 Indian Bank ALLAHABAD YOUR OWN BANK	P B No 8 Nethaji Road Nagapattinam NAGAPATTINAM Mobile No : 9442632204 ✉email : nagapatinam@indianbank .co.in
फोन/ Phone : 04365-242104	

Sanction Ticket - Education Loan

Ref: RCD/10-03/2022-23

Date: 10/03/2023

To

Mr.C.William S/o Christy

Product Code: 8101-0041

Mrs.Arockiyamary W/o Christy

No:18 B,Pillayar kovil street,

Kadamabadi,Nagapattinam-611001.

Dear Sir/Madam,

Sub: Sanction of Educational Term Loan – Studies in Abroad to Mr. William Christy for Rs.15.00 Lakhs.

We are pleased to inform the competent authority has accorded sanction of following facilities:

Particulars	Applicant	Co-applicant-1
Name	Mr. William Christy	Mrs. C. Arokiamary
Net Worth as on 20.02.2023	Rs.0.80 Lakh	Rs. 26.00 Lakh

Nature of Facility	Limit	Margin	ROI	Repayment	Purpose
Education loan studies Abroad under IBA Scheme Productcode- 8101- 0041	Rs.15,00,000/- (Fifteen Lakhs Only)	Stipulated 20.00% Available 25.58%*	10.00% (Others) (Repo+3.5%)	204 Months (12M course period + 12M Holiday period +180M repayment) EMI 19,343.00/- (May be vary from CBS)	To pursue HNC Nautical Science, from Warsash Maritime Academy, Solent University, UK-SO14 OYN.

*Repo (6.50%) +Total Spread (3.50%), presently 10.00%- Any change in Policy Repo rate by RBI will be affected from the 1st day of subsequent calendar month of change in the rate as per CO guidelines, ROI as per Cir. ADV-258/2022-23 dated 02.01.2023 applicable where 100% collateral is available and Repo rate circular ADV-302/2022-23 dated 08.02.2023.

Security: EM of Property:

EM of residential building to an extent of 834.00 Sq. Ft. with constructed building to an extent of 698.00 Sq. Ft. in Ground Floor situated at T.S. No. 749/2A, Old T.S.No. 749, Door No.: 18, Pillaiyar Koil Street, Kadambady, Nagapattinam Town, Nagapattinam District & Taluk, Nagapattinam Joint Sub Registry, Nagapattinam Registration District belonging to Mrs. C. Arokiamary is bounded by:
 North: Senthil Kumar House & site
 South : T. Venkatachalapathy House
 East : T. Venkatachalapathy Site
 West : KadambadyPillaiyarKoil Street

REPAYMENT:

Moratorium period: Course period of 12 Months ((24/04/2023 to 31.03.2024) plus Holiday Period of 12 months after completion of course period. i.e., up to March 2025.

Repayment: Repayable in 180 EMIs, commencing immediately after the end of moratorium period (April 2025) or employment whichever is earlier. Total door to door tenor of 204 months (180M+12M course period+12M Holiday period).

Purpose: To pursue HNC Nautical Science, from Warsash Maritime Academy, Solent University, UK- SO14 OYN.



① C. Datta

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** As per Education Loan revised guidelines Circular ADV-26/2022-23 Dated 27.04.2022, there is 20% margin for loan amount above Rs.7.50 Lakhs for studies in Abroad. However, based on the eligible loan amount as per guidelines & branch recommendations, the applicant has to bring balance amount as margin on pro rata basis.

Interest during the holiday period to be charged and accrued on simple basis. At the time of commencement of repayment, accrued interest to be added to the principal and EMI fixed accordingly. Interest thereafter to be calculated on compound basis.

Documentation:

- Agreement of Educational Loan (D-130- Revised term loan agreement).
- F 172, F189, F164, F164A and other documents as per IBA scheme and Manual.
- Agreement of Guarantee D 57.
- EM/ Extension of EM of immovable property.

FEES REQUESTED (in Rs.)

As per FX Card Rate 1GBP=INR 98.27 as on 06.03.2023

Details	As per FX Card Rate 1GBP=INR 98.27 as on 06.03.2023		
	GBP	INR	Total
	I Year		
Tuition Fee	7,995.00	7,85,668.65	7,85,668.65
Registration Fee	240.00	23,584.80	23,584.80
Hostel/Living expenses (GBP 1023 per month)	12,276.00	12,06,362.52	12,06,362.52
Total Estimated Expenses	20,511.00	20,15,615.97	20,15,615.97

Fees recommended by Branch:

(in Rs.)

Details	I year	II year	III Year	IV Year	Total
Tuition Fees	785668	--	--	--	785668
Registration Fee	23585	--	--	--	23585
Hostel Fees	1206363	--	--	--	1206363
Own Funds	515616	--	--	--	515616
Loan Recommended	1500000	--	--	--	1500000
Total Project Cost	2015616	--	--	--	2015616

Fees Sanctioned:

(in Rs.)

Details	I year	II year	III Year	IV Year	Total
Tuition Fees	785000	--	--	--	785000
Hostel Fees	692000	--	--	--	692000
Registration Fee	23000	--	--	--	23000
Own Funds	515616	--	--	--	515616
Loan Recommended	1500000	--	--	--	1500000
Total Project Cost	2015616	--	--	--	2015616

*As per FX Card Rate 1GBP=INR 98.27 as on 06.03.2023

MANDATORY CONDITIONS:

- Mandatory-Life Insurance policy for the student borrower availing Educational Loan may be Covered IB Vidyarthi Suraksha (offered by IB Met Life) or under any other policy, as desired by the student borrowers, for the loan amount as per circular ADV-26/2022-23 Dated 27.04.2022.
- ETL is to be covered compulsorily under Credit Guarantee Fund Scheme for IBA Model Educational Loans for pursuing higher education in Abroad and abroad for limits up to Rs.7.50 lakh (CGFSEL) as per CO/RBD Circular No ADV_01/2017-18 dt.01.04.2017 and subsequent updates.
- Before release of each installment of the loan, pro rata margin in applicable cases to be deposited by the borrower and total amount is to be paid directly to the Hostel/college.
- The borrowers to take suitable Life Insurance Policy/ies on their lives for a sum at least equal to the Educational Loan amount. Bank is offering the following Group Insurance Schemes:
 - a) IB JEEVAN VIDYA - by arrangement with LIC of Abroad.
 - b) IB VIDYARTHI SURAKSHA - by arrangement with M/s MetLife Abroad Insurance Co Ltd
 - c) Health insurance
 - d) IB Education Loan Suraksha



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② C. S. Srinivasan

Specific Terms and Conditions:

- **Branch to ensure to obtain the Certificate of Acceptance for Studies (CAS) for Non- EEA students before disbursement.**
- **Branch to ensure that applicant has obtained Student Route Visa before disbursement,**
- **Fees to be paid by way of FOREX conversion directly payable to the College/University.**
- **If there is any fluctuation in conversion factor from GBP to INR, the difference should be borne by the applicant.**

TERMS AND CONDITIONS:

- Borrower should pay Insurance Premium fee applicable as on date of availing Insurance facility whichever is lesser.
- Borrower should submit original fee paid receipts, Bonafide certificate for the entire course period and College ID card copy of the student.
- The facility is to be released only after documentation completed in all respects. Branch has to strictly follow the guidelines given in Education Loan Master Circular ADV-190/2020-21 dated 18.03.2020 and ADV-26/2022-23 dated 27.04.2022.
- Duly filled copy of the VIDYALAKSHMI Portal application to be obtained.
- The loan amount has to be reduced to the extent of scholarship/fee concession if any available now or during the course.
- Branch to release the fee component directly to the institute, and end use of funds to be ensured.
- Borrower should submit previous year mark sheet and to verify if the student has passed all the subjects without any arrears.
- Borrower should give the letter for acceptance of sanctioned education loan amount from the before release of the loan amount.
- Branch to ensure if the student has not availed any loan for the above referred course.
- Branch to ensure that there are no overdue in all the existing loans availed by applicant/co-applicant/Guarantor.
- Co-Applicants and Applicant's CIF should be linked to Loan Account.
- Branch has to strictly follow the guidelines given in our CO/RA&D circular ADV-190/2020-21 DT 18.03.2020 and subsequent updates.
- The continuance of the loan until the completion of the course will depend upon the student's performance in the examination conducted by the institutions immediately. Branch to release further installments only after obtaining the previous year's performance certificate.
- Margin to be brought-in, as and when disbursements are made on pro-rata basis, in applicable cases.
- Under taking letter from the student and co-applicants to submit the mark sheet progress report of the student as and when the examinations are conducted and to inform the placement etc. on completion of the study to be obtained. Any change in the postal address of the borrower should be intimated to the Bank in time.
- Branch has to verify all the Xerox copies of mark sheet etc. with the originals and get certified by branch manager and kept in the file. Branch has to verify the genuineness of all certificate issued by college authority and to ensure that the borrower / applicant has cleared immediately preceding examination without any arrears.
- Progress Reports should be obtained from the University / College Before every disbursement, branch should obtain the tracking sheet/progress report from the parents and ensure that the margin money may be brought-in on year to year basis as and when disbursements are made on a pro-rata basis.
- Undertaking letter from the parents to meet the balance amount of total cost of education from their own source to be obtained. Placement of Margin money to be ensured.
- Branch to verify if the applicant has cleared immediately preceding examination without any arrears and the copy of reports, obtained from the University/College to be kept in the file.
- Undertaking letter from the parents & guarantor for recovery of the loan installments from their account / salary and / or irrevocable letter of authority by the parent to his / her employer to



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② C. S. Srinivasan

deduct the loan from their salary towards monthly educational loan installments and remit directly to Bank, in case of default by the borrower or in case of any shortfall in applicant's income to be obtained.

- Proof of Assets declared in A/L to be obtained before release of loan.
- The student borrower should not change the course / college without the prior approval of the Credit Sanctioning authority.
- The borrower should not participate in any unlawful activity, which would debar him from prosecuting his studies, and follow all the rules and regulations laid down by institution.
- The borrower should not take up employment during the period of the course except with prior permission from the Bank.
- The borrower should not avail any other credit facility with other credit institutions and has to confine his entire borrowings to our Bank. And the borrower should not enter into a pecuniary obligations or financial liability during the currency of loan.
- Acknowledgement should be obtained from the applicant /co-applicant/guarantor for having noted and accepted the terms and conditions of our sanction.
- Loan to be released in stages and proportionately. Branch to ensure end use of funds and a request letter as per format (Annexure 14.11 of Priority Sector Advance Manual) to be obtained for subsequent release of loan.
- All documents have to be completed as per Bank's guidelines before disbursement of loan. As per IBA Scheme, the loan documents should be jointly signed by the student and parent(s) / guardian. Hence, father & mother of the student will become the joint borrower for this loan.
- Branch to ensure that the resetting clause which provides the bank the right to vary the MCLR/Repo or spread or anyone or all is incorporated in the Agreement for Term Loan.
- A declaration/an affidavit should be obtained from the applicant and his parent stating that no Educational Loan is availed from other Banks for this course and they will not approach the Bank again for enhancement of the sanctioned limit.
- Branch to maintain constant contacts with the borrower / co-borrower / guarantor and ascertain the details periodically about the progress in the course, completion of the course, job placement etc. for commencing repayment as per sanction terms.
- Notwithstanding anything contained in the documents for the advance, we reserve our right to recall the entire amount advanced together with interest and other charges or any part thereof, if the bank apprehends or has reason to believe that the entire loan amount or part thereof has been used for any purpose other than for which it has been sanctioned.
- We reserve ourselves the right to cancel / suspend or reduce the above facility or to alter / amend / vary the terms of sanction including the rate of interest at our sole discretion without assigning any reason. The consent of the borrower to this effect must be obtained and kept with you along with other documents.
- The review of this account is 1 year from Sanction Date. Branch should obtain review sanction within the due date.
- Branch to ensure if the interest during the course period as well as moratorium period is serviced properly as per the letter received from the applicant dated 12.09.2022
- Branch to adhere to 100% KYC compliance and due diligence on the borrowers/ guarantor at the time of opening of the account and verification of credentials to be done.
- **ETL is to be covered compulsorily under New IB JeevanVidya Policy/ IB VidyarthiSuraksha as per CO/Bancassurance Service Centre Circular No. CRA-10/2010-11 dated 18.05.2010 and CRA-02/2017-18 dated 01.04.2017. The premium for the policy should be remitted on the day of release of first installment itself, to give effect from the disbursal date.**
- All Other terms and conditions as per Bank norms CO/RBD circular ADV-09/2019-20 dated 29.04.2019 and subsequent updates are applicable.

भारतीय इंडियन बैंक
For INDIAN BANK
मुख्य प्रबंधक / शाखा प्रबंधक
Chief Manager / Branch Manager
नागपट्टिनम शाखा / Nagapattinam Branch

① C. Dalu

② C. Abhishek Reddy

Mr Arun M,
S/O Madhu G
Arun Nivas, Karuvatta P O
Alappuzha 690517
Passport No. W5080443

23/03/2023

Dear Sir,

SANCTION LETTER

EDUCATION LOAN : GLOBAL EDVANTAGE

With reference to your application dated 10/03/2023, for study for Higher National Diploma in Nautical science at Solent University. We are pleased to inform that the education loan of Rs 17,30,000/- (Rupees Seventeen lakhs thirty thousand only) has been sanctioned for pursuing your education overseas on the following terms and conditions.

Details of Course & University : Higher National Diploma in Nautical science at Solent university

Nature of Loan : Education Loan
Amount Sanctioned : Rs. 17,30,000.00 (Rupees Seventeen lakhs thirty thousand rupees only)
Margin : 17.36%
Interest Rate : 10.65 %
Repayment : 180 EMI of Rs 19,285/-
Guarantor Name : Mr. Madhu Gopi & Mrs Ani S Madhu
Security : 8.90 ares of residential property at ReSy 46/8A in Karuvatta village of Karthikapally Taluk
Disbursement : Loan will be disbursed on getting VISA. All terms and conditions of the loan are met.

This is to also confirm that State bank of India is regulated by Reserve bank of India (RBI).

The Reserve Bank of India (RBI) is India's central bank, responsible for the issue and supply of the Indian Rupee and the regulation of the Indian banking system.

With Regards

കുട്ടി ഭാരതീയ രാഷ്ട്ര ബാങ്ക്
For State Bank of India

Branch Manager
ശാഖാ മേധാവി / Branch Manager
ഹരിപ്പാട് ടൗൺ ശാഖা / Haripad Town Branch


bank.sbi
☎ +0479 - 2404603
☎ +0479 - 2404601
☎ +0479 - 2404602
✉ sbi.10596@sbi.co.in

ഹരിപ്പാട് ടൗൺ ശാഖാ
സ്റ്റാജ് അപ്പാർട്ട്മെന്റ്
ടൗൺ ഹാൽ ജംക്ഷൻ
ഹരിപ്പാട് പി.ഒ.
ആലപ്പുഴ - 690 514

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Haripad Town Branch
StaaJ Appartment
Town Hail Junction
Haripad P.O.
Alappuzha - 690 514



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फोन/ Phone : 04365-242104	

Sanction Ticket - Education Loan

Ref: RCD/10-03/2022-23

Date: 10/03/2023

To

Mr.C.William S/o Christy

Product Code: 8101-0041

Mrs.Arockiyamary W/o Christy

No:18 B,Pillayar kovil street,

Kadamabadi,Nagapattinam-611001.

Dear Sir/Madam,

Sub: Sanction of Educational Term Loan – Studies in Abroad to Mr. William Christy for Rs.15.00 Lakhs.

We are pleased to inform the competent authority has accorded sanction of following facilities:

Particulars	Applicant	Co-applicant-1
Name	Mr. William Christy	Mrs. C. Arokiamary
Net Worth as on 20.02.2023	Rs.0.80 Lakh	Rs. 26.00 Lakh

Nature of Facility	Limit	Margin	ROI	Repayment	Purpose
Education loan studies Abroad under IBA Scheme Productcode- 8101- 0041	Rs.15,00,000/- (Fifteen Lakhs Only)	Stipulated 20.00% Available 25.58%*	10.00% (Others) (Repo+3.5%)	204 Months (12M course period + 12M Holiday period +180M repayment) EMI 19,343.00/- (May be vary from CBS)	To pursue HNC Nautical Science, from Warsash Maritime Academy, Solent University, UK-SO14 OYN.

*Repo (6.50%) +Total Spread (3.50%), presently 10.00%- Any change in Policy Repo rate by RBI will be affected from the 1st day of subsequent calendar month of change in the rate as per CO guidelines, ROI as per Cir. ADV-258/2022-23 dated 02.01.2023 applicable where 100% collateral is available and Repo rate circular ADV-302/2022-23 dated 08.02.2023.

Security: EM of Property:

EM of residential building to an extent of 834.00 Sq. Ft. with constructed building to an extent of 698.00 Sq. Ft. in Ground Floor situated at T.S. No. 749/2A, Old T.S.No. 749, Door No.: 18, Pillaiyar Koil Street, Kadambady, Nagapattinam Town, Nagapattinam District & Taluk, Nagapattinam Joint Sub Registry, Nagapattinam Registration District belonging to Mrs. C. Arokiamary is bounded by:
 North: Senthil Kumar House & site
 South : T. Venkatachalapathy House
 East : T. Venkatachalapathy Site
 West : KadambadyPillaiyarKoil Street

REPAYMENT:

Moratorium period: Course period of 12 Months ((24/04/2023 to 31.03.2024) plus Holiday Period of 12 months after completion of course period. i.e., up to March 2025.

Repayment: Repayable in 180 EMIs, commencing immediately after the end of moratorium period (April 2025) or employment whichever is earlier. Total door to door tenor of 204 months (180M+12M course period+12M Holiday period).

Purpose: To pursue HNC Nautical Science, from Warsash Maritime Academy, Solent University, UK- SO14 OYN.



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** As per Education Loan revised guidelines Circular ADV-26/2022-23 Dated 27.04.2022, there is 20% margin for loan amount above Rs.7.50 Lakhs for studies in Abroad. However, based on the eligible loan amount as per guidelines & branch recommendations, the applicant has to bring balance amount as margin on pro rata basis.

Interest during the holiday period to be charged and accrued on simple basis. At the time of commencement of repayment, accrued interest to be added to the principal and EMI fixed accordingly. Interest thereafter to be calculated on compound basis.

Documentation:

- Agreement of Educational Loan (D-130- Revised term loan agreement).
- F 172, F189, F164, F164A and other documents as per IBA scheme and Manual.
- Agreement of Guarantee D 57.
- EM/ Extension of EM of immovable property.

FEES REQUESTED (in Rs.)

As per FX Card Rate 1GBP=INR 98.27 as on 06.03.2023

Details	As per FX Card Rate 1GBP=INR 98.27 as on 06.03.2023		
	GBP	INR	Total
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Hostel/Living expenses (GBP 1023 per month)	12,276.00	12,06,362.52	12,06,362.52
Total Estimated Expenses	20,511.00	20,15,615.97	20,15,615.97

Fees recommended by Branch:

(in Rs.)

Details	I year	II year	III Year	IV Year	Total
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Registration Fee	23585	--	--	--	23585
Hostel Fees	1206363	--	--	--	1206363
Own Funds	515616	--	--	--	515616
Loan Recommended	1500000	--	--	--	1500000
Total Project Cost	2015616	--	--	--	2015616

Fees Sanctioned:

(in Rs.)

Details	I year	II year	III Year	IV Year	Total
Tuition Fees	785000	--	--	--	785000
Hostel Fees	692000	--	--	--	692000
Registration Fee	23000	--	--	--	23000
Own Funds	515616	--	--	--	515616
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MANDATORY CONDITIONS:

- Mandatory-Life Insurance policy for the student borrower availing Educational Loan may be Covered IB Vidyarthi Suraksha (offered by IB Met Life) or under any other policy, as desired by the student borrowers, for the loan amount as per circular ADV-26/2022-23 Dated 27.04.2022.
- ETL is to be covered compulsorily under Credit Guarantee Fund Scheme for IBA Model Educational Loans for pursuing higher education in Abroad and abroad for limits up to Rs.7.50 lakh (CGFSEL) as per CO/RBD Circular No ADV_01/2017-18 dt.01.04.2017 and subsequent updates.
- Before release of each installment of the loan, pro rata margin in applicable cases to be deposited by the borrower and total amount is to be paid directly to the Hostel/college.
- The borrowers to take suitable Life Insurance Policy/ies on their lives for a sum at least equal to the Educational Loan amount. Bank is offering the following Group Insurance Schemes:
 - a) IB JEEVAN VIDYA - by arrangement with LIC of Abroad.
 - b) IB VIDYARTHI SURAKSHA - by arrangement with M/s MetLife Abroad Insurance Co Ltd
 - c) Health insurance
 - d) IB Education Loan Suraksha



① C. D. [Signature]

② C. [Signature]

Specific Terms and Conditions:

- Branch to ensure to obtain the Certificate of Acceptance for Studies (CAS) for Non- EEA students before disbursement.
- Branch to ensure that applicant has obtained Student Route Visa before disbursement,
- Fees to be paid by way of FOREX conversion directly payable to the College/University.
- If there is any fluctuation in conversion factor from GBP to INR, the difference should be borne by the applicant.

TERMS AND CONDITIONS:

- Borrower should pay Insurance Premium fee applicable as on date of availing Insurance facility whichever is lesser.
- Borrower should submit original fee paid receipts, Bonafide certificate for the entire course period and College ID card copy of the student.
- The facility is to be released only after documentation completed in all respects. Branch has to strictly follow the guidelines given in Education Loan Master Circular ADV-190/2020-21 dated 18.03.2020 and ADV-26/2022-23 dated 27.04.2022.
- Duly filled copy of the VIDYALAKSHMI Portal application to be obtained.
- The loan amount has to be reduced to the extent of scholarship/fee concession if any available now or during the course.
- Branch to release the fee component directly to the institute, and end use of funds to be ensured.
- Borrower should submit previous year mark sheet and to verify if the student has passed all the subjects without any arrears.
- Borrower should give the letter for acceptance of sanctioned education loan amount from the before release of the loan amount.
- Branch to ensure if the student has not availed any loan for the above referred course.
- Branch to ensure that there are no overdue in all the existing loans availed by applicant/co-applicant/Guarantor.
- Co-Applicants and Applicant's CIF should be linked to Loan Account.
- Branch has to strictly follow the guidelines given in our CO/RA&D circular ADV-190/2020-21 DT 18.03.2020 and subsequent updates.
- The continuance of the loan until the completion of the course will depend upon the student's performance in the examination conducted by the institutions immediately. Branch to release further installments only after obtaining the previous year's performance certificate.
- Margin to be brought-in, as and when disbursements are made on pro-rata basis, in applicable cases.
- Under taking letter from the student and co-applicants to submit the mark sheet progress report of the student as and when the examinations are conducted and to inform the placement etc. on completion of the study to be obtained. Any change in the postal address of the borrower should be intimated to the Bank in time.
- Branch has to verify all the Xerox copies of mark sheet etc. with the originals and get certified by branch manager and kept in the file. Branch has to verify the genuineness of all certificate issued by college authority and to ensure that the borrower / applicant has cleared immediately preceding examination without any arrears.
- Progress Reports should be obtained from the University / College Before every disbursement, branch should obtain the tracking sheet/progress report from the parents and ensure that the margin money may be brought-in on year to year basis as and when disbursements are made on a pro-rata basis.
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deduct the loan from their salary towards monthly educational loan installments and remit directly to Bank, in case of default by the borrower or in case of any shortfall in applicant's income to be obtained.

- Proof of Assets declared in A/L to be obtained before release of loan.
- The student borrower should not change the course / college without the prior approval of the Credit Sanctioning authority.
- The borrower should not participate in any unlawful activity, which would debar him from prosecuting his studies, and follow all the rules and regulations laid down by institution.
- The borrower should not take up employment during the period of the course except with prior permission from the Bank.
- The borrower should not avail any other credit facility with other credit institutions and has to confine his entire borrowings to our Bank. And the borrower should not enter into a pecuniary obligations or financial liability during the currency of loan.
- Acknowledgement should be obtained from the applicant /co-applicant/guarantor for having noted and accepted the terms and conditions of our sanction.
- Loan to be released in stages and proportionately. Branch to ensure end use of funds and a request letter as per format (Annexure 14.11 of Priority Sector Advance Manual) to be obtained for subsequent release of loan.
- All documents have to be completed as per Bank's guidelines before disbursement of loan. As per IBA Scheme, the loan documents should be jointly signed by the student and parent(s) / guardian. Hence, father & mother of the student will become the joint borrower for this loan.
- Branch to ensure that the resetting clause which provides the bank the right to vary the MCLR/Repo or spread or anyone or all is incorporated in the Agreement for Term Loan.
- A declaration/an affidavit should be obtained from the applicant and his parent stating that no Educational Loan is availed from other Banks for this course and they will not approach the Bank again for enhancement of the sanctioned limit.
- Branch to maintain constant contacts with the borrower / co-borrower / guarantor and ascertain the details periodically about the progress in the course, completion of the course, job placement etc. for commencing repayment as per sanction terms.
- Notwithstanding anything contained in the documents for the advance, we reserve our right to recall the entire amount advanced together with interest and other charges or any part thereof, if the bank apprehends or has reason to believe that the entire loan amount or part thereof has been used for any purpose other than for which it has been sanctioned.
- We reserve ourselves the right to cancel / suspend or reduce the above facility or to alter / amend / vary the terms of sanction including the rate of interest at our sole discretion without assigning any reason. The consent of the borrower to this effect must be obtained and kept with you along with other documents.
- The review of this account is 1 year from Sanction Date. Branch should obtain review sanction within the due date.
- Branch to ensure if the interest during the course period as well as moratorium period is serviced properly as per the letter received from the applicant dated 12.09.2022
- Branch to adhere to 100% KYC compliance and due diligence on the borrowers/ guarantor at the time of opening of the account and verification of credentials to be done.
- **ETL is to be covered compulsorily under New IB JeevanVidya Policy/ IB VidyarthiSuraksha as per CO/Bancassurance Service Centre Circular No. CRA-10/2010-11 dated 18.05.2010 and CRA-02/2017-18 dated 01.04.2017. The premium for the policy should be remitted on the day of release of first installment itself, to give effect from the disbursal date.**
- All Other terms and conditions as per Bank norms CO/RBD circular ADV-09/2019-20 dated 29.04.2019 and subsequent updates are applicable.

भारतीय इंडियन बैंक
For INDIAN BANK
मुख्य प्रबंधक / शाखा प्रबंधक
Chief Manager / Branch Manager
नागपट्टिनम शाखा / Nagapattinam Branch

① C. Dalu

② C. Abhishek Reddy

Sanctioning Branch/Office: PLP WEST DELHI 941800
Branch Address: PLP WEST DELHI
Phone No: , Email ID:

Ref. No: 941800000163

Date: 11/08/2022

To,
MR AMARPAL,
Add. : H NO 480, VILLAGE BAPROLA, WEST DELHI, DELHI,
District : DELHI,
City : DELHI,
State : DELHI
Pincode : 110043

MRS DARSHANA DARSHANA,
480 BAPROLA VILLAGE
DWARAKA MOR, OPP-NSIT, NEW DELHI,,
City : DELHI
State : DELHI
Pincode : 110043

MR NARENDER SINGH,
HNO 480, VILLAGE BAPROLA,
P.O - NAZAFGARH,,
City : DELHI
State : DELHI
Pincode : 110043

Dear Sir / Madam,

SUBJECT: SANCTION LETTER FOR YOUR APPLICATION - EDUCATION LOAN- PNB UDAAN

We are pleased to inform that we have sanctioned a of Rs. 750000/- (Seven Lakhs Fifty Thousand only) in your favour for EDUCATION LOAN- PNB UDAAN on the undermoted terms & conditions.

Sanction Terms and conditions	
Name of the Borrower	MR AMARPAL
Name of the Co-Borrower	MRS DARSHANA DARSHANA, MR NARENDER SINGH
Name of the Guarantor	Not Applicable
Purpose	Education loan under PNB UDAAN Scheme to Mr. Amarpal S/o Mr. Narender Singh R/o H. No. 480, Village-Baprola, Najafgarh, Delhi-110043 for Rs 7,50,000/- (Rupees Seven Lakh Fifty Thousand only) inclusive of Rs 10,000/- (Rupees Ten Thousand Only) towards PNB Met Suraksha Insurance Premium for pursuing One Year Full Time HNC Nautical Science at Campus-WSMSE-City College, Austen-Solent University-East Park Terrace, Southampton SO14 0YN, United Kingdom.
Margin	Min 15.00% (Actual contribution by borrower is 55.9%)
Sanctioned Loan Amount	Rs.750000/- (Seven Lakhs Fifty Thousand only) (including credit insurance premium if any)
Credit insurance premium	Rs.10000.00
Rate of Interest*	Repo Rate** (4.90%)+ Mark-up*** (2.50%) + Business Strategic Premium BSP (0.25%) + Spread (2%) = 10.15% p.a. at present. **The Change in Applicable rates will be effective from the next working day as and when RBI amends the Repo Rate. *** Further, Mark-up+ BSP shall be rest after a period of 3 Years from the date of sanction or at such intervals as may be permissible under the RBI guidelines/regulations from time to time.
Type of Interest	Floating
Repayment Tenor	180 Months (Excluding Holiday/Moratorium period if any)
Holiday / Moratorium period	24 Months



20th August, 2022

To
Shri Vishnu. P S/o. Shri S. Parameswaran,
Lakshmi Vilasam,
Manganam P.O,
Kottayam – 686 018

Dear Sir,

SUB – EDUCATION LOAN UNDER SBI GLOBAL ED-VANTAGE SCHEME

With reference to your education loan application dated 22/07/2022, for Higher National Diploma in Nautical Science at Solent University. We are pleased to inform that the education loan of Rs.16,77,000/- (Rupees Sixteen lakhs seventy seven thousand only) has been sanctioned for pursuing your education overseas on the following Terms & Conditions-

- Details of Course & University – Higher National Diploma in Nautical Science at Solent University.
- Nature of Loan – Education Loan
- Amount sanctioned – Rs.16,77,000/- (Rupees Sixteen lakhs seventy seven thousand only)
- Validity of loan -
- ROI – 9.55%
- Margin – 16.26%
- Repayment – Loan repayable in 180 EMI
- Co-borrower – Smt. Vasumathy C.K
- Guarantor's name – Smt. Bhamini P.N
- Security offered – EM over 4 ares 05 sq.mts in Resy No. 79/1/2 in Block 23 of Sarfaesi Compliant Land along with a Residential Building No. 12/432 of Vijayapuram Village, Kottayam Taluk, Kottayam
- All conditions of the loan are met.
- Passport No. of Student – L3755651
- The Bank is regulated by RBI

आपके भारतीय स्टेट बैंक
Yours State Bank of India


शाखा प्रबन्धक (मान्गानम)
BRANCH MANAGER (Manganam)



bank.sbi
+ 91 8078350471
+ 0481 - 2578803
+ 0481 - 2574252
sbi.70471@sbi.co.in

മംഗലം ശാഖ
പാലൂർ ബिल्ഡിംഗ്
മംഗലം പി.ഒ.
കോട്ടയം - 686 018

मान्गानम शाखा
पालूर बिल्डिंग्स
मान्गानम पी.ओ.
कोट्टयम - 686018

Manganam Branch
Paloor Buildings
Manganam P.O.
Kottayam - 686018



STATE BANK OF INDIA
NEHRU COLONY, DEHRADUN
UTTARAKHAND

E-mail : sbi.13404@sbi.co.in
MOB-9456594142, 0135-2670140

To
Sh Devesh Kala S/O Anil Kala
Hno 355, Badrish Colony,
Danda, Dharampur-248001

Date-02/08/2022

Dear Sir

SUB- EDUCATION LOAN UNDER SBI GLOBAL ED-VANTAGE SCHEME

With reference to your education loan application dated 07/06/2022, for Higher National Diploma in Nautical Science at Solent University. We are pleased to inform that the education loan of Rs 17,00,000/- (Seventeen Lakhs) has been sanctioned for pursuing your education overseas on the following Terms & Conditions-

- Details of course & University- Higher National Diploma in Nautical Science at Solent University
- Nature of Loan-Education loan
- Amount Sanctioned- 17,00,000/- (Seventeen Lakhs only)
- Validity of loan-
- ROI-9.55%
- Margin-18.27%
- Repayment-Loan repayable in 180 EMI
- Co-Borrower- Sh Anil Kala
- Guarantor's Name-NA
- Security Offered-Residential property at Khasra 574, min mauza , Dharampur Chak Danda, Dharampur
- All conditions of the loan are met
- Passport No of Student-75033143
- The bank is regulated by RBI



Branch Manager
SBI Nehru Colony



पंजाब नैशनल बैंक



punjab national bank

D No: 1-81, Opp:RTC Bus Stand, Beside Sai Baba Temple, Gannavaram,
Krishna District, A.P-521101, Land Line No: 08676796671: Ph No: 9494568888 Mail Id:
bo219320@mail.pnb.co.in

CN/219320/EL/Mathi / 2022-23

Date: 09/03/2023

Mr. Mathi Bala Siva Kishore (Student)
(Co-Ob 1) Smt M Aruna Kumari (Mother)
FF2, Durga Residency,
SER Center, Prasadampadu
Vijayawada
NTR Dist.
Andhra Pradesh-521108

Provisional Sanction Letter for prospective Education Loan

Respected Sir/ Madam,

Heartiest Congratulations on your successful admission to HND Nautical Science course offered by SOLENT UNIVERSITY, Southampton, Hampshire and Wish you all the success.

Based on the offer letter issued by the institute confirming your admission & Request letter from You, we offer Provisional Sanction Letter for education loan of Rs 10,00,000/- (Rupees Ten Lakh Only) on normal terms & conditions of our Education Loan scheme. The funds may be used for tuition and Living Expenses (As approved by the University)

Please feel free to contact us for any further information.

With regards,

Sincerely yours

Branch Manager



Disclaimer: However, it may be noted that the regular sanction by competent authority shall be subject to submission of duly authenticated required documents. The issuance of this letter may not be treated as binding upon the Bank and, "The Bank reserves the right to sanction or reject any loan proposal on merits of the case."

कॉर्पोरेट कार्यालय : प्लॉट संख्या-4, सेक्टर-10, द्वारका, नई दिल्ली-110075 • दूरभाष : 011-28075000, 28045000 • वेबसाईट : www.pnbindia.in

Corporate Office : Plot No.- 4, Sector-10, Dwarka, New Delhi-110075 • Telephone : 011-28075000, 28045000 • Website : www.pnbindia.in

पंजाब नैशनल बैंक की निशुल्क 24 घंटे कालसेंटर सेवा में आपका स्वागत है Punjab National Bank welcomes you to toll free 24 hours call center :1800 180 2222/1800 103 2222

Date:20.12.2022

To,

Shri Nilesh Ramchandra Patil

S/O Ramchandra Patil

508/ Laxmi Pooja Apts,C Wing,J R Boricha Marg

Opp .Kasturba Hospital,Mumbai 400011

SUB-EDUCATION LOAN UNDER SBI GLOBAL ED-VANTAGE SCHEME

With reference to your education loan application dated 12.10.2022 for HNC Nautical Science in Solent University .We are pleased to inform that the education loan of Rs.14,55,000/- (Rupees Fourteen lakhs Fifty Five Thousand only) has been sanctioned for your education overseas on the following Terms & Conditions-

- Details of Course & University –HNC Nautical Science at Solent University.
- Nature of Loan – Education Loan
- Amount sanctioned-Rs.14,55,000/- (Rupees Fourteen Lakhs Fifty Five Thousand only)
- ROI-10.55%
- Margin-15.03%
- Repayment- 180 EMI
- Co-borrower- Mr. Ramchandra Patil
- Security offered –EM over Flat 1703,17th floor , Land bearing C.S NO 749 8/716,Indraprashta CHSL ,Building No 4D,Rambhau Bhosle Marg, Mazegaon Mumbai -400033.
- All conditions of the loan are met
- Passport No of Student : Z3058755
- The Bank is regulated by RBI


Branch Manager

Branch - RATNAGIRI

2115, JAWAHAR ROAD, POST BOX NO. 19, OPP.S. T. STAND, TALUKA & DIST. RATNAGIRI, MAHARASHTRA- 415612
Ph.02352 222239/223239. Email.:cbsratanagiri@unionbankofindia.com

Ref. No. RTG/CR/ /2022

16th February, 2022

LETTER OF SANCTION

To;

Mr.Saif Nisar Khanche

Dear Sir / Madam,

SUB: UNION EDUCATION SCHEME FOR STUDIES ABROAD
Conveying of sanction Terms and conditions

We thank you for choosing Union Bank of India. With reference to your loan application dated 01/02/2022 we are pleased to inform you that we have sanctioned you a Term Loan facility, details of which are given below:

Applicant	Mr.Saif Nisar Khanche
Co-applicant	Mr.Nisar Abdulrahman Khanche
Guarantor	Mrs.Farida Nisar Khanche
Type of loan	Term Loan
Sanction Amount (in Rs.)	Rs. 1250000
Purpose of loan	Union Education loan for studies abroad for HNC Nautical Science from Solent University(Southampton),London
Loan Tenure	180 (in months)
Moratorium Period	24 months
Interest Type	Floating
Rate of Interest Applicable	8.90 %

कृते Thanking you ऑफ इंडिया
For UNION BANK OF INDIA

BRANCH HEAD / शाखा प्रबंधक
Ratanagiri Br. / रत्नागिरी शाखा
Branch Head, Ratnagiri



STUDY POWER SANCTION LETTER

Approval No. AXIS Bank / (LNPSTY/Assets / Branch - (Location) / 15 - 15)	Retail Asset Centre / Branch -
Date December 4, 2015	Address:
To,	
Mr. / Mrs. ANWIN THOMAS	Telephone
Mailing Address	Fax
B-2 KARTHIK CHS LTD NR BETHAL CHURCH KHOJGAON AMBARNATH W PIN 421505	Website www.axisbank.com

Dear Sir / Madam,
We refer to the loan application submitted by you and are pleased to sanction the facility as detailed below.

Nature of facility	:	STUDY POWER	
Amount of Loan	:	Not exceeding	Rs. 720,000.00
Insurance Amount	:	Included in Loan Amount	Rs. 0.00
Tenure	:	48 Months including 15 Months Moratorium	
Purpose of Loan	:	Education Loan	Higher Education -degree/course -
	:	OFFICER OF WATCH NOF LEVERL 4	from WARSASH MARITIME ACADEMY
Base Rate	:	9.50%	Mark Up 4.25%
Present Rate of Interest *	:	13.75% p.a Floating (Base Rate plus Mark Up)	
Equated Monthly Instalment (EMI)	:	26,326	Interest servicing during moratorium
EMI Start Date	:	Apr-17	5th of each month
Type of Collateral	:	Other	
Collateral Details (Property Address/FD No., etc)	:	NA	
Out of Pocket Expense	:	plus Service Tax as Applicable	
Co-applicant - 1	:	THOMAS VARGHESE	
Co-applicant - 2	:		
Guarantor - 1	:	0	
Guarantor - 2	:	0	
Validity of sanction letter *	:	180 days	

The aforesaid sanction of the loan will be subject to:

- 1.
- 2.
3. Terms and conditions as mentioned overleaf.

Acknowledgement

I/We have read the terms & conditions mentioned in this offer letter and accept the same.

Signature:

Name: _____ (Applicant) _____ (Co-applicant / Guarantor)

Date:

Thanking you,

For **AXIS BANK LIMITED**

Authorized Signator

Notwithstanding anything mentioned above, AXIS Bank can add, delete, modify all or any of the aforesaid terms & conditions without any reference to the applicants.

* This may undergo a change and the interest rate at time of disbursement shall be applicable.

Service Tax is currently levied @12.36% on service charges and is subject to change from time to time as per directives from the regulatory authorities. The Service Tax registration number of AXIS Bank is BFS/MUM-I/022.



JC 14 ADV 673

17/11/2005.

Mr. Thomaipaul Arockia Sassy Kumar.
No. 9 Sarat Apartments
6th Road,
Talak Nagar
Goregaon (W)
Mumbai

Dear Mr. Kumar

Ref: Your Application for education loan

Please refer to your Application for education loan dt 11-11-2005. We have sanctioned as per the terms & conditions mentioned hereunder.

Amount of loan: 4.00 lac

Purpose:

for pursuing 1 year course
Officer of Watch at Southampton
Institute Warrash Maritime
Centre, Southampton.

Margin:

15%

Rate of Intt:

BPLR + 1% ie 11.50%

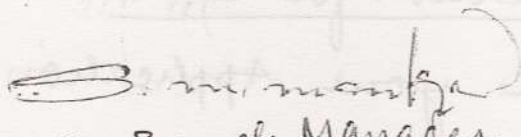
Repayment:

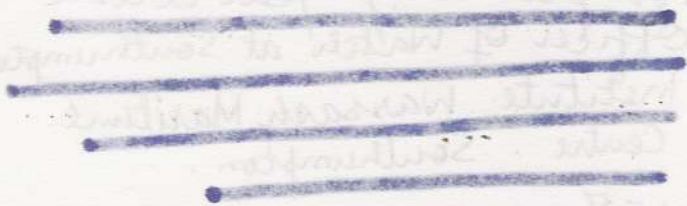
Repayable in 60 monthly instalments
1st instalment will fall due after
12 months of passing the course
or 6 months after.



Other Terms & Conditions

- ... fee will be payable to Institute.
- Penal interest @ 2% will be charged.
- Stamped declaration / an affidavit confirming that no loans are availed from other bank
- All other terms & conditions will remain as usual.


Sr. Branch Manager





BANK OF MAHARASHTRA
CHAKRATA ROAD, DEHRADUN - 248001

Ph.0135-2710484,2715298 / E-mail: brmgr1015@mahabank.co.in

AQ41/Loan/12-13

Date: 14.2.2013

Mr. Malkeet Singh
166, Chandpuri
Niranjanpur
Dehradun-248001.

Dear Sir

Re : Your Educational Loan applied for Rs.746000/-

Please refer to your application for granting a term loan of Rs.7,46,000/- we are pleased to grant you the following sanction offer. We request you to please convey your acceptance as also of the guarantor, to this sanction offer so as to proceed ahead in the matter:

Nature of Facility	: Term Loan-Education Loan-Studies abroad
Amount	: Rs. 7,46,000/-
Purpose	: 1) To study course of STCW 95 II/1 Officer of the Watch- Higher National Certificate-Course Level National Qualification Framework-4 Merchant Navy in U.K.
Security	: Guarantor : Shri Amit Kumar Bist
Rate of Interest	: Base Rate +2.75% i.e. 13.00%
Penal Interest	: 2 for the overdue amount for the overdue Period
Margin	: 15% for course abroad
Processing Fee	: Nil
Moratorium/Holiday	: Course period of 1 year +1 = 2 years OR 6 months from securing job/profession whichever is earlier
Repayment	: Within 5 years after commencement of repayment. Tentative EMI for 5 years is Rs.16000/- w.e.f. June 2015



Other terms and conditions

1. Loan shall be disbursed in stages as per requirements/demand, by effecting payments to University, college, vendors etc. to the extent possible
2. Father of the student will stand as co-borrower

The above sanction is subject to the terms and conditions as above and execution of loan agreement and other documents and writing stipulated by bank. We request you to please acknowledge receipts of this sanction letter and convey to us acceptance of all the terms and conditions by you as well as by the guarantor on the copy of this sanction letter

Yours faithfully

बैंक ऑफ़ देहरादून
Branch Manager
Dehradun Branch





केनरा बैंक CANARA BANK

CANARA BANK R D SHAH BUILDING, OPP. RAILWAY STATION,
GHATKOPAR (W), MUMBAI - 400 086

TEL NO. 022-25147625/25158852/25025900

FAX NO. 022-25138375

E MAIL - nsdighat@canarabank.co.in

REF. NO. : MS/CR/103/2005

DATE : AUG 05, 2005

TO,

MR. UTTAM PANIGRAHY
BAILBAZAR, WADIA ESTATE
KRANTI NAGAR, BHK COMPOUND
NR. DUTTA MANDIR, KURLA (W)
MUMBAI

Dear Sir,

SUB. : YOUR APPLICATION FOR EDUCATION LOAN DATED 25.7.2005_

With reference to your application for loan, we are pleased to permit the following loan on the terms and conditions setout herebelow :

NATURE OF LOAN : Education Loan
AMOUNT : Rs. 4,00,000/-
R.D I : @ 10.75% P. A.
MARGIN : Min. 15% Or difference between course expense & Bank Loan
PURPOSE : To pursue 1 years course - " Officer of Watch" at Southampton Institute, London, England
REPAYMENT : 6 months after the completion of the course or getting the job whichever is earlier.
Entire loan alongwith accrued interest till completion of course will be added and EMI will be worked out on total outstanding liability. Actual EMI will be worked out only once course is completed and repayment is started.
DISBURSEMENT : Loan amount will be disbursed after production of demand letter from university / student and by TC/PCN/FDD towards expenses.

OTHER TERMS AND CONDITIONS :

1. The loan will be granted jointly with the Father/guarden.
2. Penal interest @ 2% p. a. will be collected for delayed/non payment.
3. All other terms and conditions applicable for the nature of loan permitted.



केनरा बैंक CANARA BANK


11211

4. Proportionate Margin to be collected at all stages of loan disbursement.

GENERAL CONDITIONS :

1. Please note that the limit is granted subject to Bank's convenience and without prejudice to Bank's right to cancel/modify at any time without prior notice.
2. The bank may revoke in part or in full or withdraw/stop financial assistance at any stage without notice or giving reasons for any purposes whatsoever.
3. Rate of Interest stipulated herein is subject to revision/variation by the Bank from time to time as per RBI guidelines without any notice.
4. This sanction does not vest in anyone of the right to claim damages against the bank for any reason whatsoever.
5. It is a precondition of the loan / advances given in case the borrower commits default in the repayment of the loan / advance or in the repayment of interest thereon or any of the agreed instalment of the loan on due date(s) the bank and / or Reserve Bank of India will have an unqualified right to disclose or publish the name of the borrower and its directors / partners / proprietor as defaulter in such manner and through such medium as the bank or Reserve Bank of India in their absolute discretion may think fit.

For CANARA BANK


SENIOR MANAGER

el-uttam.txt
Mgn

शेखर बंधु
ऑफिस इंडिया



Central Bank
of India

जे. बी. नगर शाखा

तार का पता: 'जेबीसेन्ट'

टेलीफोन नं. 834 54 93 / 821 64 18

फैक्स नं. 839 64 77

जे. बी. नगर, अंधेरी कुर्ला रोड,

मुंबई - 400 059.

J.B. NAGAR BRANCH

Telegraphic Add.: 'Jebeecent'

Tel. No. 834 54 93 / 821 64 18

Fax No. 839 64 77

J. B. Nagar, Andheri Kurla Road,

Mumbai - 400 059.

स.

No. JBN/ADV/2005-06/

तारीख

Date 25.06.2005.

To,

Mr. Amardeep Singh Devendrapal Singh Bhasin

Mrs. Surinder Kaur

Mr. Hitranjan Singh Padam

Kartar Niwas, 122/5, Shere-e-Punjab society,

Mahakali Caves Road, Andheri (East), Mumbai 400093

Dear Sirs/Madam,

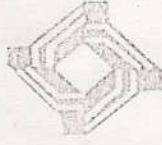
Sub: Your Application for Educational Loan Of Rs. 2.77 lacs.

With reference to your captioned Application, we are pleased to inform you that Educational Loan of Rs. 2.75 lacs has been sanctioned on following terms & conditions.

Names of the Borrowers.	1. Mr. Amardeep Singh Devendrapal Singh Bhasin (Student-Borrower) 2. Mrs. Surinder Kaur (Parent-Co-Borrower) 3. Mr. Hitranjan Singh Padam (Guardian-Co-Borrower)
Name and duration of the proposed Course and name of the University/Institute	Officer Of Watch (OOW) / 8 months Southampton Institute (Warsash Maritime Centre)
Total Cost of the Course	1. The total fees payable for the course (GBP 3,141/-) Rs. 2,60,000/- 2. Books Stationery etc. NIL 3. Boarding Lodging Expenses (Rs.25000/- per month for 8 months) Rs. 2,00,000/- 4. Air Passage (one way). Rs. 17,000/- Total cost of project Rs. 4,77,000/-

Margin	20%
Loan amount sanctioned	Rs.2.75 lacs)
Security offered	1. Assignment of two LIC policies
Rate of interest	Interest will be charged on slab basis as per CO cir no 69 dated 28.06.01. Upto Rs. 4.00lacs BPLR (i.e. 11% p.a.) Intt shall be charged on simple basis during repayment holiday period and thereafter added to the principal and then EMI fixed. After repayment holiday period interest shall be charged on monthly compounded basis.
Repayment	The Loan shall be repaid in 60 EMI commencing from 12 months

सेन्ट्रल बँक
ऑफ इंडिया



Central Bank
of India

जे. बी. नगर शाखा

तार का पता: 'जेबीसेन्ट'

टेलीफोन नं. 834 54 93 / 821 64 18

फॅक्स नं. 839 64 77

जे. बी. नगर, अंधेरी कुर्ला रोड,

मुंबई - 400 059.

J.B. NAGAR BRANCH

Telegraphic Add. : 'Jebeecent'

Tel. No. 834 54 93 / 821 64 18

Fax No. 839 64 77

J. B. Nagar, Andheri Kurla Road,
Mumbai - 400 059.

स. _____
No. _____

तारीख _____
Date _____

-2-

Other terms and conditions:

- 1% concession in interest will be allowed if the interest is serviced during the study period.
- Original authenticated receipt / bills shall be submitted to us for amount/s of loan released.
- The Parents/Student must submit the progress report of the student on regular intervals and future disbursement shall be made upon satisfactory performance of the student.
- Student/parents should inform the bank immediately on getting the job or employment along with name and address of the employer.
- The Applicants/guarantor should execute proper Loan documentation before the loan is released /disbursed.
- Before the disbursement, the Student should produce Original Pass port alongwith one full set of photocopy in order to enable the branch to verify the validity of passport/ visa of the student .
- The Applicants should submit an affidavit/ declaration confirming that no loans are/ will be availed from other banks and any expenses incurred over and above the estimation to be met by them from their own source.
- The loan will be disbursed in stages as per the requirement and the margin must be brought in on year to year basis as & when disbursements are made on a pro-rata basis.
- The Applicants must submit an undertaking that in case of default in the repayment of bank dues on due dates, the bank and/ or RBI will have unqualified right to disclose or publish their names in such manner and through medium, as the bank or the RBI in their absolute discretion may deem fit.
- Reimbursement of fees/expenses etc. already incurred by the applicants will be reimbursed, only if the original receipt is produced within 3 months from the date payment.

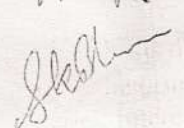
If the above terms & conditions are acceptable to you, kindly return duplicate copy of this letter duly signed in token of having accepted the same. Please also call on us for execution of Loan Documents.

We Wish Mr. Amardeep all the very best in all his endeavours and assure you of our best services at all times.

Yours Faithfully,


(P.H. DIVRECHA)

SENIOR MANAGER-CREDIT.

Accepted


Date.: 30/08/2011

To,
Rohan Joseph Gonsalves (Applicant)
D.No.25-9-575, Rit Villa,
Gorigodda, 4th Lane, Kankanady Post
MANGALORE-575002,
KARNATAKA

Wilson V Dsouza (Co-Applcant/s)
D.No.25-9-575, Rit Villa,
Gorigodda, 4th Lane, Kankanady Post
MANGALORE-575002,
KARNATAKA

Dear Sir/Madam,

Subject : Sanction of Education Loan

Ref : Loan Application No. A1108190030

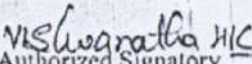
Credila Financial Services Pvt.Ltd. ("Credila"), India's only dedicated education loan provider, registered with the Reserve bank of India as a NBFC, congratulates ROHAN JOSEPH GONSALVES on being admitted to PURSUE ENGINEER OFFICER of the WATCH AT THE WARSASH MARITIME ACADEMY in the United Kingdom. Relying upon representations made by you in your application, Credila is pleased to sanction an education loan of Rs. 7,50,000/- (Rupees Seven Lakh Fifty Thousand only) equivalent to Greater Britain Pounds 9,992 (at the current exchange rate of Rs.75.06/- per Greater Britain Pound)

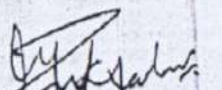
Relevant details of the sanctioned loan are as under :

- Course Duration : 6 months; Loan term : 96 months.
- Rate of Interest : 13.75% p.a. (Credila's Benchmark Lending rate + Interest spread 2.75%)
- Loan re-payment : The loan will be re-paid in a total of 96 monthly instalments ("MI"). The MIs for first 12 months will be Rs. 8,594/- per month and for next 84 months will be Rs. 13,952/- per month. This is based on interest only payment period of 6 months, grace period of 6 months and , principal plus interest repayment period of 84 months.
Liability to re-pay this loan shall rest on both Applicant and Co-applcant, jointly and severally.
- Origination fee : Rs. 16,545/-
- Validity of sanction : 3 (three) months from date hereof
- Collateral Security: Fixed Deposit to be taken from HDFC Ltd. as per the terms & conditions of Credila Financial Services Pvt. Ltd. & pledged with Credila Financial Services Pvt. Ltd. as security till the completion of Education Loan
Fixed Deposit value 4,00,000/-
- Condition for the release of loan funds: This loan will be disbursed upon your furnishing a copy of your VISA issued by the authorities of the UK.

We take this opportunity to wish you the very best in your studies and future endeavours.

Yours faithfully,
For Credila Financial Services Pvt. Ltd.


1. Authorized Signatory


2. Authorized Signatory



CREDILA FINANCIAL SERVICES PVT. LTD.

Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Next To Kohinoor Continental, Andheri (east), Mumbai 400059, India
Tel: 022-24712448 Fax: 022-24712447 www.credila.com

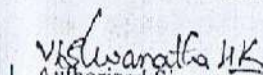
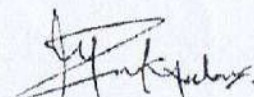
Application No: A1108190030

Dated: 30th August 2011Education Loan Sanction Letter

The following information is kindly requested by the British Deputy High Commission for the purpose of processing the student's entry clearance application:

Name of applicant	Rohan Joseph Gonsalves
S/o	Godfrey Lawrence Gonsalves
Name and Address of Bank	Credila Financial Services Pvt Ltd, B-301, Citi Point, J. B. Nagar, Andheri (E), Mumbai - 400059.
Validity period of loan offered	Three months from the date of issuance
Name of course	Engineer Officer of the Watch
Name of University /Institute /College	Warsash Maritime Academy
Amount Sanctioned	7,50,000/- Excluding Margin
Rate of interest	13.75%
Monthly Repayment	The monthly instalments for the next 12 months will be Rs.8,594/-per month, and for the next 84 months will be Rs. 13,952/-.
Repayment period and plan	Study Period of 6 months , and Principal+Interest repayment period of 96 months.
Additional-Co-borrower's Name	Godfrey Lawrence Gonsalves (Father)
Co-borrower's Name	Wilson V Dsouza (Cousin-Brother)
Security/Collateral	<ul style="list-style-type: none">Fixed Deposit to be taken from HDFC Ltd. as per the terms & conditions of Credila Financial Services Pvt. Ltd. & pledged with Credila Financial Services Pvt. Ltd. as security till the completion of Education Loan Fixed Deposit value 4,00,000/-
Disbursement Details	Loan will be Disbursed when the Visa is Granted
Has any part of the loan already been disbursed? Please give details	No
Has the bank completed all formalities? If any formalities are still to be processed, please provide details	Yes

For Credila Financial Services Pvt. Ltd.


1. Authorized Signatory
2. Authorized Signatory**CREDILA FINANCIAL SERVICES PVT. LTD.**Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Next To Kohinoor Continental, Andheri (east), Mumbai 400059, India
Tel: 022-24712448 Fax: 022-24712447 www.credila.com



देना बँक
DENA BANK

OZAR BRANCH,
TAL:JUNNAR
Dist: Pune,Pin-410504
Ph No. 02132-288444
Email – ozar@denabank.co.in

Date: 26.08.2015


To,
Mr.Nikhil Vasant Mande.
At Post-Ozar,
Tal-Junnar,
Dist-Pune.
PIN-410504

Ref:-Sanction of Education loan of Rs.160000/- (Rs.One Lakh Sixty Thousand Only)

With reference to your education loan application dated 24.08.2015 we are pleased to inform you that an Education loan of Rs.160000/- (Rs.One Lakh Sixty Thousand only) has been sanctioned for pursuing your overseas education on the following terms and conditions.

1. Program of study :-Officer of the watch NQF Level 4, Warasah Maritime Academy, UK.
2. Nature of Loan :-Education Loan
3. Amount Sanctioned :-Rs.160000/-
4. Rate of Interest :- 11.55% p.a.
5. Margin :- Nil
6. Repayment Period :- Loan is repayable in 60 equated monthly installments. First of such installment to start one year after completion of education course or six months after getting employment by the student , whichever will be earlier.
7. Co-borrower's Name :- Smt.Pushpa Vasant Mande
8. Third Party Guarantee:-Mr.Niteen Vasnat Mande
9. Disbursement :-After Obtaining visa

Thanking You


Mr. V. G. Sutar
Branch Manager
Ozar Branch





इंडियन बैंक
Indian Bank

Phone : 2422 5508 / 2422 8437

Fax : 2437 5785

E-Mail : prabhadevi@indianbank.co.in

PRABHADEVI BRANCH

No:1, Sane Guruji Premises,
386, Veer Savarkar Marg,
(Opp. Siddhi Vinayak Temple)
Dadar west, Mumbai- 400025

DATE:16/11/2011

To

Ganesh Krushna Nadar
D.N Nagar ,Sitladevi CHS Ltd
Survey 43/104,Sitladevi Transit Camp
MHad Cement Godown ,Andheri(w)
Mumbai-400053

Dear Sir,

Re: Sanction of loan for Education Purpose

We refer to your application dt 16/11/2011 for loan of Rs.7.65 lacs and we are pleased to inform you that you are sanctioned loan of Rs 7.65 lacs on following terms and condition:

- | | |
|------------------------|--|
| 1. Name of Applicant : | Mr. Ganesh Krushna Nadar |
| 2. Limit : | Rs 7.65 lacs |
| 3. Purpose : | Education |
| 4. Program of Study: | Stcw 95 11/1 Officer of the watch-Higher
National Certificate (Level-4) |
| 5. Name of the college | Southampton Solent University
(At Warsash Academy Campus),UK |
| 6. Margin | 10% |
| 7. Rate of Interest | 8.25% |
| 8. Repayment | : EMI Rs 15604.00 repayable in 60 months. |
| 9. Security | Fixed deposit in the name of student of
Rs 8.50 lakhs. |



Phone : 2422 5508 / 2422 8437
Fax : 2437 5785
E-Mail : prabhadevi@indianbank.co.in

PRABHADEVI BRANCH
No:1, Sane Guruji Premises,
386, Veer Savarkar Marg,
(Opp. Siddhi Vinayak Temple)
Dadar west, Mumbai- 400025

10. Disbursement Details

Disbursement will be made on
confirmation of enrollment/VISA, towards
fees and other charges as per the fee
structure/other charges.

Terms and Conditions:


2% penal interest will be charged over the applicable interest rate for the overdue balance in the account.

Other Terms and Conditions :

Notwithstanding anything contained in the Documents for the advance, we reserve our right to recall the entire amount advance together with interest and other charges or any part thereof, if the Bank apprehends or has reasons to believe that the entire loan amount or part thereof has been used for any purpose other than for which it has been sanctioned.

The Bank reserve the right to cancel / suspend / reduce the above facility and to alter / amend/ vary the terms of our sanction including the rate of interest at our sole discretion without assigning any reason.

Yours faithfully


Assistant General Manager



The Jammu & Kashmir Bank Limited

Dood Ganga Road

Balgarden, Srinagar Kashmir

0194 2482443 F +91 0194 248 0719 E garden@jkbmail.com W www.jkbank.net



Mr. Syed Mohammad Shah (Borrower)
Mr. Syed Raza Shah (Co-Borrower)

Sub: Your Education Loan

In reference to your application for grant of education loan, we are pleased that this branch of J&K bank has sanctioned an education loan facility of Rs. 9.52 Lacs in favor of Mr. Syed Mohammad Shah (Borrower) & Mr. Syed Raza Shah (Co-Borrower) for pursuing 9 months course (6 months course & 3 months examination) at Warsash Maritime Academy, Newtown Road, Warsash, Southampton, SO31 9ZL, United Kingdom against following securities, terms and conditions.

Security:

Primary:

- ü Assignment of future income of the student for payment of installments.
- ü Personal guarantee of Mr. Syed Raza Shah (Co-Borrower).

Collateral:

Registered Mortgage of land measuring 01 Kannals falling under khasra No:585 Min of Khata No:365 & Kewat No:91 situated at Mouza Sonapah Tehsil Beerwah District Budgam standing in the name of Mst. Syeda Fatima W/o Raza Hussain R/o Sonapah Budgam Valued at Rs.7.00 lacs as per Revenue records.

. 3rd party guarantee of two persons, namely:

- ü Ms. Syed Khatija Hussain D/o Syed Raza Shah R/o Sonapah, Beerwah Budgam.
- ü Mr. Syed Kounsar S/o Syed Jaffar Shah R/o Sonapah Beerwah, Budgam.

Interest

13.25% p.a. (Fixed) ROI

Servicing of interest during study period and the moratorium period till commencement of repayment is optional for students:

· 1% interest concession shall be provided by the bank, if interest is serviced during the study period and subsequent moratorium period prior to commencement of repayment.

· If the interest is not paid during the moratorium period, the accrued interest will be added to the principal amount borrowed while fixing EMI for repayment. Simple interest to be charged during the study period and up to commencement of repayment, thereafter compound interest shall be applicable.

Margin

Rs. 5.84 lacs margin to be arranged by the borrower from own sources.

Disbursement

The Loan amount shall be paid directly in favour of the institution by way of DD or TT as per the requirement/ demand of the institution after obtaining required margin from the borrower.

Moratorium/ Repayment



The Jammu & Kashmir Bank Limited

Dood Ganga Road

Balgarden, Srinagar Kashmir

0194 2482443 F +91 0194 244 0719 E garden@jkbmail.com W www.jkbank.net



Moratorium equivalent to course period (9 months). Thereafter the entire loan amount of Rs. 9.52 Lacs along with the interest shall be paid in Five years in equated monthly installments.

Pre-disbursement condition

The prime borrower must furnish an affidavit to the effect that no loans are availed by him from any bank/financial institution in any capacity.

All other terms and conditions as applicable to such type of advances shall also apply.

Yours faithfully,

For The Jammu & Kashmir Bank Ltd.

Br Head

B/u Balgarden

[Handwritten Signature]
Branch Head
Balgarden Srinagar

Registered Office

Corporate Headquarters
M A Road, Srinagar 190001
Kashmir, India

T +91 (0)194 248 1930-35
F +91 (0)194 248 1928

E info@jkbmail.com
W www.jkbank.net

Harjinder Nagar Kanpur

संदर्भ/ Ref.

दिनांक / Dated

5.12.2013

To Whom It May Concern

This is to certify that an Education loan of Rs. 12,50000/- (Indian Rupees Twelve Lac Fifty Thousand Only) which is equivalent to British Pound Sterling Twelve Thousand two hundred fifty sterling pound (approx) only is sanctioned in favour of Mr Sanket Sethi for pursuing Higher Education in U.K. on the following terms and conditions, by us.

Nature: Education Loan

Amount: Indian Rupees 1250000/- after keeping 100% Margin

Margin: Own contribution 100%

Purpose: For pursuing Officer on Watch Certificate Course

Rate of Interest: 14.50% per annum at monthly rests

Repayment: 33,700/- per month after completing the course and further grace period.

Other terms and conditions if any disbursement strictly as per needs. We also certify that all future disbursements to the relevant institutions (which are covered by the amount sanctioned). Will be made against the same education loan ,as an when the necessary demand is raised.

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

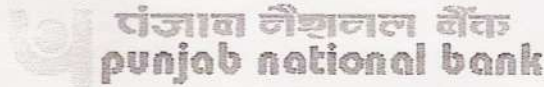
[Signature]
सिनिओर प्रबन्धक / SENIOR MANAGER
हरजिन्दर नगर शाखा, कानपुर
HARJINDER NAGAR Br., KANPUR

यदि आप चाहे तो अपनी शिकायत के संतोषजनक समाधान हेतु बैंकिंग ओम्बड्समैन से सम्पर्क कर सकते हैं। अधिक जानकारी के लिए www.rbi.org.in वेबसाइट पर जायें।

If you so desire, you may approach Banking Ombudsman (for details visit www.rbi.org.in) for satisfactory redressal of complaints.

प्रधान कार्यालय :- बैंक हाऊस, राजेन्द्रा प्लेस, नई दिल्ली : 11000, /H.O. "BANK HOUSE" 21 Rajendra Place, New Delhi-110008

Form No. : 4



Palace Road, Trichur - 680 020

India Telephone: 00914872330127, Fax:00914872331425

e-mail: pnbpalaceroadtrc@pnb.co.in

01.08.2006

To Whom It May Concern:

This is to certify that an Education loan of Rs.7,22,500.00(Indian Rupees Seven hundred twenty two thousand five hundred only) which is equivalent to British Pound Sterling Eight thousand eight hundred ten only is sanctioned in favour of Mr. Deepak Pulikkottil Varghese for pursuing Higher Education in U K on the following terms and conditions, by us.

Nature: Education Loan

Amount : Indian Rupees 722500.00 (after keeping 15% Margin)

Margin : Own contribution 15%

Purpose : For pursuing Officer of watch Certificate Courses and MCA signal exam
At Southampton Solent University, U K .

Rate of Interest : 12.50 % per annum at monthly rests.

Repayment : 84 EMI together with interest commencing from 01.03.2008 (after completion of studies and further six months grace period.

Other terms and conditions, if any: Disbursement strictly as per needs.

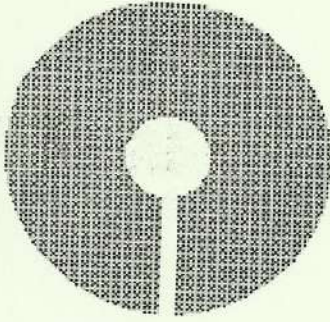
We also certify that all future disbursements to the relevant Institutions (which are covered by the amount sanctioned.) will be made against the same education loan, as and when the necessary demand is raised.

For punjab national bank
PALACE ROAD, THRISSUR-20



K V Hareendran

Senior Manager



State Bank of India
Retail Assets Central Processing Centre
Local Head Office
First Floor, A-Wing
Moti Mahal Marg
Lucknow-226001
Tel No: 0522-2230395
Fax: 0522-2231456

Email: agmracpluc@sbi.co.in

To
Mr. Sagor Banerjee
S/o Mr Probir Kumar Banerjee
R/O 8/777, Vikas Nagar, Lucknow

Dated: 15/10/2014

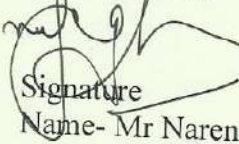
Re: Sanction of Education Loan of Rs.7,50,000/- (Seven Lakh Fifty Thousand only)

With reference to your education loan application dated 28/07/2014 we are pleased to inform you that an Education Loan of Rs.7,50,000/- (Seven Lakh Fifty Thousand only) has been sanctioned for pursuing your overseas education on the following terms and Conditions:-

1. Program of Study: - Officer of the watch-NQF Level 4,
Warsash Maritime Academy, UK
2. Nature of Loan: - Education Loan
3. Amount Sanctioned - Rs.7,50,000/-
4. Rate of Interest - 13.75% p.a
5. Margin: - 52.64%
6. Repayment period: - Loan is repayable in 84 equated monthly
installments
7. Co-borrower's name - Mrs Leena Banerjee
8. Third Party Guarantee - Mr Sanjit Chaterjee
9. Disbursement: - After obtaining visa

All terms and conditions of the loan are met.

Thanking you,


Signature

Name- Mr Narendra Singh (Chief manager Sanction)



Bank Seal

E/L

34262415018

ARRANGEMENT LETTER FOR TERM LOAN UNDER EDUCATION LOAN SCHEMES

To

1) Shri/Smt/Kum
SAGOR BANERJEE S/O D/O W/O Mr.PROBIR KUMAR BANERJEE
8/777 , VIKAS NAGAR, LUCKNOW-226022

2) Shri/Smt/Kum
LEENA BANERJEE S/O D/O W/O Mr.MOHAN LAL CHATTERJEE
8/777, VIKAS NAGAR, LUCKNOW-226022

3) Shri/Smt/Kum
SANJIT CHATTERJEE S/O D/O W/O Mr.LAL MOHAN CHATTERJEE
7/388, VIKAS NAGAR, LUCKNOW-226022



Dear Sir,

Date: 11 OCT 2014

PERSONAL SEGMENT ADVANCES

SBI STUDENT LOAN LOAN SCHEME

TERM LOAN OF ₹ 7,50,000.00

With reference to your application dated 28/11/14, we have to advise having sanctioned a Term Loan of ₹ 7,50,000.00 to you on the following terms and conditions.

AMOUNT IN WORDS : Rupees Seven Lakhs Fifty Thousand Only

1. PURPOSE:

Loan is sanctioned to you for the purpose of expenses relating to Education of Mr. SAGOR BANERJEE s/w/d of Mr.PROBIR KUMAR BANERJEE for the Course of OFFICER OF THE WATCH- NQF LEVEL 4

2. MARGIN : (52.64%)

This margin is on the Education cost of ₹ 833723/-. The margin should be brought upfront alongwith release of loan amount on pro rata basis.

3. Floating Rate of Interest: 3.75 % above the Base Rate which is presently 10 % p.a., effective rate being 13.75 per cent per annum with monthly rests. Simple Interest is to be charged on the loan amount during the moratorium period. Interest will be capitalized and included in the calculation of EMI. Once the repayment of the loan commences, application of interest will be at the monthly rests. * Penal interest @ 2% will be charged for the overdue amount and overdue period.*

4. REPAYMENT :

84 EMI of ₹ 17,723.00. Each EMI with interest is based on current interest rates and repayment period, stipulated by the Bank/RBI from time to time. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

5. In the event of my/we failing to repay any/two or more installment (s) at any point of time, the Bank may send written reminder or make tele-call/SMS or depute an official to meet me/us personally, all the incidental charges appurtenant thereto such as postage, telephone/SMS charges, transportation charges, on actual, would be recovered from me/us.

6. SECURITY :

i.) Third party Guarantee : **Mr.SANJIT CHATTERJEE S/O D/O W/O Mr.LAL MOHAN CHATTERJEE .**

ii.) Mortgage of property belonging to Mr. .

Property Details : .

iii.) Lien on Bank's* TDR/STDR for ₹ 0 standing in the name of Mr. .

iv) The assignment of future income of the student for payment of instalments*

v.) Other Collateral Security, if any: _____
 (*Delete whichever is not applicable)

6.a SBI Life Yearly Premium : 0 .

7. Security Documents : The following documents will be executed by you before disbursement : *Term Loan Agreement for Education Loan * Annexure I in respect of Disclosure to CIBIL * Undertaking to intimate change of University, Course, etc.
 ** Further, as the student is minor, the documents should be executed by the parent / guardian twice, i.e. on his own behalf and also on behalf of minor student. In such case, the student after attending majority should ratify all these documents by a special letter. (**Applicable only if Applicant is a **minor**) *** Guarantee Agreement & Annexure II in respect of Disclosure to the CIBIL (***Applicable if guarantor is available).

8. UTILISATION OF THE LOAN: The amount of the loan shall be utilized strictly for the purpose detailed in the application and in the manner prescribed.

9. INSURANCE: The Property mentioned in the para above shall be insured comprehensively for the market value in the joint names of the Bank and owners.

10. Processing Charges : No Processing Charges.

* Since you propose to avail a loan for studies abroad, you should deposit a sum ₹ 5000/- (Rupees Five Thousand Only) which will be adjusted against the margin money / interest payable by you in respect of the loan. If you fail to avail the loan within a period of 4 months of receipt of the sanction letter, you stand to forfeit the amount and shall make no claim in the matter.

(*Applicable only for studies abroad)

11. PROGRESS OF STUDIES: You should furnish a progress report at the end of every Semester / Annual examination by forwarding an attested true copy of mark sheet /report card. The original thereof may be produced for verification , wherever required.

12. SPECIAL STIPULATIONS :

13. DISBURSEMENT: The loan will be disbursed only on the following conditions.

i. The loan will be disbursed in stages as per the requirements/ demand directly to the institutions/vendors of books/equipments/instruments to the extent possible. You will be required to produce bills etc., in original for bank's record evidencing utilization of proceeds of the loan.

ii. Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the bank's solicitor and a valid mortgage has been created in favour of the Bank (if applicable).

iii. All the security documents prescribed have been executed by you/co-applicant(s)/guarantor(s).

iv. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein.
 **

(** Applicable in respect of advances which are secured by guarantee)

The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time and in the documents executed in connection with the loan.


Please return the duplicate copy of this letter duly signed by you and the Guarantors in token of having read, understood and accepted the terms and conditions mentioned in this letter and those contained in the various documents executed for the purpose within a period of 30 days from the date of this letter.

Yours faithfully,


BRANCH MANAGER

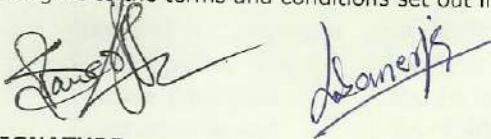


<http://www.pbbulos.com/FinnOneCAS/ReportDynaParam.los>


10/7/2014

Terms and conditions of the loan are noted.

We agree to the terms and conditions set out in this letter.



SIGNATURE

SAGOR BANERJEE

8/777, VIKAS NAGAR, LUCKNOW-226022

Borrower

SANJIT CHATTERJEE

7/388, VIKAS NAGAR, LUCKNOW-226022

Guarantor


This is a system generated printout. Any insertion/change should be duly authenticated.

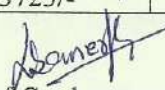
Name of the applicant : SAGOR BANERJEE
 Loan Applied For: : Rs. 7,50,000/-
 Course Expenses : Rs 15,76,206 /-
 Loan Sanctioned : Rs 7,50,000/-
 Name of the Course : OFFICER OF THE WATCH NQF LEVEL 4
 Commencing Year : 2014
 Institute / University : WARSASH MARITIME ACADEMY

Disbursement Schedule

ON PROPORTIONATE BASIS OF MARGIN MONEY

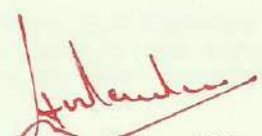
<u>Purpose</u>	<u>Due date for Payment</u>	<u>Amount to be paid to Institute</u>	<u>Applicant's Contribution</u>	<u>Bank Finance</u>
Tuition Fees & Other Expenses	As and When demanded by the Institute	1576206/-	833723/-	742483/-
SBI Life Rin Raksha Premium(one time single premium)	Top be paid to SBI Life one time single premium	7517/-	nil	7517/-
Total		1583723/-	833723/-	750000/-


 Sign : of Applicant


 Sign of Co- borrowers

Signature of Disbursing officer

Signature of Credit Officer


 Signature of Sanctioning Officer



भारतीय स्टेट बैंक
State Bank of India

JUSTICE RAJASEKARAN SALAI
SIVAGANGA 630561
PHONE: 04575 240221
FAX: 04575 - 243830

TO

Mr.SENTHIL CHIDAMBARAM
2/51,Kidapuri
Periyakottai post
SIVAGANGA 630559.
TAMILNADU.
INDIA.

17/12/2011

Sir,

SUB:EDUCATION LOAN

This has reference to your loan application, the education loan is sanctioned to you on Under noted terms and conditions

Nature of Loan: Education loan for persuing course of STCW95 II/1 OFFICER OF THE WATCH ,WARSASH MARITIME ACADEMY, NEWTON ROAD, SOUTHAMPTON/SO319 ZL, UNITED KINGDOM.

Amount of loan: Rs.7.60 lakh

Rate of Interest:14.5%

Repayment: in 36 months after completion of course, repayment holiday 6 months.

Security :House property belonging to the applicant

Disbursement: The loan will be disbursed on the following conditions:

1) The loan will be disbursed in stages and subject to production of demand Letter from the institute and the same will be directly paid to institute along with your Margin money.

2)The necessary documents shall be executed interms of the sanction.

Yours faithfully

कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA

CHIEF MANAGER
मुख्य प्रबंधक, शिवगंगा
Chief Manager, Sivaganga.





STATE BANK OF INDIA

STATE BANK OF INDIA
BHUBANESWAR MAIN BRANCH

2-Mar-2005

To
ANIL KUMAR PATRA s/w/d of LATE SUMAN PATRA ,and MANJUBALA DEVI
s/w/d of LATE SUMAN PATRA
MIG-I-32/5, OSHB
COLONY, Chandrasekharpur, Bhubaneswar-

EL /

Dear Sir,

PERSONAL SEGMENT ADVANCES
EDUCATION LOAN -
MEDIUM TERM LOAN OF Rs.400000.00

With reference to your application dated 28/Feb/2005 , we have to advise having sanctioned a Term Loan of Rs. 400000.00 to you on the following terms and conditions :

Amount in words:- (Rupees Four Lacs Only)

1. PURPOSE:

Loan is sanctioned to you for the purpose of expenses relating to education of ANIL KUMAR PATRA I for the course of STCW 95 11 OFFICER OF THE WATCH, WARSASH MARITIME CENTRE (UK)

2. MARGIN : (27.27 %)

3. Floating Rate of Interest : 0.25% above SBAR, effective rate being 10.50 per cent annum with monthly rests.

4. REPAYMENT :

84 E M I of Rs.6744/- . This EMI is stipulated if the entire interest during the moratorium is paid. If that not be the case, the entire accrued interest during the moratorium period will be added to the principal and repayment in EMI re-fixed accordingly. Repayment holiday /Moratorium : Course period + 1 year, 6 months after getting job, whichever is earlier.

Each EMI with interest, which is based on current interest rates and repayment period, stipulated by the Bank/RBI from time to time. The first installment will start after completion of scholarship course or 6 months of securing job, whichever is earlier. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

5. INTEREST PAYMENT:

Interest will have to be capitalised and included in the calculation of EMI.

6. SECURITY :

7. Security Documents :

The following documents will be executed by you before disbursement :
▪ Term Loan Agreement for Education Loan
▪ Annexure I in respect of Disclosure to CIBIL
▪ Undertaking to intimate change of University, Course, etc.
▪ Blank transfer forms, noting the shares with the Company, etc.

8. UTILISATION OF THE LOAN: The amount of the loan shall be utilized strictly for the purpose detailed in the application and in the manner prescribed.

9.a. Processing Charges : Waived as special case.

10. PROGRESS OF STUDIES: You should furnish a progress report at the end of every semester/annual examination by forwarding an attested true copy of mark sheet/report card. The original thereof may be produced for verification, wherever required.

11. SPECIAL STIPULATIONS :

12. DISBURSEMENT: The loan will be disbursed only on the following conditions.

i. The loan will be disbursed in stages as per the requirements/ demand directly to the institutions/vendors of books/equipments/instruments to the extent possible. You will be required to produce bills etc., in original for bank's record evidencing utilization of proceeds of the loan.

ii. Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the bank's solicitor and a valid mortgage has been created in favour of the Bank. (if applicable)

iii. All the security documents prescribed have been executed by you/co-applicant(s)/guarantor(s).

The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time and in the documents executed in connection with the loan.

Please return the duplicate copy of this letter duly signed by you and the guarantors in token of having read, understood and accepted the terms and conditions mentioned in this letter and those contained in the various documents executed for the purpose.

Terms and conditions of the loan are noted.

Yours faithfully,


BRANCH MANAGER

22/9/05



We agree to the terms and conditions set out in this letter.

Signature of the Guardian

Signature of the Student

Signature of the Guarantor

MAN II IRAI A DEVI s/w/d of I ATF

ANII KIJMAR PATRA s/w/d of



Experience Next Generation Banking

Br. Nerul

BR/OTH/Gen/10/14-15


01-07-2014

To
Mr Vineeth S Nair
C-3106 Nilgiri garden CHS sec 24
C B D Belapur navi Mumbai
Thane 400614
Dear Sir,

Sub: Sanction order of Education loan of Rs 5.00 lakhs in the name of mr Vineeth S Nair
reg
Ref: Your application dtd 20/06/2014

We herewith attach the sanction order of Education loan of Rs 5,00,000/- in the name of
mr Vineeth S Nair. All terms and conditions are mentioned in the sanction order .Kindly
acknowledge the same.

Thanking you

Yours faithfully
For THE SOUTH INDIAN BANK LTD.

Branch Manager
NERUL, NAVI MUMBAI



LD/1100

**THE SOUTH INDIAN BANK LIMITED
(REGD. OFFICE: THRISSUR)**

Branch: Nerul Mumbai

Date: 01/07/2014

Ref.No.BR/NERUL/LD100/03/2014-15

To

**Mr Vineeth S Nair, Mr K.N Somanathan Nair and Mrs Syamala Nair
C-3/106 Nilgiri Garden CHS Sec 24
C.B.D Belapur Navi Mumbai ,
Thane 400614**

Dear Sir/s

Sub: Sanction of credit facilities.

With reference to your Application dated 20/06/2014 and subsequent discussions from time to time on the subject matter, we are glad to inform you that the following credit facilities have been sanctioned / renewed in your account.

FUND BASED FACILITIES

a) Details of Credit Facilities sanctioned/renewed, Margin requirements and Purpose.

Sl. No	DETAILS OF CREDIT FACILITIES SANCTIONED/RENEWED		Margin %	Purpose of the Credit Facility.
	Nature	Amount		
1	Education Loan	5,00,000/-	55%	For Pursuing Higher National Certificate course in Nautical Science from Warsash Maritime Academy, Southampton U.K

b) Rate of Interest

Sl. No.	Nature of the limit	Base Rate as on date *	Spread	Effective Rate of Interest (C + D)	Rest	Remarks, if any.
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1	Education loan	10.50	3.50	14.00	Monthly	

* If the above rate is revised on the date of execution of documents, such revised rate shall apply and further the rate of interest may vary from time to time when Base Rate and/or Spread is revised.

NON-FUND BASED/ BP/ DC/ UBD/ DBD/ FBP FACILITIES.

Sl. No	DETAILS OF CREDIT FACILITIES SANCTIONED/RENEWED		Margin %	Commission/ Handling Charges.	Purpose of the Credit Facility.
	Nature	Amount			



LD/1100

1	NIL				
2					
3					
4					

Commitment Charges for LC

Security (ies) to be furnished:-

Nature of facility	Primary Security	Collateral Security
Education Loan	E M of residential flat located at Nilgiri apartment flat no 106 c3 sector 24 C B D Belapur	

All the above securities shall be general security for all the limits unless specifically exempted.

Name of Guarantor(s) : 1Mr.K N Somanathan Nair
2. Mrs Syamala Nair

Charges Payable:-

No.	Item	Amount (Rs.)	Frequency
1.	Upfront Fee		
2.	Processing Fee		
3.	Commitment Charges		
4.	Property Valuation Charges	500	One Time
5.	Documentation Charges including CERSAI fee	1750	One Time
6.	Inspection Charges for stock/book debts		
7.	Inspection Charges for machinery/fixed assets		
8.	Inspection Charges for property	150	
	Other Charges as advised from time to time		

Service Tax to be borne by the Borrower.

Prepayment Charges

The above charges may be revised by the Bank as and when deemed necessary.



LD/1100

Other expenses such as Fees payable to Advocate for title deed scrutiny, fees payable to expert valuer, charges for obtaining Search Reports/EC, etc. shall be reimbursed to the Bank on actual basis.

Repayment Terms:-

(a) On Demand

b) Repayment holiday - Course period + 6 months or 1 year after getting job, Whichever is earlier.

c) Interest during Holiday period to be serviced. Only simple interest to be charged during holiday period.

d) EMI to be fixed after expiry of holiday period.

Other terms and conditions :

Penal charges:

- @ 2% to be charged for loans above Rs.2 lacs for the overdue amount and overdue period.
- **Loan document to be executed by student and parents as joint borrowers.**
- Single Premium Life Insurance Policy covering the loan period with sum assured at least equal to the loan amount may be taken.
- The loan should be disbursed in stages as per the requirement/demand directly to the institutions/vendors of books/equipments/instruments to the extent possible.
- Bills/Receipts for payment made to be obtained. For reimbursement proof of payment made to institute and also the receipt to be obtained. Declaration /an affidavit confirming that no loans are availed from other banks may be obtained
- Scholarship/assistance ship to be included in margin.
- In case the student fails in any semester/course examination continuance of the loan should be approved by the sanctioning authority. If the student discontinues the studies the matter should be reported to the bank immediately and the loan should be closed.
- The loan should be disbursed in stages according to requirement for payment of tuition fees.

This offer is valid up to 01/10/2014_ unless extended by the bank in its absolute discretion.

The duplicate copy of the Sanction Letter may please be returned to us duly signed by you in token of acceptance of the terms and conditions herein.

We request you and the guarantors to call on us at your earliest convenience and execute necessary loan / security documents in order to enable us to extend the above mentioned credit facilities to you.

Yours faithfully,



LD/1100

For THE SOUTH INDIAN BANK LTD.

BRANCH MANAGER.


BRANCH MANAGER
NERUL, NAVI MUMBAI

Terms and conditions accepted

Signature of the Borrower

Date: 1/7/14

Copy to:

1 Mr. K N Somanathan Nair

2 Mrs Syamala Nair

Terms and conditions are noted

Signature of Guarantor(s)

(1) Somanathan

Date: 1/7/14

(2) Syamala

Date: 1/7/14





स्टेट बैंक ऑफ पटियाला
State Bank of Patiala

With you everyday every inch of the way

स्टेट बैंक ऑफ पटियाला

State Bank of Patiala

शाखा : पुजारली न०: 4

Branch: Pujarli No.4,

तहसील: रोह्रू, जिला: शिमला

Tehsil: Rohru, Distt.: Shimla

(हिमाचल प्रदेश) पिन कोड: 171207

(Himachal Pradesh) Pin: 171207

To

14/03/2015

Mr. Saurav Zinta S/O Ravinder Zinta
Village-Sajar P.O-Pujarli-4
Tehsil-Rohru Distt-Shimla (H.P)
171207

Re: Sanction of Education Loan of Rs.4,00,000/- (Rupees Four Lakh Only)

With reference to your education loan dated 10.02.2015 we are pleased to inform you that an Education loan of Rs. 4,00,000/- (Rupees Four Lakh Only) has been sanctioned for pursuing your overseas education on the following terms and conditions:

- | | |
|----------------------|--|
| 1. Program of Study: | Officer of the watch-NQF Level 4
Warsash Maritime Academy, Newtown Road, Warsash
Southampton, SO31 9ZL, UK |
| 2. Nature of Loan | Education loan |
| 3. Amount Sanctioned | Rs 4,00,000/- |
| 4. Rate of Interest | 13.00% p.a |
| 5. Margin | 49.18 % |
| 6. Repayment period | Loan is repayable in 84 equated monthly installments. |
| 7. Co-Borrower Name | Sh. Ravinder Zinta |
| 8. Disbursement | After obtaining visa |

All term and condition of the loan are met.

Thanking You

Signature





United Bank Of India

HEAD OFFICE: 11, Hemanta Sarani, Kolkata-710001
Kalyani BRANCH

SANCTION LETTER

REF. No UBI/KOT/ADV/DEBRAJ/EDS/2013-14

DATED: 22.11.2013

Mr./ Miss Debraj Pal

(Name Of student borrower)

Mr. / Mrs. Mohan Pal

(Name of either of parents/guardian)

(Address):- vill./p.o:- Kanakberia
p.s: Kotulpur, Dist: Bankura
PIN: 722141

Re: Your application for Educational Loan for higher Studies.

In response to your above application dated, we are pleased to sanction you Education Loan on the following terms and conditions.

- (1) Amount Of Loan : 600000/-
- (2) Purpose : For Pursuing studies/ Higher studies by

Mr. / Miss Debraj Pal
(Name of the student borrower)

In the field of Officer of the Watch-Higher National Diploma(Level 4) in Nautical Science

At WARSASH MARITIME ACADEMY (Name of the University/College)

Situated at Newtown Road, Warsash, Southampton to be completed in 27 weeks + MCA Orals
SO319ZL, UK. Years

(3) Nature of Facility : Term Loan

(4) SECURITY: Assignment of future income of parent & co-obligation of parent / guardian

Collaterals:
(Applicable in case of loan above Rs. 4 lacs)

Additional Security:

- (i) Personal Guarantee of
Mr./ Mrs. Madhumita Roy, w/o Manas Roy, vill/PO: Bhurkumola
P.S: Goghat, Dist: Houghly
- (ii) Other Tangible security (If any). (a) Lien of RIP 0554100587919 in the name of Madhumita
father Mohan Lal Pal. (b) Pledge of NIS for Rs. 80000/- in the name of sister
Madhumita Roy, (c) Assignment of LIPs (A No.) in the name of
Subhadra Pal (mother) & Debraj Pal (student) for SV of Rs. 101956/- on
19.11.2013

The loan will be disbursed at the request of the student borrower as per the following schedule:

<u>Nature</u>	<u>Amount</u>	<u>Prospective date of disbursement</u>
TL	600000/-	Last wk. of Dec' 2013

Student's Credit Life Insurance Premium (mandatory & onetime) Rs. 10000/- At the time of 1st disbursement.

- a) Fee payable to College/ 600000/-
School/ Hostel :
- b) Examination/ Library/
Laboratory Fee :
- c) Purchase of books /
Equipments/ Instruments/
Uniforms :
- d) Caution Deposit/ Building Fund/
Refundable Deposit supported by
Institution bills/ Receipts :

e) Travel expenses/passage money for studies abroad

f) Purchase of computer & essential for completion of the course.

g) Any other expenses required to complete the course – like study tours, project work, thesis etc.
//3 //

h) Interest: BR+^{2.75}% (i.e.) 13 % p.a. (Simple) quarterly during the moratorium period and on monthly rest with compounding effect after the expiry of moratorium period.

(The rate of interest will be subject to change as may be prescribed by RBI/HO Directive from time to time.)

Note : 1% concession in rate of interest shall be available during moratorium period only if interest is serviced monthly and regularly during moratorium period. However, penal interest @ 2% is leviable in case of overdue amount during the overdue period for loans above Rs.4.00 lacs.

(6) Proviso:

For enabling the Bank to disburse the above sanctioned loan amount in time, necessary supporting documents are to be produced well in advance. The remittance there against will be made by the bank directly to the concerned authorities. As far as practicable such direct disbursement will be made by the Bank but cash disbursement will be considered at the request of the student borrower on merit.

(7) REPAYMENT:

The repayment will commence after the moratorium period which is either 12 months after the completion of the course or six months after securing employment whichever is earlier.

Loan with interest will be repaid in monthly instalments spread over a period of ...⁵... Years starting after the moratorium period as stated above.

The monthly instalments payable to the Bank will be worked out on the basis of loan amount outstanding at the end of the moratorium period allowed as above plus interest calculated thereof with quarterly rest which will be treated as the loan outstanding at the time of starting of the repayment of the loan. Such outstanding loan amount is to be repaid in equal monthly instalments besides future interest thereon as and when applied.

(8) Other Conditions :

Before first release of the loan, you & guarantor will execute all the necessary documents and subsequent disbursement will be made only on production of progress report from institution.

All fees payable to institution will be made issuing DD/PO in favour of institution.

ii) You are to open and maintain one SB a/c with the branch for servicing interest on loan on monthly basis.

iii) You are to undertake that to complete the intending studies you shall arrange for necessary and adequate funds from own sources if required beyond the loan amount sanctioned by us and shall not approach the Bank for such additional finance, if any.

iv) Since you have been financed under the Scheme for prosecuting domestic studies you should not take up any employment during the period of the Course except with the permission of the bank.

v) You should strive to secure suitable employment after the Course is completed. As soon as you secure employment, you should furnish the Bank with full particulars of such employment including income therefrom.

vi) You should follow all the rules and regulations laid down by the institution where you will be prosecuting studies and shall maintain such dignity and honour, as is expected of a student pursuing higher education.

vii) If you take up any part time employment while studying abroad full particulars of such employment should be advised to the Bank.

viii) Before availment of the loan for the purpose of study abroad, you shall produce and submit to the Bank the Exchange Control Permit for release of foreign exchange by Reserve Bank of India sufficient to cover the cost of study and stay abroad and also the passport and visa for travel to overseas.

ix) You should inform the bank if any financial aid, assistanceship, scholarship or any other assistance availed of by you or any other change in the financial position, after availment of the loan from the Bank.

x) All other usual conditions and formalities as per Rules/directives / guidelines of Reserve bank of India/Indian Banks' Association as amended from time to time will be applicable.

xi) Whenever in Job, you will submit details of your employer and in case of change in employment that should be intimated to Bank instantly.

If the above terms and conditions are acceptable to you, you may sign on the duplicate copy of this letter as token of acceptance and return the same to us for our further action.

We wish you every success in life.

Yours faithfully,

for & on behalf of;

UNITED BANK OF INDIA

Ramanda
Branch Manager

Chief Manager, 22/11/2013
Kotulpur Branch
Kotulpur, Bankura, 722141

Accepted:

Debrig Pal.

Signature of the borrowers:

Date: