT), Agartala
31	National Institute of Technology (NIT), Calicut
32	National Institute of Technology (NIT), Durgapur
33	National Institute of Technology (NIT), Hamirpur, Himachal Pradesh
34	National Institute of Technology (NIT), Jamshedpur
35	National Institute of Technology (NIT), Kurukshetra
36	National Institute of Technology (NIT), Patna
37	National Institute of Technology (NIT), Raipur
38	National Institute of Technology (NIT), Rourkela
39	National Institute of Technology (NIT), Silchar
40	National Institute of Technology (NIT), Srinagar
41	National Institute of Technology (NIT), Surathkal
42	National Institute of Technology (NIT), Tiruchirappalli
43	National Institute of Technology (NIT), Warangal
44	National Law School of India University (NLSIU), Bangalore
45	National University of Juridical Sciences (NUJS), Kolkata
46	Netaji Subash Institute Of Technology (NSIT), Delhi
47	Nirma Institute of Management, Ahmedabad
48	Sardar Vallabh Bhai National Institute of Technology (NIT), Surat
49	School of Planning & Architecture, New Delhi
50	Tata Institute of Social Sciences (TISS), Mumbai
51	T. A. Pai Management Institute (TAPMI), Manipal [Post Graduate Diploma in Management (PGDM)]
52	University College of Engineering (UCE), Burla, Odisha
53	University Institute of Chemical Technology (UICT), Mumbai
54	Veeramata Jijabai Technological Institute (VJTI), Mumbai
55	Visvesvaraya National Institute of Technology (NIT), Nagpur



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COURSES COVERED	Regular full time Degree/Diploma Courses through entrance test/ selection process. Full time Executive Management Courses like PGPM are also covered. No Certificate/ Part time courses are covered under this scheme.			
LOAN AMOUNT & RATE OF INTEREST	Category	Maximum Loan Limit		RATE OF INTEREST
		No Security, only parent/ Guardian as co-borrower	With tangible collateral of full value and parent/ Guardian as co-borrower	
	List AA	Rs. 40 Lacs	-	
	List A	Rs. 20 Lacs	Rs. 30 Lacs	
	List B	Rs. 20 Lacs	-	
	List C	Rs. 7.5 Lacs	Rs. 30 Lacs	

REPAYMENT	Repayment period upto 15 years. (Course Period duration plus one year moratorium)
PROCESSING FEES	Nil

AIT, PUNE IS INCLUDED IN SBI'S SCHOLAR INSTITUTE IN LIST "C"

**MAPPED BRANCH:
R AND D E DIGHI PUNE
BRANCH CODE: 10473**

Student who are permanent resident of Pune and co-applicant posted in
Pune can also contact:

Mr. Amit Kumar, Pune Metro Region

Email id: amit.sej@sbi.co.in

Loan of all the interested and eligible students would be done from Mapped branch, student permanent residence nearest branch*.

CONTACT OFFICIAL DETAILS :

Branch Manager: R & D E Dighi Branch

E-mail id: sbi.10473@sbi.co.in

***conditions apply**

A piece of advice:

Joint Saving Bank Account in SBI is mandatory for student with his father/mother.

So before joining the institute get your account opened in your nearest SBI branch.

PAN card is mandatory.

If you don't have, please apply for it immediately & keep the receipt with you.

At the time of agreement student and his/her co-borrower's presence is must in the Branch

A piece of advice:

If you have any query feel free to contact us.

We would be happy to help you out.

Best of luck to all the students who are
joining the institute.



THANK YOU



ONWARD TO GLORY



Army Institute Of Technology (AIT) Dighi Camp, Pune-15

Director : (020) 27157758, Joint Director : (020) 27157977, Principal : (020) 27157741

Exch : (020) 27157612, (020) 27157534 Fax : Extn : (020) 27157534

Website : www.aitpune.com, Email : ait@aitpune.edu.in

Recognised by AICTE and DTE Maharashtra and affiliated to Savitribai Phule Pune University

ARMY INSTITUTE OF TECHNOLOGY DIGHI CAMP, PUNE- 411015

FEES STRUCTURE FOR ACADEMIC YEAR 2020-21

Particulars	FE	SE		TE		BE	ME	
		Regular	Migration	Regular	Migration	Regular	FE	Final
1) Academic Fee								
a) Tuition and allied fees	157282.00	147582.00	156232.00	147802.00	156452.00	141185.00	109135.00	105985.00
b) Development Fees	18915.00	18915.00	18915.00	18915.00	18915.00	18915.00	8800.00	8800.00
c) Univesrsity Fee	2000.00	2120.00	2000.00	2120.00	2000.00	2775.00	4720.00	5655.00
d) Group Personal Accident Policy	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00
e) Refundable Security Deposit(College)	1000.00	0.00	1000.00	0.00	1000.00	0.00	1000.00	0.00
Total	179317.00	168737.00	178267.00	168957.00	178487.00	162995.00	123775.00	120560.00

2. Hostel Charges								
a) Hostel Fees @	77788.00	70705.00	73205.00	70705.00	73205.00	70705.00	73205.00	70705.00
b) Refundable Security Deposit (Hostel)	20000.00	0.00	20000.00	0.00	20000.00	0.00	20000.00	0.00
Total	97788.00	70705.00	93205.00	70705.00	93205.00	70705.00	93205.00	70705.00

3. Grand Total for Academic Fee & Hostel Fee	277105.00	239442.00	271472.00	239662.00	271692.00	233700.00	216980.00	191265.00
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Note : @ Assumed that hostel will function from 01 Sep 2020

Place : Pune
Date : Jul 2020

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(Signature)
(K. E. Vaidya)

Col
Joint Director
for Director

Joint Director
Army Institute of Technology
Dighi Hills, Pune-411 015.