





**Government of Assam** 

State Bank of India

#### APPLICATION FORM

## **EDUCATION LOAN**

# FOR CHILDREN OF EMPLOYEES OF GOVERNMENT OF ASSAM

Education Loan application No. (For Official use)

|  |  |  |  |    | 1 |         | r U |  |  |  |    |
|--|--|--|--|----|---|---------|-----|--|--|--|----|
|  |  |  |  |    |   |         |     |  |  |  |    |
|  |  |  |  |    |   |         |     |  |  |  |    |
|  |  |  |  |    |   | <br>    |     |  |  |  |    |
|  |  |  |  | 11 |   | <br>T I |     |  |  |  | 10 |
|  |  |  |  |    |   |         |     |  |  |  |    |
|  |  |  |  |    |   |         |     |  |  |  |    |

#### CHECK LIST OF DOCUMENTS TO BE SUBMITTED WITH EDUCATION LOAN APPLICATION FORM.

#### **DOCUMENTS REQUIRED TO BE SUBMITTED BY THE STUDENT:**

- Passport Size Photograph (3 copies).
- Copy of Pan Card (Identity Proof).
- Electricity Bill/ Landline Telephone Bill/ Aadhar Card/ Driving License/ Passport (Address Proof).
- Mark sheets and Pass Certificates upto last qualifying examinations (Matric onwards).
- Offer letter/Bonafide certificate from the institution.
- Prospectus of the course and Approval copy AICTE/UGC or Governin g Body for the course
- Detailed fee structure of the course in the letter head of the institution.
- Score sheet of Entrance Test like JEE/PMT.
- Any other documents if necessary.

#### Additional Documents for Studies Abroad

- Passport
- Unconditional Offer Letter
- Any other documents if necessary.

#### **DOCUMENTS REQUIRED TO BE SUBMITTED BY THE PARENTS:**

- Passport Size Photograph (3 copies).
- Copy of Pan Card (Identity Proof).
- Electricity Bill/ Landline Telephone Bill/ Aadhar Card/ Driving License/ Passport (Address Proof).
- Xerox copy of Bank Passbook or Bank account statement.
- Form 16/ Income Tax Return/ Income Certificate from appropriate authority (Income Proof).
- Any other documents if necessary.

Note: PAN Card mandatory for both Student and Parent.

|  | STATE BANK OF I             | NDIA ]            | EDUCATIO                            | N LOAN                  |
|--|-----------------------------|-------------------|-------------------------------------|-------------------------|
|  | APPLICATION CUM APPRAISAL I | FORM FOR EDUCAT   | TION LOAN                           |                         |
| (PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK BOXES WHEREEVER APPLICABLE)  CIF NO. (FOR OFFICE USE) |                             |                   |                                     |                         |
| ACCOUNT NO.(FOR OFFICE USE)  | Signed photograph of Stud   | dent              | Signed photograph of Pr<br>Guardian | arent /                 |
|  | (1) PERSONAL INFORMATIO     | ON OF THE APPLICA | ANTS                                |                         |
| Name in ful of the Student   |                             |                   |                                     |                         |
| Name in the ordinary   |                             |                   |                                     |                         |
| Name in ful -Parent / Guardian   |                             | 1 MIDDLE NAM      | ME (Father / Husband )              | Û                       |
| Balakarahla with the abudant   | FIRST NAME                  |                   |                                     | SURNAME                 |
| Relationship with the student  |                             |                   |                                     |                         |
| PARTICULARS  | Student                     |                   | Parent                              | Guardian                |
| Detailed Residential Address (House No.,<br>Road Name, Locality, City, PIN, District, State)                     |                             |                   | -                                   |                         |
| Office Address (House No., Road Name,<br>Locality, City, PIN, District, State)                                   |                             |                   |                                     |                         |
| Permanent Residential Address (House No.,<br>Road Name, Locality, City, PIN, District, State)                    |                             |                   |                                     |                         |
| The name in which the correspondence should be addressed ( Mention 1st or 2nd applicant)                         | Id                          |                   |                                     |                         |
| 5. Address for correspondence of (tick appropriate box)  | Residential Address         |                   | Office address                      | Permanent Address       |
| 6. E mail address  |                             |                   |                                     |                         |
| 7. Date of birth ( DD / MM / YYYY)   |                             |                   |                                     |                         |
| 8. Age   | Years [                     | Months            | Years                               | Months                  |
| 9. Telephone Number ( Office & Residence)  | Office Residence            |                   | Office                              | Residence               |
| 9.A. Whether personal telephone is owned, if not   |                             |                   |                                     |                         |
| the type of relationship with the owner :  |                             |                   |                                     |                         |
| 10. Mobile No.   | Fax                         | No.               |                                     | Fax No.                 |
| 11. Sex 12. Marital Status ( Please also tick Single if no   | M Single                    | F                 | M Sing                              | gle Married             |
| living spouse)  13. Residential Status (indicate date of permanent return, if any)                               | Resident                    | NRI / PIO         | Res                                 | ident NRI/PIO           |
| 14. Type of Identification Proof (Please indicate  | (a) Votes ID                | Ne                | (0)                                 |                         |
| name of the document at ( d), if any   | (a) Voter ID (b) Pass Po    |                   |                                     | er ID No.<br>s Port No. |
|  | (c) PAN                     |                   | (c) PAN                             | 1                       |
|  | (d)                         |                   | (d)                                 |                         |
| 14.a. Particulars of Identification Proof, Issue date, place, expiry date, etc.                                  |                             |                   |                                     |                         |
| 15. If you don't have PAN, reasons thereof   |                             |                   |                                     |                         |
| 16. Do you belong to   | sc                          | ST OBC*           | sc                                  | ST OBC**                |
| 17. Number of dependents   | Children                    | Others            | Chil                                | dren Others             |
| 18 Educational / Professional qualifications  **If yes, please enclose proof thereof.                            |                             |                   |                                     |                         |
| Age bieges stidiess bigs materi  |                             |                   |                                     |                         |

| C C  | FINANCIAL / INCOME IN  | FORMATION  | OF THE PAREN      | T/GUARDIAN               | A STATE OF THE STA | 45 6 5                    |
|--|--|--|-------------------|--------------------------|--|---------------------------|
| Monthly Gross Salary   |  |  |                   |                          |  |                           |
| 2. Monthly Net Salary  | STATE OF THE STATE |  |                   |                          |  |                           |
| Particulars of deductions from gross salary  |  |  |                   |                          |  |                           |
| 4. Other income as per I.T. return   |  |  |                   |                          |  |                           |
| 5. Annual Income as per I.T.return   |  |  |                   |                          |  |                           |
|  | (3) EMPLOYMENT DE  | TAILS OF TH  | E PARENT / GUA    | RDIAN                    |  |                           |
| Name of the employer   |  |  |                   |                          |  |                           |
| 2. Name of the department  |  |  |                   |                          |  |                           |
| Designation & Employee No.(if available)   |  |  |                   |                          |  |                           |
| No.of years of present employment  |  |  |                   |                          |  |                           |
| 5. Date of retirement  |  |  |                   |                          |  |                           |
| The same of the sa | (4) DETAIL   | S OF SECURI  | TY OFFERED        | 1679 34190               |  |                           |
| A) IMMOVABLE PROPERTY  |  | on the state of th |                   |                          |  |                           |
|  | Title deed   |  | 1                 |                          |  | Estimated Market          |
| Plot / Flat / House No.  | Lease / Freehold   | Date   | In                | the name of              | Address  | value                     |
|  |  |  |                   |                          |  |                           |
|  |  |  |                   |                          |  |                           |
|  |  |  |                   |                          |  |                           |
| B) VEHICLE / CAR - Please give details   |  |  |                   |                          |  |                           |
| including registration number,etc.   |  |  |                   |                          |  |                           |
| C) OTHER SECURITIES  |  |  |                   |                          |  |                           |
|  |  | 1  |                   |                          | 420 2000   |                           |
| Name of the Security   | Serial No.   |  | Name of the       | holder                   | Maturity value   | Estimated Market<br>Value |
|  |  |  |                   |                          |  |                           |
|  |  |  |                   |                          |  |                           |
|  | (5) DETAILS  | OF THE COL   | RSE / STUDY       |                          | STREET, STREET   | CONTRACTOR OF THE PARTY.  |
| Name of the Proposed Course of Study   |  |  | 7                 |                          | A STATE OF THE PARTY OF THE PAR | SECTION NAME OF           |
| Name of the Institution, University, Country   |  |  |                   |                          |  |                           |
| 2. Harte of the mattanen, othersty, country  |  |  |                   |                          |  |                           |
| Reasons for selection of Institution / University  |  |  |                   |                          |  |                           |
| Ranking of the Institution or course   |  |  |                   |                          |  |                           |
| 5. Duration of course  |  |  |                   |                          |  |                           |
| o. Daramon of course   |  |  |                   |                          |  |                           |
| 6. Date of commencement of course  |  |  |                   |                          |  |                           |
| 7. Expected monthly income of student after  |  |  |                   |                          |  |                           |
| completion of the course   |  |  |                   |                          |  |                           |
| Employment potential after completion of   |  |  |                   |                          |  |                           |
| course   |  |  |                   |                          |  |                           |
|  | (6)  | LOAN REQUI   | EST               |                          |  |                           |
| COST OF THE C  | COURSE   |  |                   | SOURC                    | TES  |                           |
| 1. 14.0111665  |  | *.   | 1. Details of nor | n repayable studentship  | 6  |                           |
|  |  |  | felowship, etc. a | available to the Student |  |                           |
| 2. Essential Books, Stationery, equipments, if   |  |  | 2. Details of rep | ayable studentship /     |  |                           |
| any  |  |  |                   | available to the Student |  |                           |
| 3. Examination fees  |  |  | 3. Details of fun | ds available from family |  |                           |
|  |  |  | sources for the   | course                   |  |                           |
| 4. Maintenance expenditure   |  |  | 4. Amount of los  | an applied for           |  |                           |
| 5. Insurance premia for the duration of loan and   |  |  | 100               |                          |  |                           |
| start up period  |  |  |                   |                          |  |                           |
| TOTAL (Should taly with the sources)   |  |  | TOTAL (Should     | taly with the cost)      |  |                           |
|  |  |  |                   | - A                      |  |                           |

|  | (7) DETAILS OF FINANCIAL   | L WORTH OF                       | THE PARENT /   | GUARDIAN   |                         |  |
|--|--|----------------------------------|--|--|-------------------------|--|
| PARTICULARS  | Details ( Bank, branch   | h, etc.)                         | Amo  | ount (Rupees )   | Bank's a                | ssessment  |
| Savings in Bank (Savings Bank + Fixed  | Tomas or a   |                                  |  |  |                         |  |
| Deposits)  |  |                                  |  |  |                         |  |
| How long the Account has been maintained   | A CONTRACTOR OF THE PARTY OF TH |                                  |  |  |                         |  |
| 2. Immovable property  | HARTE PARE   |                                  | *  |  |                         |  |
| 3. Current PF balance(Your share)  |  |                                  |  |  |                         |  |
| 4. Investment in NSCs/Share / Debentures /   | 72.22.21   |                                  |  |  |                         |  |
| bonds, etc.  |  |                                  |  |  |                         |  |
| 5. Jewelary / gold ornaments   |  |                                  |  |  |                         |  |
| 6. LIC / Postal life, etc.   |  |                                  |  |  |                         |  |
| 7. Capital in various firms (your share), HUF  |  |                                  |  |  |                         |  |
| share and Share in Associate Concern   |  |                                  |  |  |                         |  |
|  |  |                                  |  | Park Coll Charles  |                         |  |
| CONTRACTOR OF STREET   | ADDITIONAL DETAILS OF BA   | NK ACCOUNT                       | S OF THE PAR   | ENT/ GUARDIAN  | CONTRACT OF             | AND DESCRIPTION OF THE PARTY OF |
| Name of the a/c ho   | older  | Type of a/c                      |  | Name of Bank and bran  | nch                     | A/c Number   |
|  |  |                                  |  |  |                         |  |
|  |  |                                  |  |  |                         |  |
|  |  |                                  |  |  |                         |  |
|  |  |                                  |  | A A STORY DIVINI   |                         |  |
| (9) DET  | AILS OF EXISTING LOANS (F  | ROM STATE B                      | ANK OF INDIA   | OR OTHER HANKS)  | <b>的性数型</b>             |  |
| Purpose  | Bank Name / other details  | and a/c No.                      | Date of loan   | Loan Amt   | Present<br>outstandings | Mode of payment  |
| Housing loan   |  |                                  |  |  |                         |  |
| Car loan   |  |                                  |  |  |                         |  |
| PF Loan  |  |                                  |  |  |                         | -  |
| Borrowings from friends and relatives  |  |                                  |  | 1.7/14   |                         |  |
| Credit Society   |  |                                  |  |  |                         |  |
|  |  |                                  |  |  |                         |  |
| Others (Please specify)  |  |                                  |  |  |                         |  |
| Other details  | EMI  |                                  |  | Details of security cha  | irgea                   |  |
| Housing loan   |  |                                  |  |  |                         |  |
| Carloan  |  |                                  |  |  |                         |  |
| PF Loan  |  |                                  |  |  |                         |  |
| Borrowings from friends and relatives  |  |                                  |  |  |                         |  |
| Credit Society   |  |                                  |  |  |                         |  |
| Others (Please specify)  |  |                                  |  |  |                         |  |
|  | 10) PROPOSED / PREFERRED I   | REPAYMENT                        | AND PAYMENT  | OF INTEREST  |                         |  |
| Mode of Repayment (How many months or ho   | w many EMIs ?)   |                                  |  |  |                         |  |
|  |  |                                  |  |  |                         |  |
|  |  |                                  | d interest no and  | Lubes septiad dudes the  |                         |  |
| By Student   | By Guardian  | Payment of it.                   | moratori   | when applied during the  |                         |  |
|  |  | (11) GENERAL                     |  | A STATE OF THE PARTY OF THE PAR |                         |  |
| 3. Do you have an existing relationship with SE  | 81,  | HE STREET                        |  | STATE OF THE PARTY | -                       |  |
| if so, details thereof   |  |                                  |  |  |                         |  |
| 4. Do you wish to open a Savings Bank with Si  | ВІ   |                                  |  |  |                         |  |
| Is any guarantee given to SBI/Other bank   |  |                                  | If yes, details  |  |                         |  |
| 5. Is any guarantee given to Souther bank  | Yes  | No.                              | thereof  |  |                         |  |
| THE RESIDENCE OF THE PARTY OF T | (12) DOG   | CUMENTS REC                      | QUIRED   |  |                         | The State of the S |
|  | Mark sheet of last qualifying ex   | kamination for s                 | chool and gradu  | ate studies in India   |                         |  |
|  | Copies of letter conferring scho   | olarship, free sh                | ip, etc.   |  |                         |  |
|  | Documents evidencing duration  | n of course of c                 | ommencement t  | hereof, viz. Prospectus or   | Certificate from t      | he competent   |
|  | authority of the Institution.  |                                  |  |  |                         |  |
|  | Copy of ranking of the Universi  | ity / Institution                |  |  |                         |  |
|  | Proof of admission to the cours  | se                               |  |  |                         |  |
|  | Schedule of expenses for the o   | course                           |  |  |                         |  |
|  |  |                                  |  |  |                         |  |
|  | Two copies of pass port size pl  | Notice by Education of the Const | Constitution of the Consti | State-systematic of appearance from a  |                         |  |
|  | Salary certificate & form 16 of  |                                  | Into a trace of construction   | VELT- V  |                         |  |
|  | I.T.Returns for the last 2 years   | THE TAXABLE PROPERTY.            | and the state of t | THE ACTION OF THE STATE OF THE  |                         |  |
|  | Statement of bank account for  | the last six mor                 | iths of the guard  | ian / parent   |                         |  |

|  | Original sale deed and other docume   | ent of title to property in respect of imm   | nvoable property offered as colateral security.  |  |  |  |  |
|--|---|--|--|--|--|--|--|
|  | Proof of residnece (identity Card / Pa  | rd / Passport / Voter Identification Card / Driving licence  |  |  |  |  |  |
|  | Tax paid receipts etc. (Advance IT /  | IT / Property Tax / Municipal Tax, etc.)   |  |  |  |  |  |
|  | Others  |  |  |  |  |  |  |
| AND THE PROPERTY OF THE PARTY O | DECL  | ARATION  |  |  |  |  |  |
| particulars and information furnished in this application sanction to me / us. I / We confirm that I / W   | on form are true, accurate and complete and that the few and that the few and | hey shal form the basis of any loan State Bank<br>igainst me / us. Nor have, I / We been a<br>am / are aware that if I / We opt for loar   | djudicated insolvent. I / We further confirm that I at floating rates of interest, the Equated Monthly |  |  |  |  |
| our occupation / employment, residential ad<br>may deem necessary if my / our above state<br>our loan application without assigning any n  | Idress and to provide any further information are found to be untrue. I / We agree eason thereof. I / We further agree that my live my consent to send the application to R India. I may carry out future transactions  | on that the Bank may require. State Bank ethat State Bank of India shal have the that State Bank of India shal have the triangle of triang |  |  |  |  |  |
| Signature o  | of the student  |  | Signature of the Guardian  |  |  |  |  |
| Place  |   |  | Place  |  |  |  |  |
| Date   |   |  | Date   |  |  |  |  |
| The same of the sa | 17. FOR OFFI  | CE USE ONLY  | <b>,然后,我们还是一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个</b>  |  |  |  |  |
| At Branch / OSF -  | Signature/s of the applicant/s obtained on  | d in our presence and verified and sent  | to RACPC  Name & Signature ( Branch / OSF)   |  |  |  |  |
| At RACPC ( Data related  | VIP Code ( 0 for No , 1 for   | Customer   | Relative Code  |  |  |  |  |
| to CIF Creation)   | Yes)  | Type -<br>Personal   | (father / spouse)  |  |  |  |  |
| Greetings required   |   | Occupancy<br>(home owner,<br>tenant,etc.)  | Customer evaluation required   |  |  |  |  |
| CIS Organization code  |   | Segment Code   | CIBIL Reference made   |  |  |  |  |
| Date   | s   | IGNATURE OF THE APPRAISING O   | DFFICER  |  |  |  |  |

|   | Annexure-I  |
|---|---|
|   |   |
|   |   |
|   |   |
| (address of the disbursing authority)                               |   |
| Dear Sir/Madam,   |   |
| Irrevocable Letter of Authority:                                    |   |
| For Higher Education for the children of Employees of Govt. of A    | ssam  |
| Employee No:  |   |
| employee Nobesignation  |   |
| I, Am an employee   | of your department/organization. The State  |
| Bank of IndiaBranch   |   |
| Rs(Rupees   |   |
| their captioned scheme for Higher Education for the children of     | Total   |
| 2.(a) I hereby authorize you to recover by deduction from           | my salary payable to me by you, a sum of  |
| Rs(Rupees   | only, every   |
| month beginning from the month of                                   | representing the monthly installment  |
| payable by me to the State Bank of India                            | branch, for the aforesaid loan and remit the  |
| amount to the aforesaid branch of the bank.                         |   |
| 2.(b) I hereby authorize you to credit/continue to credit my sa     | lary State Bank of India,   |
| Branch, payable to me by you every month, since the monthly         | installments for repayment of the aforesaid   |
| loan are to be recovered by the branch o                            |   |
| account No with them, in a  | ccordance with an undertaking furnished by  |
| me to the Bank.   |   |
| 3. In case of my death, retirement, resignation or discontinuing    |   |
| you to pay an amount payable on my account including amoun          |   |
| and gratuity by reason aforesaid, to State Bank of India            |   |
| balance outstanding in the aforesaid loan account together wit      | h interest costs and /or any monies as may be   |
| due to the Bank in respect of the aforesaid loan.                   | also this puth prity over in second several for   |
| 4. I hereby, agree that I shall not be entitled to withdraw or revo |   |
| or otherwise, until the whole of my debit inclusive of              |   |
| branch is liquidated, and written co                                | insent of the bank is obtained.   |
| 1.  |   |
|   | Yours faithfully,   |
|   | the and the state of the state |
|   | Full name:  |
|   |   |
|   | Signature:  |

Annexure-II

| The Branch Manager,  |               |
|--|---------------|
| State Bank of India,   |               |
|  |               |
|  |               |
| Dear Sir,  |               |
| SHRI/SMT   |               |
| S/o, W/o Shri  |               |
| IRREVOCABLE LETTER OF AUTHORITY  |               |
| For Higher Education for the children of Employees of Govt. of Assam                                 |               |
| We certify that Shri/Smt is a  | nermanent     |
| employee of this organization drawing gross salary of Rs   | Sermanene     |
| 2. In view of your agreeing to grant to him/her a loan under the captioned scheme, we have re        | ceived any    |
| noted:   | ccived arry   |
| (i) The irrevocable letter of authority from the employee, for crediting his/her salary every month  | n to his/her  |
| account with State Bank of Indiabranch, till we receive further in                                   |               |
| from you.  |               |
| (ii) The irrevocable letter of authority in respect of making payment out of any amount paya         | able to the   |
| employee including the amount payable by way of terminal benefits like P.F. and gratuity in case     |               |
| death ,retirement, resignation or discontinuing the service for any reason whatsoever, to Sta        |               |
| Indiabranch, towards the balance outstanding in afor   |               |
| account together with interest etc, and such payment shall be deemed to be a payment to the en       |               |
| on his account.  |               |
| (iii) The employee shall agrees that he/she will ot be entitled to withdraw or revoke his/her author | rity, even in |
| case of his/her transfer, until the whole of his/her debt inclusive of interest to the State         |               |
| Indiabranch is liquidated and written consent of the Bank is obtained.                               |               |
| 3. In the event of transfer of the employee elsewhere, we undertake to convey the instructi          |               |
| transferee office under advice to you immediately. In no case change in salary account and ban       |               |
| permitted until the whole of his/her debt inclusive of interest to the State                         |               |
| Indiabranch is liquidated.   |               |
| 4. In the event of resignation, transfer, retirement, discontinuance of service or death of the em   | plovee, we    |
| undertake to inform you immediately.   | , , , , , ,   |
| and take to morni you minediately.   |               |
|  |               |
| Signature of the Office  | r             |
| (authorized to disburse salary and all   | owances)      |
|  |               |
| Date: Name:  |               |
| Designation:   |               |
| Branch/Dept:   |               |

| The Dr                    | anch Manager   |
|---------------------------|--|
|                           | anch Manager,  |
|                           | Bank of India,   |
|                           | Data   |
| Daar                      | Date:  |
| Dear S                    | ir,  |
| SHRI/S                    | MT   |
| - Missing on the contract | /o Shri  |
|                           | DCABLE LETTER OF AUTHORITY   |
|                           | ther Education for the children of Employees of Govt. of Assam                                       |
| roi nig                   | ther Education for the children of Employees of Govt. of Assam                                       |
| l certify                 | y that the following information have been verified with our records, and are true to the best of my |
| knowle                    | edge.  |
| 1.                        | Name: Shri/Smtis a permanent   |
|                           | employee of this organization/department   |
| 2.                        |  |
| 3.                        | Date of joining Service:   |
| 4.                        | Date of Retirement :   |
|                           | Present Address:   |
| ٥.                        | Tresent Address.   |
| 6.                        | Permanent Address:   |
| 7                         | Name of Department   |
| 7.                        | Name of Department:  |
| 8.                        | Name of Educational Institution:   |
| 9.                        |  |
|                           | Nature of service : Pensionable ☐ Non-pensionable ☐  |
|                           | Emil address of employee :   |
|                           | Drawing Net salary of Rs per month. (Latest salary certificate enclosed                              |
| 13.                       | Loan availed earlier if any and status thereof: Yes/No. If yes please submit details.                |
|                           | *  |
|                           | *  |
|                           |  |
|                           | Signature of the Officer   |
|                           | (Authorized to disburse salary and allowances)   |
| Date:                     | NAME:  |
|                           | DESIGNATION:   |
|                           | BRANCH/DEPTT.:   |
|                           |  |

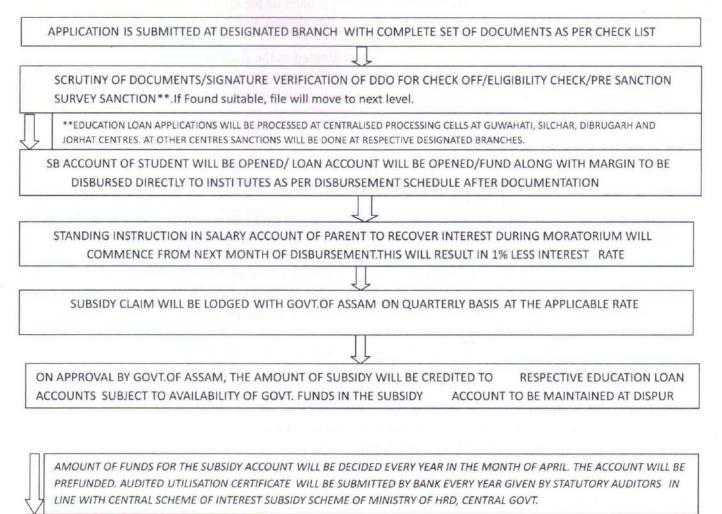
#### STUDENT LOAN SCHEME FOR WARDS OF EMPLOYEES OF ASSAM STATE GOVERNMENT

| 1.PARTICULAR                         | PROPOSED SCHEME   |
|--------------------------------------|---|
| 2.PURPOSE                            | The Scheme seeks to extend financial assistance to deserving/meritorious wards of employees of Govt. of Assam for pursuing higher education in India and abroad.  |
| 3.TYPE OF LOAN                       | The loan will be sanctioned as a term loan.   |
| 4.COURSES                            | a. Studies in India :   |
| ELIGIBLE                             | <ul> <li>Professional courses: Engineering, Medical, Agriculture, Veterinary, Law, Dental, Management, Computer, etc.</li> <li>Courses like ICWA, CA, CFA, etc.</li> <li>Courses conducted by IIM, IIT, IISc, XLRI, NIFT, etc.</li> <li>For studies at Institutions identified under Scholar Loan.</li> <li>Studies abroad:         <ul> <li>Graduation: For job oriented professional/ Technical courses offered by reputed universities.</li> <li>Post grad uation: MCA, MBA, MS, etc. Job oriented professional/ technical Post Graduate Diploma courses offered by reputed universities.</li> <li>Doctorate Programmes (Ph.D.) courses.</li> <li>Courses conducted by CIMA (Chartered Institute of Management Accountants).</li> <li>London, CPA (Certified Public Accountant) in USA.(As per Normal</li> </ul> </li> </ul> |
| 5.ELIGIBILITY                        | Student Loan Scheme.)  a. Students:   |
|                                      | <ul> <li>Secured admission to Professional/ Technical courses as stated at item number 04.</li> <li>Students who have failed in the last qualifying examination including class XII will not be considered.</li> <li>Only the wards of employees of Govt. of Assam presently in service will be eligible.</li> <li>b. Parents: <ul> <li>Employees of State Government of Assam with Check off facility.</li> <li>Should have at least 5 years residual pensionable service.</li> <li>Ready to undertake to repay the loan amount even if student fails to secure a job after completion of course.</li> <li>In case of retirement during the currency of the loan, he will opt to draw Pension through SBI at least until the loan is liquidated.</li> </ul> </li> </ul>  |
| 6.EXPENSES<br>CONSIDERED FOR<br>LOAN | <ul> <li>Fee payable to college/school/hostel:</li> <li>Where the student will be making his own boarding and lodging arrangements, the sanctioning authority is authorized to fund boarding and lodging expenses on the basis of estimate submitted by the student/parent, provided such expenses are not more than those charged by the educational institution for boarders.</li> </ul>  |

|                         | <ul> <li>In case, the institute does not provide for boarding and lodging facilities, such expenses will be assessed at the time of sanctioning of loan based on the reasonable boarding and lodging charges applicable to that area. For studies abroad, living expenses (boarding/ loading expenses) are generally mentioned in the admission letter issued by the university/ institute. If it is not mentioned in the admission letter, the applicant is required to download it from university/ institute's website. Maximum eligible expense is restricted to the university's estimates.</li> <li>For courses under Management Quota seats considered under the scheme, fees as approved by the State Government/Government approved regulatory body for payment seats will be taken</li> <li>Examination/Library/Laboratory fee.</li> <li>Travel expenses/passage money for studies abroad.</li> <li>Purchase of books/equipments/instruments/uniforms/ computer at reasonable cost, if required for course completion and any other expense required to complete the course—like study tours, project work, thesis, etc. considered for loan should be capped at 20% of the full amount of total tuition fee payable by the students who do not get any concessions/ remissions.</li> <li>Caution deposit /building fund/refundable deposit supported by Institution bills/receipts the amount considered for loan should not exceed 10% of the tuition fees for the entire course.</li> <li>In case of Doctorate Programmes (Ph.D.) courses in India/ Abroad, the quantum of finance for such courses should be arrived at after factoring in the Scholarship/Fellowship/Honorarium etc., available to the student.</li> <li>Amount of insurance premium would be part of the Loan amount if the horrowers cont for it.</li> </ul> |
|-------------------------|---|
| 7.QUANTUM OF<br>FINANCE | the borrowers opt for it.  Need based finance subject to repaying capacity of the parents/students with margin and the following ceilings:  Studies in India - Maximum Rs. 10.00 lacs.  Studies Abroad - Maximum Rs. 10.00 lacs   |
| 8.MARGIN                | NIL For loan upto Rs 10.00 lacs   |
| 9.SECURITY              | <ul> <li>Upto Rs. 10.00 Lacs: No Collateral Security or third party guarantee.</li> <li>Parents will be co-borrower in all cases under the scheme.</li> </ul>   |
| 10.RATE OF<br>INTEREST  | <ul> <li>For all loans upto Rs. 10 lacs: 1 year MCLR + 1%</li> <li>Concession of 0.50% for girl students</li> <li>1% rebate at the time of closure of loan, if interest is serviced during course and moratorium period</li> <li>(Effective ROI not to be below 1 year MCLR at any point of time)</li> </ul>  |
| 11.MORATORIOUM          | Course period + 1 year.   |
| 12.REPAYMENT<br>PERIOD  | Upto 15 years after the commencement of repayment.  • The accrued interest during the moratorium period/ repayment holiday period for loan up to Rs 10.00 lacs will be recovered on month to month basis.   |

| 13.PROCESSING<br>CHARGES                            | No processing/ upfront charges may be collected on educational loans. FOR LOANS TO STUDENTS GOING ABROAD  |
|---|---|
|   | <ul> <li>a) All those students who approach us for an education loan of more than Rs.4.00 lacs for studies abroad, will be required to make a deposit of Rs.5000/-</li> <li>b) The amount will be maintained in the form of a Bankers Cheque payable to "SBI A/c(name of the borrower)"</li> <li>c) If the applicant avails the loan, the amount of Rs.5000/- will be adjusted against the contribution of margin money by him. If no margin is payable by him, the amount may be adjusted against the interest payable on the loan.</li> </ul> |
|   | If the applicant does not avail the loan within a period of 4 months of sanction of the loan, the amount will be appropriated and credited to Commission A/c.   |
| INSURANCE   | <ol> <li>As a measure of de-risking the Education Loan portfolio, the students availing Education Loans from the Bank would be suitably covered under RinRaksha SBILife Insurance Policy.</li> <li>In case of students who are eligible for Interest Subsidy, the amount of life insurance policy will be obtained for the loan amount only.</li> </ol>   |
| 14.INTEREST<br>SUBVENTION<br>FROM GOVT. OF<br>ASSAM | <ul> <li>Govt. of Assam will provide need based subsidy to keep the effective rate of interest at 4.0%.</li> <li>The Govt. of Assam subsidy will be available for loan up to Rs 10.00 lakhs. In case of loan of more than Rs 10.00 lakhs interest subsidy will be available on loan amount up to Rs 10.00 lakhs.</li> </ul>   |
|   | <ul> <li>The Interest Subvention Scheme of Assam State Government will be available for the entire loan tenure.</li> <li>Where Central Govt. interest subsidy during moratorium will be available, the Govt. of Assam subvention will be provided after the completion of moratorium period.</li> </ul>   |
| 15.AUTHORIZED<br>BRANCHES                           | Select 70 branches in the State of Assam. (As per Annexure - II)  |

### FLOW CHART FOR PROCESSING OF EDUCATION LOAN SCHEME SPECIFICALLY DESIGNED FOR WARDS OF ASSAM GOVT. EMPLOYEES



AT THE END OF MORATORIUM PERIOD, ACCOUNT WILL BE REVIEWED. IF INTEREST IS SERVED ON MONTH TO MONTH BASIS WITHOUT A SINGLE DEFAULT THAN 1% INTEREST WILL BE REFUNDED FOR MORATORIUM PERIOD. FURTHER ARRANGEMENT WILL BE MADE TO EXTEND 1% INETERST CONCESSION FOR THE REMAINING LOAN TENURE.

| ~   | LIST OF PREMIER INSTITUTIONS                                      |
|-----|---|
| Sno | Name of Institution   |
| 1   | Indian Institute of Management(IIM), Ahmedabad                    |
| 2   | Indian Institute of Management(IIM), Calcutta                     |
| 3   | Indian School of Business(ISB), Hyderabad                         |
| 4   | Indian School of Business(ISB)-Mohali Campus                      |
| 5   | Xavier Labour Relations Institute (XLRI), Jamshedpur              |
| 6   | Indian Institute of Management(IIM), Kashipur                     |
| 7   | Indian Institute of Management(IIM), Ranchi                       |
| 8   | Indian Institute of Management(IIM), Rohtak                       |
| 9   | Indian Institute of Management(IIM), Shillong                     |
| 10  | Indian Institute of Management(IIM), Trichy                       |
| 11  | Indian Institute of Management(IIM), Udaipur                      |
| 12  | Indian Institute of Management(IIM), Bangalore                    |
| 13  | Indian Institute of Management(IIM), Indore                       |
| 14  | Indian Institute of Management (IIM) Indore- Mumbai Campus        |
| 15  | Indian Institute of Management(IIM), Kozikode                     |
| 16  | Indian Institute of Management(IIM), Lucknow                      |
| 17  | Indian Institute of Management-Lucknow (Noida Campus)             |
| 18  | Indian Institute of Management(IIM), Raipur                       |
| 19  | Indian Institute of Management (IIM), Sirmaur (Himachal Pradesh)  |
| 20  | Indian Institute of Management (IIM), Amritsar                    |
| 21  | Indian Institute of Management (IIM), Bodhgaya (Patna)            |
| 22  | Indian Institute of Management (IIM), Visakhapatnam               |
| 23  | Indian Institute of Management (IIM), Nagpur                      |
| 24  | Indian Institute of Management (IIM),Sambalpur                    |
| 25  | Indian Institute of Technology (IIT),, Kanpur                     |
| 26  | Department of Industrial & Management Engineering, IIT Kanpur     |
| 27  | Indian Institute of Technology (IIT), Mandi                       |
| 28  | Indian Institute of Technology (IIT), Patna                       |
| 29  | Indian Institute of Technology (IIT), Roopnagar                   |
| 30  | Indian Institute of Technology (IIT),Roorkee                      |
| 31  | Indian Institute of Technology (IIT), Bhubaneshwar                |
| 32  | Indian Institute of Technology (IIT), Chennai                     |
| 33  | Indian Institute of Technology (IIT), Delhi                       |
| 34  | Dept of Management Studies (IIT), Delhi                           |
| 35  | Indian Institute of Technology (IIT), Gandhinagar                 |
| 36  | Indian Institute of Technology (IIT), Hyderabad                   |
| 37  | Indian Institute of Technology (IIT), Indore                      |
| 38  | Indian Institute of Technology (IIT), Jodhpur                     |
| 39  | Indian Institute of Technology (IIT), Kharagpur                   |
| 40  | Indian Institute of Technology (IIT), Guwahati                    |
| 41  | Indian Institute of Technology (IIT), Mumbai ,SJSOM, IIT - Mumbai |
| 42  | IIT Varanasi (earlier IT BHU -Banaras)                            |

| 43 | Indian Institute of Technology (IIT), Tirupati                               |  |  |  |  |  |
|----|--|--|--|--|--|--|
| 44 | Indian Institute of Technology (IIT), Goa                                    |  |  |  |  |  |
| 45 | Indian Institute of Technology (IIT), Bhilai                                 |  |  |  |  |  |
| 46 | Indian Institute of Technology (IIT), Palakkad                               |  |  |  |  |  |
| 47 | Management Development Institute (MDI), Gurgaon                              |  |  |  |  |  |
| 48 | Management Development Institute (MDI) - Murshidabad                         |  |  |  |  |  |
| 49 | Birla Institute of Technology & Sciences(BITS) - Pilani                      |  |  |  |  |  |
| 50 | BITS (Pilani) Goa Campus   |  |  |  |  |  |
| 51 | BITS (Pilani) Hyderabad Campus   |  |  |  |  |  |
| 52 | Indian School Of Mining - Dhanbad  |  |  |  |  |  |
| 53 | Bharathidasan Institute of Management (BIM)- Tiruchirapalli                  |  |  |  |  |  |
| 54 | Goa Institute of Management (GIM), Goa [Post Graduate Diploma in Management] |  |  |  |  |  |
| 55 | Indian Institute of Foreign Trade (IIFT), Delhi                              |  |  |  |  |  |
| 56 | Indian Institute of Foreign Trade (IIFT), Kolkata Campus                     |  |  |  |  |  |
| 57 | Indraprastha Institute of Information Technology (IIIT), Delhi               |  |  |  |  |  |
| 58 | International Management Institute (IMI), New Delhi                          |  |  |  |  |  |
| 59 | Institute of Management Technology (IMT), Ghaziabad                          |  |  |  |  |  |
| 60 | Kasturba Medical College (KMC), Manipal                                      |  |  |  |  |  |
| 61 | Marine Engineering & Research Institute, Kolkata                             |  |  |  |  |  |
| 62 | Mudra Institute of Communication (MICA), Ahmedabad                           |  |  |  |  |  |
| 63 | National Institute of Industrial Engineering (NITIE), Mumbai                 |  |  |  |  |  |
| 64 | NarseeMonjee Institute of Management Studies (NMIMS), Mumbai                 |  |  |  |  |  |
| 65 | S P Jain Institute of Management and Research (SPJIMR), Mumbai               |  |  |  |  |  |
| 66 | Symbiosis Centre For Management & HRD (SCMHRD), Pune                         |  |  |  |  |  |
| 67 | Symbiosis Institute of Business Management (SIBM), Pune                      |  |  |  |  |  |
| 68 | Xavier Institute of Management (XIM), Bhubaneswar                            |  |  |  |  |  |
| 69 | Xavier School of Rural Management (XSRM)                                     |  |  |  |  |  |
| 70 | Xavier school of Human Resource Management (XSHRM)                           |  |  |  |  |  |
| 71 | Birla Institute of Technology (Mesra), Ranchi                                |  |  |  |  |  |
| 72 | Centre for Environmental Planning & Technology (CEPT), Ahmedabad             |  |  |  |  |  |
| 73 | Chandragupt Institute of Management, Patna                                   |  |  |  |  |  |
| 74 | College of Engineering, Pune   |  |  |  |  |  |
| 75 | Delhi College of Engineering (DCE), Delhi                                    |  |  |  |  |  |
| 76 | DhirubhaiAmbani Institute of Information & Communication Techno, Gandhinagar |  |  |  |  |  |
| 77 | Dr. B R Ambedkar National Institute of Technology (NIT), Jalandhar           |  |  |  |  |  |
| 78 | Faculty of Engineering & Technology, Jadavpur University, Kolkata            |  |  |  |  |  |
| 79 | Faculty of Management Studies (FMS), Delhi                                   |  |  |  |  |  |
| 80 | Indian Institute of Forest Management (IIFM), Bhopal                         |  |  |  |  |  |
| 81 | Indian Institute of Science (IISc), Bangalore                                |  |  |  |  |  |
| 82 | Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai               |  |  |  |  |  |
| 83 | L N Mittal Institute of Information & Technology (LNMIIT), Jaipur            |  |  |  |  |  |
| 84 | Loyola Institute of Business Administration (LIBA), Chennai                  |  |  |  |  |  |
| 85 | Malaviya National Institute of Technology (NIT), Jaipur                      |  |  |  |  |  |
| 86 | Manipal Institute of Technology (MIT), Manipal                               |  |  |  |  |  |
| 87 | Maulana Azad National Institute of Technology (NIT), Bhopal                  |  |  |  |  |  |

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|-----|---|--|--|--|--|
| 88  | Motilal Nehru National Institute of Technology (NIT), Allahabad           |  |  |  |  |
| 89  | National Institute of Technology (NIT), Agartala                          |  |  |  |  |
| 90  | National Institute of Technology (NIT), Calicut                           |  |  |  |  |
| 91  | National Institute of Technology (NIT), Durgapur                          |  |  |  |  |
| 92  | National Institute of Technology (NIT), Hamirpur, Himachal Pradesh        |  |  |  |  |
| 93  | National Institute of Technology (NIT), Jamshedpur                        |  |  |  |  |
| 94  | National Institute of Technology (NIT), Kurukshetra                       |  |  |  |  |
| 95  | National Institute of Technology (NIT), Patna                             |  |  |  |  |
| 96  | National Institute of Technology (NIT), Raipur                            |  |  |  |  |
| 97  | National Institute of Technology (NIT), Rourkela                          |  |  |  |  |
| 98  | National Institute of Technology (NIT), Silchar                           |  |  |  |  |
| 99  | National Institute of Technology (NIT), Srinagar                          |  |  |  |  |
| 100 | National Institute of Technology (NIT), Surathkal                         |  |  |  |  |
| 101 | National Institute of Technology (NIT), Tiruchirapalli                    |  |  |  |  |
| 102 | National Institute of Technology (NIT), Warangal                          |  |  |  |  |
| 103 | National Institute of Technology (NIT), Tadepalligudem                    |  |  |  |  |
| 104 | National Law School of India University (NLSIU), Bangalore                |  |  |  |  |
| 105 | National University of Juridical Sciences (NUJS), Kolkata                 |  |  |  |  |
| 106 | National Institute of Food Techn Entrepreneurship and Management, Sonepat |  |  |  |  |
| 107 | NetajiSubash Institute Of Technology (NSIT), Delhi                        |  |  |  |  |
| 108 | Nirma Institute of Management, Ahmedabad                                  |  |  |  |  |
| 109 | SardarVallabh Bhai National Institute of Technology (NIT), Surat          |  |  |  |  |
| 110 | School of Planning & Architecture, New Delhi                              |  |  |  |  |
| 111 | T. A. Pai Management Institute, Manipal [PG Diploma in Management (PGDM)] |  |  |  |  |
| 112 | University College of Engineering (UCE), Burla, Odisha                    |  |  |  |  |
|     |   |  |  |  |  |

# DESIGNATED BRANCHES OF ASSAM FOR SANCTION OF EDUCATION LOAN TO STATE GOVT EMPLOYEE Br Code Si no Branch

| SI no | Branch              | Br Code | SI no | Branch                 | Br Code |
|-------|---------------------|---------|-------|------------------------|---------|
| 1     | MALIGAON            | 229     | 36    | BARPETA ROAD           | 2013    |
| 2     | SOUTH GUWAHATI      | 1244    | 37    | HOWLY ADB              | 5358    |
| 3     | GUWAHATI UNIVERSITY | 2060    | 38    | SUALKUCHI              | 11619   |
| 4     | NARANGI             | 2093    | 39    | HAJO                   | 15304   |
| 5     | GUWAHATI AIRPORT    | 3776    | 40    | NALBARI                | 1103    |
| 6     | BELTOLA             | 4419    | 41    | BISWANATH CHARIALI     | 2026    |
| 7     | SILPUKHURI EB       | 5605    | 42    | DHEKIAJULI             | 2049    |
| 8     | CHENIKUTHI          | 7976    | 43    | KHARUPETIA             | 2077    |
| 9     | SIX MILE            | 10327   | 44    | MISSION CHARIALI       | 5783    |
| 10    | ASSAM SECTT         | 10755   | 45    | TANGLA                 | 7118    |
| 11    | PANJABARI           | 13292   | 46    | UDALGURI               | 7947    |
| 12    | GUWAHATI            | 78      | 47    | MANGALDAI              | 130     |
| 13    | DISPUR              | 3030    | 48    | TEZPUR                 | 195     |
| 14    | GMC                 | 7700    | 49    | NAMRUP                 | 223     |
| 15    | NEW GUWAHATI        | 221     | 50    | GABHARUPATHAR          | 8989    |
| 16    | DHUBURI             | 69      | 51    | AMC DIBRUGARH          | 10672   |
| 17    | GOALPARA            | 82      | 52    | CHABUA                 | 11796   |
| 18    | BONGAIGAON          | 1684    | 53    | NAHARKATIA             | 10761   |
| 19    | BASUGAON            | 2015    | 54    | DIBRUGARH              | 71      |
| 20    | BILASIPARA          | 2024    | 55    | DULIAJAN               | 2053    |
| 21    | GOSSAIGAON          | 7996    | 56    | TINSUKIA               | 196     |
| 22    | NEW BONGAIGAON      | 7997    | 57    | MARGHERITA             | 5787    |
| 23    | ABHAYAPURI          | 8462    | 58    | DIGBOI                 | 6000    |
| 24    | DUDHNOI             | 12260   | 59    | HIJUGURI               | 7382    |
| 25    | LAKHIPUR            | 14256   | 60    | AAU JORHAT             | 2003    |
| 26    | MANKACHAR           | 14257   | 61    | DERGAON                | 2048    |
| 27    | HAFLONG             | 247     | 62    | NAZIRA TOWN            | 2095    |
| 28    | NEW SILCHAR         | 5922    | 63    | DHODARALI MARIANI      | 7427    |
| 29    | BADARPUR            | 7648    | 64    | SONARI                 | 7998    |
| 30    | SONAI ROAD          | 7648    | ' 65  | KATAKIPUKHURI          | 9192    |
| 31    | RONGPUR             | 17401   | 66    | JORHAT MEDICAL COLLEGE | 12975   |
| 32    | KARIMGANJ           | 109     | 67    | GOLAGHAT               | 83      |
| 33    | SILCHAR             | 183     | 68    | JORHAT                 | 104     |
| 34    | BARPETA             | 28      | 69    | SIBSAGAR               | 182     |
| 35    | RANGIA              | 1171    | 70    | NAGAON                 | 146     |