Dear Sir/Madam,

Greetings for New Year 2020

Thank you WeSchool & Executives for all your support in making 2019 so successful.

We have always come together to create new opportunities of growth and success... The last year has been wonderful and we are looking forward for much healthier and more mutually beneficial association in the coming year... Wishing you a very Happy New Year 2020!!

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$225 billion. It has been a long and eventful journey of almost a century across 21 countries and proud to serve over 127 Million customers. Bank of Baroda having an experience of 112 years with more than 9583 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, (ELS Cell) Khar West specifically for this purpose in Mumbai.

We are having specially designed product for Regular Management courses for Premier Institutes under Baroda Gyan Loan Scheme and also a unique product specially designed for Executive Development Program (EDP) for working professionals on the basis of part-time management courses of Premier Institutes.

Salient Features of the Product:

✓ We offers ROI at 8.15 % (Linked to RBI Repo Rate) with NIL Margin.
✓ Candidates from other cities can also avail Education Loan from Mumbai.
✓ Loan amount up to Rs.20.00 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 terms and conditions are satisfied.
✓ Subsidy scheme for applicant with family income below Rs.4.5 Lakh.
✓ We also consider the Takeover of Existing Standard Education Loan from other financial institutions/Banks subject to fulfilling the Terms and Conditions of Existing Education Loan with Banks/FIs.

We have a dedicated team of Officers who would be responsible for processing the Education Loans of students and would be providing quick, hassle free and in-Campus services to students through Camps and Events at your Institute.
1. Bank of Baroda Application form and Form 135 of Student and Co-borrower.
2. KYC Documents (Aadhar Card, PAN Card) of all the Applicants.
3. Education related Documents (SSC, HSC, DEGREE/DIPLOMA, ETC.), all Semester wise Mark Sheets of student to be submitted.
4. Offer letter along with Score card of Entrance Exam through which admission secured.
5. If Fee already paid by student to institute for securing seat, kindly submit Request Letter for reimbursement for the same (if required).
6. For Salaried Parents:
   a. Latest 3 months Salary Slips
   b. Latest 2 year Form 16 Part A & B and ITR
   c. Employment ID card (Xerox Copy)
   d. Latest 6 months Bank account statement
7. For Self Employed Parents:
   a. Business Proof/GST Registration
   b. Latest 2 years ITR & Computation of Income & P/L Balance sheet (Freelancer to submit 26AS as well as ITR)
   c. Latest 6 Months Business Account statement
   d. Latest 6 Months Savings Account statement
8. Address Proof such as Phone bill/Light bill of Applicant showing Permanent Residential Address.
9. Investment proof Xerox copy (if any).
10. All documents should be self-attested by all the applicants.

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We list below the contact details of our representatives at ELSC for your ready reference

<table>
<thead>
<tr>
<th>City</th>
<th>Contact Name</th>
<th>Contact No</th>
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</thead>
<tbody>
<tr>
<td>Mumbai</td>
<td>Mr Mihir Nandan</td>
<td>9820278297</td>
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<tr>
<td></td>
<td>Ms Amrit Kaur</td>
<td>9326009090</td>
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<td></td>
<td>Mr Vivek Sonkusare</td>
<td>9167678538</td>
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<td></td>
<td>Mr Sneh Gaurav</td>
<td>992096776</td>
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<tr>
<td></td>
<td>Mr Rohan D’souza</td>
<td>9892801692</td>
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<tr>
<td></td>
<td>Mr Mukesh Suryavanshi</td>
<td>9920186999</td>
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<tr>
<td></td>
<td>Mr Keshav Kumar</td>
<td>9990077476</td>
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<tr>
<td></td>
<td>Mr Vaibhav Shukla</td>
<td>7400361875</td>
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<tr>
<td></td>
<td>Mr Shahbaaz Shaikh</td>
<td>9545999668</td>
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<td></td>
<td>Mr Anuj Pratap Singh</td>
<td>8319681675</td>
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<tr>
<td></td>
<td>Ms Sapna Chauhan (Direct Sales Team)</td>
<td>8369713871</td>
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<tr>
<td></td>
<td>Mr Bhavesh Patel (Direct Sales Team)</td>
<td>9167287697</td>
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<tr>
<td></td>
<td>Ms Pooja Jaiswal (Direct Sales Team)</td>
<td>8369666563</td>
</tr>
<tr>
<td>Landline Number</td>
<td>ELSC Team, Mumbai</td>
<td>022-26053244</td>
</tr>
</tbody>
</table>

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Thanks & Regards
Dileep C Verma
Sanction Head
Education Loan Sanction Cell
Khar West, Mumbai
Mob No-9935416883