



TO
Director IILM

06.05.15

subject: Education Loan offer for the students of IILM

Dear sir

We are pleased to make the below offer on education loans for the students Of IILM (Lodhi Road , Noida, Jaipur, Lucknow).

Revised ROI w.e.f. 10.04.2015

For loans up to Rs.4 lacs – 350 bps above Base Rate i.e., 13.35% p.a. currently
Above Rs.4 lacs and up to Rs.7.50lacs– 375 bps above Base Rate i.e., 13.60% p.a.
Above Rs.7.50 lacs – 175 bps above Base Rate i.e., 11.60% p.a. Currently.

• 50bps concession in interest rates for girl students, 1%* concession if interest is serviced promptly during moratorium period, including course duration

LIST OF DOCUMENTS (EDUCATION LOAN)

Student

Two (2) Passport size photographs

Proof of identity – Electoral ID Card, Passport, Driving License, PAN Card, College ID Card, Ration Card

Proof of Residence – Electoral ID Card, Passport, Electricity Bill, Telephone Bill, Ration card, Bank account statement

Proof of admission / Offer letter for the course / Copy of CET allotment letter

Document evidencing total duration of the course

Schedule of payment, along with total fees to be paid

Receipts of advance payments made

Mark sheet from 10th standard onwards – SSLC, Diploma, PUC, Graduation, etc.

Brochure and placement record of the Institute

Asset & Liability statement in Bank's prescribed format

Parent/Guardian/Spouse

1. Two (2) Passport size photographs
2. Proof of identity – Electoral ID Card, Passport, Driving License, PAN Card, ID Cards of reputed employers, Govt./Defense ID Cards, Pension payment orders issued to retired employees of State & Central government departments, Photo ID Card issued by post offices.





3. Proof of Residence – Electoral ID Card, Passport, Electricity Bill, Telephone Bill, Credit card statement, Income Wealth tax Assessment order, Letter from reputed employer, Ration card, Bank account statement, Pension payment orders issued to retired employees of State & Central government departments.
4. Statement of bank account Copy of pass book for last 6 months, evidencing salary pension credits or business transactions
5. Statement of all loan accounts (as per CIBIL) for last 6 months
6. Latest three (3) months' salary slips
7. Two (2) Years' Form 16 and IT Returns
8. Joint affidavit with the student, in Bank's standard format
9. Asset & Liability statement in Bank's prescribed format.

Additional Documents for Businessmen/Self-Employed Co-applicant

1. Proof of business address
2. Three (3) Years' I.T. Returns duly acknowledged by I.T. Department I.T. Assessment Orders for computation of Income
3. Three (3) Years' Balance sheet and Profit & Loss account

Additional Documents for Foreign Studies

1. Form I-20 (for studies in USA) and schedule of payment from university/institute for any other institutes abroad.
2. 5 Copies of passport with Visa
3. 5 Copies of Form TRS
4. Application for issue of permit.
5. Banker's cheque for Rs 5,000/- for all loans above Rs 4.00 Lakhs
6. Cheque of Rs 250/- towards IT verification in case of businessman/self-employed co-applicants

Note 1: Letters giving reasons to taken from the student/co-applicant/guarantor in case,

1. Student has a failure/break in studies, with proofs thereof
2. IT Returns not being filed by co-applicant
3. Write-off / overdue appears in CIBIL report

Note 2: Kindly ensure that,

1. Parent/Guardian/Spouse should necessarily join as co-applicant
2. Education Loan should be availed from place of domicile
3. Third party guarantee to be obtained for education loans between Rs 4.00 lakhs and Rs 7.50 lakhs
4. Collateral security needs to be provided for all loans above Rs 7.50 lakhs. Collateral security to be accompanied by the property documents, cheques for legal opinion and valuation of property, up to date EC and latest tax paid receipts
5. For all non-SBI customers, signatures/account statements to be attested by their existing bankers

For Details please Contact ^{myS} ARUNA SADHU, SBI, Alpha-1 Branch, Greater Noida. Ph No 9818112201.



To

August 11'2014.

The Director
IILM Academy Of Higher Learning
Gomti Nagar, Lucknow.

Subject: Institutional Tie up with IILM Academy of Higher Learning

Dear Madam

With reference to the above subject, we are glad to inform you that we have approved your Esteemed Institute as part of our "Education Loan Program" for Students seeking Admission in courses Master of Business Administration and Post Graduate Diploma in Management at your Gomti Nagar campus. The facility will be offered only through our Gomti Nagar Branch.

The general terms and conditions relating to the Education Loan facility in respect of the students are as under:

Sr. No.	Features	Details
1.	Loan amount	As per demand
2.	Co-Applicant parent / Guardian	Mandatory
3.	Expenses covered under Loan facility	As per annexure
4.	Documents required	As per annexure
5.	Collateral Security	Below Rs. 7.50 Lakhs - Nil Above Rs. 7.50 Lakhs - Required
6.	Margin	Upto Rs.4 Lakhs - Nil Above Rs. 4 Lakhs - 10%
7.	Repayment Terms	Moratorium + 10yrs (Maximum)
8.	Rate of Interest (Floating)*	11.25% OR Case to Case basis.
9.	Other terms and conditions	Other terms and conditions are given in the Annexure.

*BR stands for Base Rate of the bank which is 10.25 % w.e.f. 01/02/2013. BR is subject to change.

Yours faithfully


Branch Head
Hitesh Kumar Jain / Assistant General Manager
कर्म कुट सं. 114233/EIN-114233
आइडीबीआई बैंक लिमिटेड : 5/34, विशाल खंड, कैप्टन मनोज पांडे क्रॉसिंग, गोमती नगर, लखनऊ, उत्तर प्रदेश - 226010.
IDBI Bank Ltd.: 5/34, Vishal Khand, Capt. Manoj Pandey Crossing, Gomti Nagar, Lucknow, Uttar Pradesh - 226 010.

Annexure

Additional Terms and Conditions

The facility will be subject to following additional terms and conditions:

- (a) To open the students Savings Bank (SB) account at IDBI Bank's Gomti Nagar branch and also to open NRE accounts of the students after employment/absorption in the company and remittance of salary in NRE accounts. To credit 50% of the stipend amount of the student applicants to Savings Bank account of the students maintained with IDBI Bank Ltd.
- (b) The following expenses will be covered under the Education Loan facility:
- Fee payable to College/ School/ Hostel.
 - Examination / Library / Laboratory Fees.
 - Purchase of Books / Equipments / Instruments / Uniforms.
 - Caution deposit / Building fund / Refundable deposit supported by Institution Bills / Receipts(maximum up to 10% of the total course fees) .
 - Purchase of Computers - essential for completion of the course.
 - Any other expense required to complete the course - like study tours, project work, thesis, etc.
- (c) The documents required for financing the facility are as under :
- **Applicant** - Application Form, Passport size Photograph, Age, Address & Identity Proof, Mark sheets of last qualifying examination, Proof of admission, scholarship, studentship etc, Schedule of expenses for the specified course.
 - **Co-applicant** - Application Form, Passport size Photograph, Age, Address & Identity Proof, 2 latest salary slips along with latest Form 16 for Salaried or 2 years latest Financials for Self employed & 6 months updated banking statements, Talathi certificate, etc.
- (d) Credit decision for each application will be at sole discretion of IDBI Bank Ltd. IDBI Bank Ltd reserves the right to ask for any additional documents or information as required to process the loan application.
- (e) To explore the possibility of opening current a/c with IDBI Bank.
- (f) To facilitate Field Investigation/other verifications and also documentation of students / co-applicants already enrolled.
- (g) The period of tie-up will be of 2 year from the date of issuing the tie up letter or for the period of approval of the courses from 19/07/to 18/7/2016, whichever is earlier.
- (h) All the Loans and liability proposals will be processed as per the bank's extant product and credit guidelines.
- (i) Despite institutional tie up, Bank reserves the right to reject Education Loan applications not meeting the underwriting criteria of the Bank without necessarily giving any reason.



- (j) Processing Fees and Rates of Interest as applicable and the same will be revised periodically as per the discretion of the bank. However the rate of interest prevailing at the time of disbursement will be applicable.
- (k) Field Investigation report and /or undertaking to be obtained from the designated officials for those applicants where there is neither IDBI Bank's branch nor Retail Asset Center at the permanent location of the applicants and co-applicants or where the parents/co-applicants reside.
- (l) To assist IDBI Bank for complying with the bank's Know Your Customer (KYC) norms, wherever required.
- (m) The subsidiary or the company which absorbs the students should route the terminal benefits of the students through the SB account with IDBI Bank, in case of students' leaving the job before liquidation of the loan.

(Additional terms & conditions are indicative. Additions/deletion may be done as per the applicability/requirement)



REF: LCO/RAH/EDUCATION INSTITUTE TIEUP/123/2015

Date: 15/02/2016

THE DIRECTOR
IILM ACADEMY OF HIGHER LEARNING
1, VIRAJ KHAND, GOMTINAGAR
LUCKNOW 226010

Dear Sir,

Sub: Tie- Up with your Institute for Education Loans.

This bears reference to your letter Ref: IILM/LKO/1172 dated 22.01.2016 regarding Education Loan Tie-Up facility with our Bank for students seeking admission in your Institute.

We take pleasure in informing you that the Competent authority has accorded approval for the same. We would appreciate if you invite us during admission process to be stationed in your premises for necessary interaction with students and enabling them Education Loan.

With a view to strengthen the relationship with your organization and also to increase our participation, we request you to include our name in the list of bankers /financial institutions that are providing financial assistance to prospective students. With this approval it shall be convenient for your prospective Students to take hassle free Education loan from our Bank.

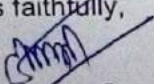
General Conditions:

- It may be noted that sanctioning of the loan will be entirely at the discretion of the Bank.
- This arrangement shall be limited for the purpose for which it is expressly meant and it shall not be construed as creating contract of employment, agency or partnership.
- Complete confidentiality is required to be maintained with regard to information about the Bank, its clients and other things which you may come across during the course of performing your role under this arrangement.
- Neither you nor any of your representatives are authorized to represent the Bank either by way of written communication or otherwise.
- You shall not indulge in any activity which would be detrimental to the interest of the Bank
- You will not assign, transfer or delegate any of your roles to anyone other than your authorized personnel.
- You should not share the referrals with other Banks
- We reserve the right to terminate this arrangement at our sole discretion without assigning any reason whatsoever

We presume that all the material facts relating to the Institute have been disclosed to us. Kindly note that the Tie-Up approval would cancel automatically, if any material fact is found to be at variance with the statutory laws.

Wishing you best of luck for a mutually beneficial business relationship,

Yours faithfully,


Sunil Kumar Gupta
DIVISIONAL MANAGER

RETAIL ASSET HUB
CANARA BANK CIRCLE OFFICE,
VIPIN KHAND, GOMTINAGAR, LUCKNOW -226010
Ph. 0522 4113820 E.mail rahcoluck@canarabank.com

क्षेत्रीय कार्यालय: लखनऊ

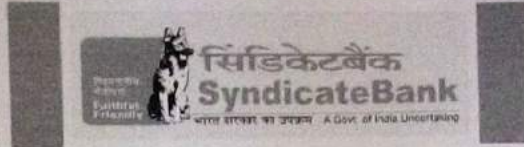
तीसरी मंजिल

हलवासिया कोर्ट

हजरतगंज, लखनऊ - 226001

दूरभाष - 0522 - 2620466/2201377

फैक्स - 0522 - 2201364



Regional Office: Lucknow

3rd Floor, Halwasia Court

Hazratganj, Lucknow - 226001

Tel : 0522 - 2620466/2201377

Fax: 0522 - 2201364

Email :ro.lucknow@syndicatebank.co.in

ROL/8503/P&D/57/2016

Date:02.03.2016

The Director
IILM Academy of Higher Learning
1, Viraj Khand
Gomti Nagar
LUCKNOW - 226010

Dear Sir,

Sub: Tie-Up with your Institute for Education Loans

This bears reference to your letter Ref: IILM/LKO/1172 dated 22.01.2016 regarding Education Loan Tie-Up facility with our Bank for students seeking admission in your Institute.

We would appreciate if you invite us during admission process to be stationed in your premises for necessary interaction with students and enabling them Education Loan.

With a view to strengthen the relationship with your organization and also to increase our participation, we request you to include our name in the list of bankers /financial institutions that are providing financial assistance to prospective students. it shall be convenient for your prospective Students to take hassle free Education loan from our Bank.

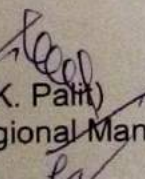
General Conditions:

- It may be noted that sanctioning of the loan will be entirely at the discretion of the Bank
- This arrangement shall be limited for the purpose for which it is expressly meant and it shall not be construed as creating contract of employment, agency or partnership.
- Complete confidentiality is required to be maintained with regard to information about the Bank, its clients and other things which you may come across during the course of performing your role under this arrangement.
- You will not assign, transfer or delegate any of your roles to anyone other than your authorized personnel.
- You should not share the referrals with other Banks.

We presume that all the material facts relating to the Institute have been disclosed to us. Kindly note that the Tie-Up would cancel automatically, if any material fact I found to be at variance with the statutory laws.

Wishing you best of luck for a mutually beneficial business relationship.

Yours faithfully,


(A.K. Palit)
Regional Manager