Date 20th March 2024

Ma'am/Sir,

We, Bank of Baroda is an Indian Multinational, public sector Banking and Financial Services Company. It is the second largest public sector bank in India post-amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank with a business mix of close to US$218 billion. It has been a long and eventful journey of almost a century across 21 countries and proud to serve over 132 Million customers. Bank of Baroda having an experience of 115 years with more than 8214 branches across India.

Our Motto: Education is central to the Human Resource Development and empowerment in any country. Development of human capital is a national priority and it should be the endeavour of all that no deserving student is denied opportunity to pursue higher education for want of financial support. Loan for education should be seen as an investment for economic development and prosperity as well as knowledge and information driving force for economic growth in coming years.

Our Initiative: Keeping this in mind, Bank of Baroda has increased its focus on the Education front offering a wide range of services catering to various aspects of education and development of students by providing financial assistance through our various education loans and establishing a dedicated Education Loan Sanction Cell, (ELSC) unit at 11 different location.

- **Salient Features of the Product for Regular Courses – Prin. L.N.Welingkar Institute of Management Development and Research (We School) Mumbai and Bangalore**
  - We offers ROI at 8.45 % (Linked to RBI Repo Rate) with NIL Margin contribution.
  - Loan amount up to Rs. 30.00 Lakh can be availed without any Collateral Security.
  - Maximum Tenure (Repayment of Education Loan) is 15 Years excluding Moratorium Period which will be the Course Period plus up to 12 Months.
  - Nil Processing fee on Education Loan.
  - No Foreclosure and Pre-payment Charges.
  - Income Tax benefit under Sec 80E.
  - In case applicant has paid initial fee to reserve the seat we can reimburse the same provided T&Cs are satisfied.
  - Interest servicing optional during moratorium.

- **Salient Features of the Product for Executive Courses for working professional – Prin. L.N.Welingkar Institute of Management Development and Research (We School) Mumbai and Bangalore**
  - We offers ROI at 8.45 % (Linked to RBI Repo Rate) with max 5% Margin contribution.
  - Loan amount up to Rs. 15.00 Lakh can be availed without any Collateral Security.
  - Maximum Tenure (Repayment of Education Loan) is 15 Years excluding Moratorium Period which will be the Course Period plus up to 3 Months.
  - Co Applicant Not needed. Nil Processing fee on Education Loan.
  - No Foreclosure and Pre-payment Charges.
  - Income Tax benefit under Sec 80E.

- **Note**
  - ROI Subject to Change.
We list below the contact details of our representatives at ELSC for your ready reference—

<table>
<thead>
<tr>
<th>Contact Person</th>
<th>Contact No</th>
<th>Landline No</th>
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</thead>
<tbody>
<tr>
<td>Officer-</td>
<td>Mr Rahul O P</td>
<td>9892242898</td>
</tr>
<tr>
<td></td>
<td>Mr Rohan D Souza</td>
<td>9892801692</td>
</tr>
<tr>
<td></td>
<td>Mr Sumit Kumar</td>
<td>7677131135</td>
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<tr>
<td></td>
<td>Mr Venkat Kiran Pamu</td>
<td>7709532431</td>
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<td></td>
<td>Mr Anas Rahman</td>
<td>8928143915</td>
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<tr>
<td></td>
<td>Mr Avkash Dupare</td>
<td>9821068009</td>
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<tr>
<td></td>
<td>Mr Vivek Sonkusare</td>
<td>9004362453</td>
</tr>
<tr>
<td></td>
<td>Mr Varnit Bohra</td>
<td>9892629753</td>
</tr>
<tr>
<td></td>
<td>Mr Sahil Satish Parate</td>
<td>9326535093</td>
</tr>
<tr>
<td>Sales-</td>
<td>Mr Bhavesh</td>
<td>8169514275</td>
</tr>
<tr>
<td></td>
<td>Mr Vishal</td>
<td>8286985950</td>
</tr>
<tr>
<td></td>
<td>Mr Bapurao</td>
<td>7506262545</td>
</tr>
</tbody>
</table>

Email id: elpc.gmz@bankofbaroda.com

Documents Required

- Log on to google on www.vidyalakshmi.co.in, Register on portal & fill form online, then apply in BOB for loan & choose Baroda Gyan Scheme for premier institute and select branch close to your current residence and submit, then Go to Application status, Click on Application ID, download filled form and provide copy of same

- Bank of Baroda Application form and Form 135 of Student and Co-borrower each.
- KYC Documents (Aadhar Card, PAN Card) of the student and co-borrower
- Education related Documents (SSC, HSC, DEGREE/DIPLOMA, ETC.), all Semester wise Mark Sheets of student to be submitted.
- Offer letter along with Score card of Entrance Exam through which admission secured.
- If Fee already paid by student to institute for securing seat, kindly submit Request Letter for reimbursement for the same (if required).
- Latest 6 Months Savings Account statement of all
- ITR with computation of income for 2 years

Digital Education Loan: https://dil2.bankofbaroda.co.in/el/eduloan/home

Thanks & Regards
Mr Rajesh Kumar
Chief Manager
Education Loan Sanction Cell – Head
elpc.gmz@bankofbaroda.com
ELSC, Khar West (Mumbai)