

APPLICATION FORM

 **EDUCATION LOAN**

EDUCATION LOAN

FOR CHILDREN OF EMPLOYEES
OF GOVERNMENT OF ASSAM

Education Loan application No. (For Official use)

[illegible]

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 Governing 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 INDIA

EDUCATION LOAN

APPLICATION CUM APPRAISAL FORM FOR EDUCATION 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 Student

Signed photograph of Parent / Guardian

(1) PERSONAL INFORMATION OF THE APPLICANTS

Name in full of the Student				
Name in full -Parent / Guardian				
	FIRST NAME ↑	MIDDLE NAME (Father / Husband)	SURNAME ↑	
Relationship with the student				
PARTICULARS	Student		Parent / Guardian	
1. Detailed Residential Address (House No., Road Name, Locality, City, PIN, District, State)				
2. Office Address (House No., Road Name, Locality, City, PIN, District, State)				
3. Permanent Residential Address (House No., Road Name, Locality, City, PIN, District, State)				
4. The name in which the correspondence should be addressed (Mention 1st or 2nd applicant)				
5. Address for correspondence of (tick appropriate box)	<input type="checkbox"/> Residential Address	<input type="checkbox"/> Office address	<input type="checkbox"/> Permanent Address	
6. E mail address				
7. Date of birth (DD / MM / YYYY)				
8. Age	<input type="text"/> Years	<input type="text"/> Months	<input type="text"/> Years	<input type="text"/> 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	<input type="checkbox"/> M	<input type="checkbox"/> F	<input type="checkbox"/> M	<input type="checkbox"/> F
12. Marital Status (Please also tick Single if no living spouse)	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Married
13. Residential Status (indicate date of permanent return, if any)	<input type="checkbox"/> Resident	<input type="checkbox"/> NRI / PIO	<input type="checkbox"/> Resident	<input type="checkbox"/> NRI / PIO
14. Type of Identification Proof (Please indicate name of the document at (d), if any)	(a) <input type="checkbox"/> Voter ID No.	(a) <input type="checkbox"/> Voter ID No.	(b) <input type="checkbox"/> Pass Port No.	(b) <input type="checkbox"/> Pass Port No.
	(c) <input type="checkbox"/> PAN	(c) <input type="checkbox"/> PAN	(d) <input type="checkbox"/>	(d) <input type="checkbox"/>
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	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC**	<input type="checkbox"/> SC
17. Number of dependents	<input type="checkbox"/> Children	<input type="checkbox"/> Others	<input type="checkbox"/> Children	<input type="checkbox"/> Others
18 Educational / Professional qualifications				

**If yes, please enclose proof thereof.

(2) FINANCIAL / INCOME INFORMATION OF THE PARENT / GUARDIAN					
1. Monthly Gross Salary					
2. Monthly Net Salary					
3. Particulars of deductions from gross salary					
4. Other Income as per I.T. return					
5. Annual Income as per I.T. return					
(3) EMPLOYMENT DETAILS OF THE PARENT / GUARDIAN					
1. Name of the employer					
2. Name of the department					
3. Designation & Employee No.(if available)					
4. No.of years of present employment					
5. Date of retirement					
(4) DETAILS OF SECURITY OFFERED					
A) IMMOVABLE PROPERTY					
Plot / Flat / House No.	Title deed		In the name of	Address	Estimated Market value
	Lease / Freehold	Date			
B) VEHICLE / CAR - Please give details including registration number,etc.					
C) OTHER SECURITIES					
Name of the Security	Serial No.	Name of the holder		Maturity value	Estimated Market Value
(5) DETAILS OF THE COURSE / STUDY					
1. Name of the Proposed Course of Study					
2. Name of the Institution, University, Country					
3. Reasons for selection of Institution / University					
4. Ranking of the Institution or course					
5. Duration of course					
6. Date of commencement of course					
7. Expected monthly income of student after completion of the course					
8. Employment potential after completion of course					
(6) LOAN REQUEST					
COST OF THE COURSE			SOURCES		
1. Tution fees			1. Details of non repayable studentship / fellowship, etc. available to the Student		
2. Essential Books, Stationery, equipments, if any			2. Details of repayable studentship / fellowship, etc. available to the Student		
3. Examination fees			3. Details of funds available from family sources for the course		
4. Maintenance expenditure			4. Amount of loan applied for		
5. Insurance premia for the duration of loan and start up period					
TOTAL (Should tally with the sources)			TOTAL (Should tally with the cost)		

(7) DETAILS OF FINANCIAL WORTH OF THE PARENT / GUARDIAN			
PARTICULARS	Details (Bank, branch, etc.)	Amount (Rupees)	Bank's assessment
1. Savings in Bank (Savings Bank + Fixed Deposits)			
1.a. How long the Account has been maintained ?			
2. Immovable property			
3. Current PF balance(Your share)			
4. Investment in NSCs/Share / Debentures / bonds, etc.			
5. Jewellery / gold ornaments			
6. LIC / Postal life, etc.			
7. Capital in various firms (your share), HUF share and Share in Associate Concern			

(8) ADDITIONAL DETAILS OF BANK ACCOUNTS OF THE PARENT / GUARDIAN			
Name of the a/c holder	Type of a/c	Name of Bank and branch	A/c Number

(9) DETAILS OF EXISTING LOANS (FROM STATE BANK OF INDIA OR OTHER BANKS)					
Purpose	Bank Name / other details and a/c No.	Date of loan	Loan Amt	Present outstandings	Mode of payment
Housing loan					
Car loan					
PF Loan					
Borrowings from friends and relatives					
Credit Society					
Others (Please specify)					
Other details	EMI	Details of security charged			
Housing loan					
Car loan					
PF Loan					
Borrowings from friends and relatives					
Credit Society					
Others (Please specify)					

(10) PROPOSED / PREFERRED REPAYMENT AND PAYMENT OF INTEREST			
Mode of Repayment (How many months or how many EMIs ?)			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
By Student	By Guardian	Payment of full interest as and when applied during the moratorium	

(11) GENERAL			
3. Do you have an existing relationship with SBI, if so, details thereof			
4. Do you wish to open a Savings Bank with SBI ?			
5. Is any guarantee given to SBI/Other bank	<input type="checkbox"/> Yes	<input type="checkbox"/> No.	If yes, details thereof

(12) DOCUMENTS REQUIRED	
<input type="checkbox"/>	Mark sheet of last qualifying examination for school and graduate studies in India
<input type="checkbox"/>	Copies of letter conferring scholarship, free ship, etc.
<input type="checkbox"/>	Documents evidencing duration of course of commencement thereof, viz. Prospectus or Certificate from the competent authority of the Institution.
<input type="checkbox"/>	Copy of ranking of the University / Institution
<input type="checkbox"/>	Proof of admission to the course
<input type="checkbox"/>	Schedule of expenses for the course
<input type="checkbox"/>	Two copies of pass port size photograph of the student / parent/ guardian /guarantor
<input type="checkbox"/>	Salary certificate & form 16 of previous year (in case of employed)
<input type="checkbox"/>	I.T>Returns for the last 2 years (if I.T.Assessee) duly accepted by the ITO
<input type="checkbox"/>	Statement of bank account for the last six months of the guardian / parent

<input type="checkbox"/>	Original sale deed and other document of title to property in respect of immovable property offered as collateral security.																								
<input type="checkbox"/>	Proof of residence (Identity Card / Passport / Voter Identification Card / Driving licence)																								
<input type="checkbox"/>	Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)																								
<input type="checkbox"/>	Others																								
DECLARATION																									
<p>I / We hereby apply for a loan from State Bank of India to the extent indicated in the Loan Request Section of this application form. I / We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan State Bank of India may decide to sanction to me / us. I / We confirm that I / We have / had no insolvency proceedings against me / us. Nor have, I / We been adjudicated insolvent. I / We further confirm that I / We have read the terms and conditions and understood the contents therein. I / We am / are aware that if I / We opt for loan at floating rates of interest, the Equated Monthly Instalment will comprise Principal and Interest based on State Bank Advance Rate which is subject to change from time to time.</p> <p>I / We agree that State Bank of India may at its discretion conduct discreet inquiries in respect of this application. I / We undertake to inform as to any change in my / our occupation / employment, residential address and to provide any further information that the Bank may require. State Bank of India will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue. I / We agree that State Bank of India shall have the sole discretion to reject / reduce loan amount / our loan application without assigning any reason thereof. I / We further agree that my / our loan transactions shall be governed by the rules of State Bank of India which may be in force from time to time. I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch as per process prescribed by State Bank of India. I may carry out future transactions at the above mentioned Branch as Home Branch.</p> <p>I / We agree that as a measure of de-risking, the education loan would be suitably covered under SBI Life RiNn Raksha Policy for the student borrower.</p>																									
Signature of the student Place _____ Date _____	Signature of the Guardian Place _____ Date _____																								
17. FOR OFFICE USE ONLY																									
At Branch / OSF -	Signature/s of the applicant/s obtained in our presence and verified and sent to RACPC on _____																								
At RACPC (Data related to CIF Creation)	<table border="1"> <tr> <td>VIP Code (0 for No, 1 for Yes)</td> <td></td> <td>Customer Type Personal</td> <td></td> <td>Name & Signature (Branch / OSF)</td> <td></td> </tr> <tr> <td>Greetings required</td> <td></td> <td>Occupancy (home owner, tenant, etc.)</td> <td></td> <td>Relative Code (father / spouse)</td> <td></td> </tr> <tr> <td>CIS Organization code</td> <td></td> <td>Segment Code</td> <td></td> <td>Customer evaluation required</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>CIBIL Reference made</td> <td></td> </tr> </table>	VIP Code (0 for No, 1 for Yes)		Customer Type Personal		Name & Signature (Branch / OSF)		Greetings required		Occupancy (home owner, tenant, etc.)		Relative Code (father / spouse)		CIS Organization code		Segment Code		Customer evaluation required						CIBIL Reference made	
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CIS Organization code		Segment Code		Customer evaluation required																					
				CIBIL Reference made																					
Date _____	SIGNATURE OF THE APPRAISING OFFICER																								

Annexure-I

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.....
.....
(address of the disbursing authority)

Dear Sir/Madam,

Irrevocable Letter of Authority:

For Higher Education for the children of Employees of Govt. of Assam

Employee No:..... Designation.....

I, Am an employee of your department/organization. The State Bank of India.....Branch have agreed to sanction a loan of Rs.....(Rupeesonly) under their captioned scheme for Higher Education for the children of Employees of Govt. of Assam

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 ofrepresenting 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 salary 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 of the SBI by debit to my savings bank/current account No..... with them, in accordance with an undertaking furnished by me to the Bank.

3. In case of my death, retirement, resignation or discontinuing the service for any reason, I hereby authorize you to pay an amount payable on my account including amount payable by way of terminal benefits like P.F. and gratuity by reason aforesaid, to State Bank of India..... branch, towards the balance outstanding in the aforesaid loan account together with interest costs and /or any monies as may be due to the Bank in respect of the aforesaid loan.

4. I hereby, agree that I shall not be entitled to withdraw or revoke this authority even in case of my transfer, or otherwise, until the whole of my debit inclusive of interest etc. to the State Bank of India branch is liquidated, and written consent of the Bank is obtained.

Yours faithfully,

Full name:

Signature :

The Branch Manager,
State Bank of India,
.....

Dear Sir,

SHRI/SMT.....

S/o, W/o Shri.....

IRREVOCABLE LETTER OF AUTHORITY

State Bank of India's Interest Subvention Scheme for Housing Loan for regular State Govt Employees of Assam

We certify that Shri/Smt..... is a permanent employee of this organization drawing gross salary of Rs..... per month.

2. In view of your agreeing to grant to him/her a loan under the captioned scheme, we have received and noted:

(i) The irrevocable letter of authority from the employee, for crediting his/her salary every month to his/her account with State Bank of India.....branch, till we receive further instructions from you.

(ii) The irrevocable letter of authority in respect of making payment out of any amount payable to the employee including the amount payable by way of terminal benefits like P.F. and gratuity in case of his/her death, retirement, resignation or discontinuing the service for any reason whatsoever, to State Bank of India.....branch, towards the balance outstanding in aforesaid loan account together with interest etc, and such payment shall be deemed to be a payment to the employee or on his account.

(iii) The employee shall agree that he/she will not be entitled to withdraw or revoke his/her authority, even in case of his/her transfer, until the whole of his/her debt inclusive of interest to the State Bank of India.....branch 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 instructions to the transferee office under advice to you immediately. In no case change in salary account and bank would be permitted until the whole of his/her debt inclusive of interest to the State Bank of India.....branch is liquidated.

4. In the event of resignation, transfer, retirement, discontinuance of service or death of the employee, we undertake to inform you immediately.

Signature of the Officer
(authorized to disburse salary and allowances)

Date:

Designation.....

Branch/Dept

The Branch Manager,
State Bank of India,
.....

Date:

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

I certify that the following information have been verified with our records, and are true to the best of my knowledge.

1. Name: Shri/Smt..... is a permanent employee of this organization/department
2. Present Grade of the employee:
3. Date of joining Service:
4. Date of Retirement :
5. Present Address:

6. Permanent Address:

7. Name of Department:
8. Name of Educational Institution:
9. Employee No. Remaining service: _____ yrs _____ months
- 10 Nature of service : Pensionable ☐ Non-pensionable ☐
11. Email address of employee :
12. 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. :

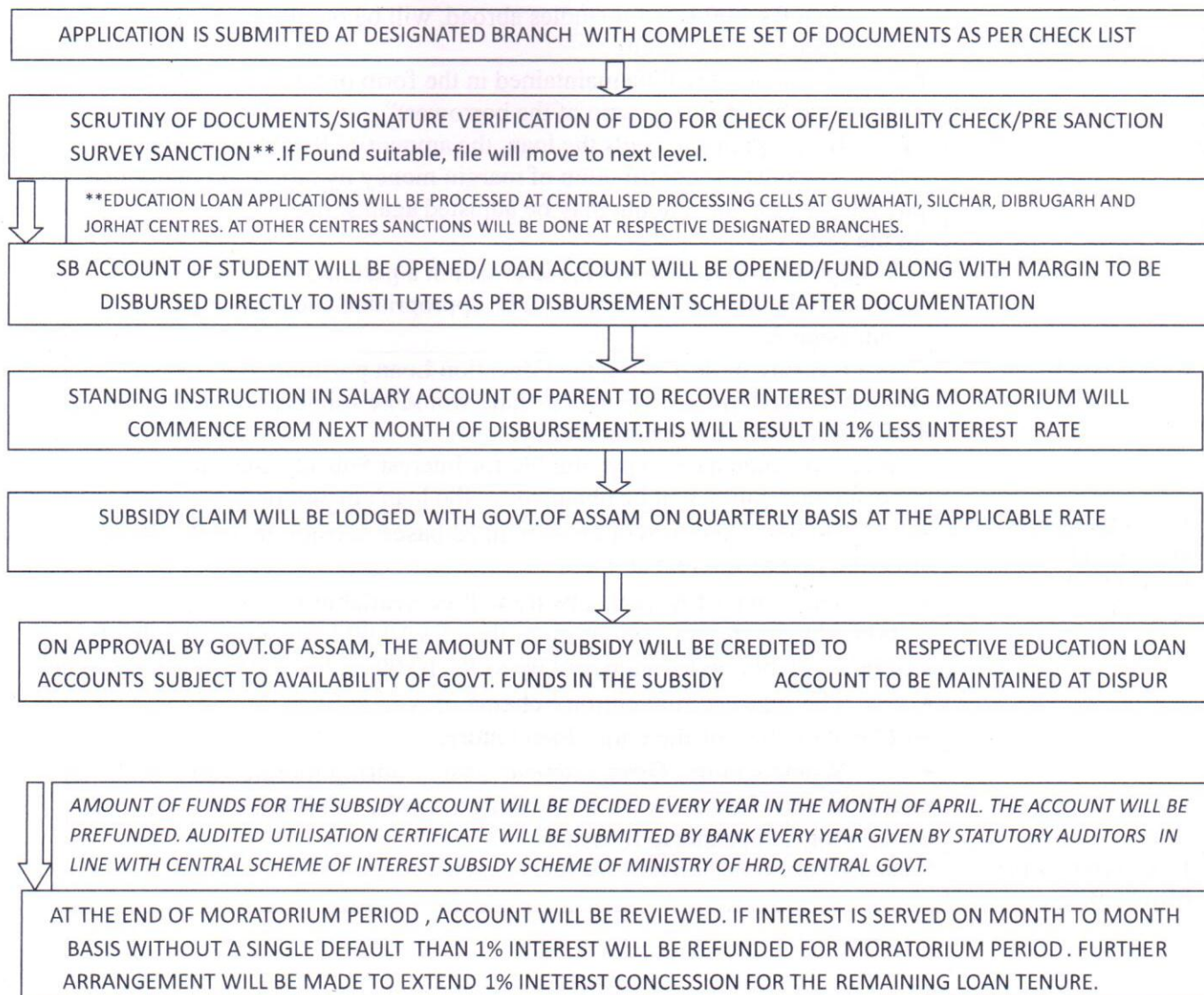
STUDENT LOAN SCHEME FOR WARDS OF EMPLOYEES OF ASSAM STATE GOVERNMENT

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 ELIGIBLE	<p>a. Studies in India :</p> <ul style="list-style-type: none"> Professional courses: Engineering, Medical, Agriculture, Veterinary, Law, Dental, Management, Computer, etc. Courses like ICWA, CA, CFA, etc. Courses conducted by IIM, IIT, IISc, XLRI, NIFT, etc. For studies at Institutions identified under Scholar Loan. <p>b. Studies abroad :</p> <ul style="list-style-type: none"> Graduation: For job oriented professional/ Technical courses offered by reputed universities. Post graduation: MCA, MBA, MS, etc. Job oriented professional/ technical Post Graduate Diploma courses offered by reputed universities. Doctorate Programmes (Ph.D.) courses. Courses conducted by CIMA (Chartered Institute of Management Accountants). London, CPA (Certified Public Accountant) in USA.(As per Normal Student Loan Scheme.)
5.ELIGIBILITY	<p>a. Students :</p> <ul style="list-style-type: none"> Secured admission to Professional/ Technical courses as stated at item number 04. Students who have failed in the last qualifying examination including class XII will not be considered. Only the wards of employees of Govt. of Assam presently in service will be eligible. <p>b. Parents :</p> <ul style="list-style-type: none"> Employees of State Government of Assam with Check off facility. Should have at least 5 years residual pensionable service. Ready to undertake to repay the loan amount even if student fails to secure a job after completion of course. 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.
6.EXPENSES CONSIDERED FOR LOAN	<ul style="list-style-type: none"> Fee payable to college/school/hostel: 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.

	<ul style="list-style-type: none"> 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. 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 Examination/Library/Laboratory fee. Travel expenses/passage money for studies abroad. 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. 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. 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. Amount of insurance premium would be part of the Loan amount if the borrowers opt for it.
7.QUANTUM OF FINANCE	Need based finance subject to repaying capacity of the parents/ students with margin and the following ceilings: <ul style="list-style-type: none"> Studies in India - Maximum Rs. 10.00 lacs. Studies Abroad - Maximum Rs. 10.00 lacs
8.MARGIN	<ul style="list-style-type: none"> NIL For loan upto Rs 10.00 lacs
9.SECURITY	<ul style="list-style-type: none"> Upto Rs. 10.00 Lacs : No Collateral Security or third party guarantee. Parents will be co-borrower in all cases under the scheme.
10.RATE OF INTEREST	<ul style="list-style-type: none"> For all loans upto Rs. 10 lacs: 1 year MCLR + 1 % Concession of 0.50% for girl students 1% rebate at the time of closure of loan, if interest is serviced during course and moratorium period <p>(Effective ROI not to be below 1 year MCLR at any point of time)</p>
11.MORATORIOUM	Course period + 1 year.
12.REPAYMENT PERIOD	<p>Upto 15 years after the commencement of repayment.</p> <ul style="list-style-type: none"> 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 CHARGES	<p>No processing/ upfront charges may be collected on educational loans. FOR LOANS TO STUDENTS GOING ABROAD</p> <p>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/-</p> <p>b) The amount will be maintained in the form of a Bankers Cheque payable to “SBI A/c.....(name of the borrower)”</p> <p>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.</p> <p>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.</p>
INSURANCE	<p>1. 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.</p> <p>2. In case of students who are eligible for Interest Subsidy, the amount of life insurance policy will be obtained for the loan amount only.</p>
14.INTEREST SUBVENTION FROM GOVT. OF ASSAM	<ul style="list-style-type: none"> Govt. of Assam will provide need based subsidy to keep the effective rate of interest at 4.0%. 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. The Interest Subvention Scheme of Assam State Government will be available for the entire loan tenure. Where Central Govt. interest subsidy during moratorium will be available, the Govt. of Assam subvention will be provided after the completion of moratorium period.
15.AUTHORIZED BRANCHES	<p>Select 70 branches in the State of Assam. (As per Annexure - II)</p>

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



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),Bhubaneswar
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

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, Sonapat
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**

Sl no	Branch	Br Code	Sl 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