Dear student
Thank you for applying to the prestigious Symbiosis Institute of Business Management, Bangalore (SIBM), BANGLORE BANK OF MAHARASTRA commonly known as a common man's bank. We have 1900 branches all over India. We know that Youth is the strength of the nation. And their education responsibility is ours so we are offering attractive Maha Bank Education Loan to make your dream true and wish to have a great bright future.

FEATURES OF BANK OF MAHARASTRA EDUCATION LOAN SCHEME:
- Loan up to 10 lakhs within India
- No margin & security up to 4 lakhs
- Above 4 lakhs – upto 7.50 satisfactory third party guarantor, above 7.50 lakhs – Gov securities, NSE, LIC policies, mortgage of property
- On line education loan facilities (selected branches)
- Interest subsidy for weaker section student
- Special discounted interest rate for girls student

PRODUCT DETAILS FOR SIBM – MBA 2015-17 PROGRAMMES:

<table>
<thead>
<tr>
<th>TERMS</th>
<th>PRODUCT DETAILS</th>
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<tbody>
<tr>
<td>LOAN AMOUNT</td>
<td>7.50 Lac</td>
</tr>
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<td>TENURE OF THE LOAN</td>
<td>10 years (can be lower if required)</td>
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<td>INTREST RATE</td>
<td>BR + 2.50 =12.75% upto 4 lakhs (0.50% concession for girls student)</td>
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<tr>
<td></td>
<td>BR + 2.00 =12.25% above 4 lakhs up to 7.50</td>
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<tr>
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<td>BR + 1.25 = 11.50% above 7.50</td>
</tr>
<tr>
<td>MARGIN</td>
<td>Above 4 lakhs – 5%</td>
</tr>
</tbody>
</table>

LIST OF DOCUMENT:
(Please note that all the submitted document must be self attested by the applicant’s signature)

Applicant student -
- Application form duly filled with photos
- Pan card / address proof / photo id
- Education mark sheet / certificate- 10TH, 12TH, Degree
- Copy of admission letter from institute

From Institute -
- Letter confirming admission
- Fees structure

About parents -
- Pan card and KYC document
- Income proof of parents & guarantor
- IT returns of parents for last years and form 16 / for businessman audited balance sheet with IT returns for last 2 years & IT paid challan
- Salary slip of parents for last three
- If family income is upto 4 lac in F.yr. 2013-14, income certificate from tahsildar to be submitted

Other -
- Declaration as regard margin money & servicing of interest during moratorium period
- Gap Details if any

Please submit completed loan application & all required document in branch
BANK OF MAHARASTRA
BALBHARTI BRANCH
SB ROAD PUNE
You can contact Mrs Mankar mobile no 9921814026 and also call 25650072 to resolve yours queries & to get additional information

Regards,
Mrs. Urmila Mankar
Branch Manager