



EDUCATION LOAN OFFER FOR INDRAPRASTH INSTITUTE OF AERONAUTICS

We understand your world

HDFC Bank Limited
Shop No- 39,40,41,42,
Eros City Square,
Sec- 49 & 50,
Gurgaon- 122 001.

We are pleased to inform you that Indraprasth Institute of Aeronautics is a part of our approved list of Institutes for Education Loan, Loan will be subject to the following terms & conditions mentioned as below:

Features:

- Zero Processing Fees
- Nil Margin up to Rs. 4 Lac, > Rs. 4 Lac: 5% for studies in India
- Nil Security for loan up to Rs. 7.5 Lac

Expenses considered for loan

Fees payable to the Institute / hostel	Examination / Library / Laboratory Fees
Purchase of Books / Equipment /	Instruments / Uniforms
Caution Deposit / Building fund /	Purchase of computers / laptop if essential for completion of course.
Refundable Deposit	

Quantum of loan : Max. Upto 7.5 lac

Co-applicant details: Co-applicant should be Parent/Guardian/ Spouse (if married) /Parent-in-law (if married) with Age criteria (Salaried 21-60yrs; Self Employed (SE) 21-65 yrs; Self Employed Professional SEP 25-65 yrs)

Re-payment Tenor: Maximum up to 7 years

Benefit to the customer: Tax Benefits under section 80 (E) of Income Tax Act 1961 on Interest Repayment of Education Loan.

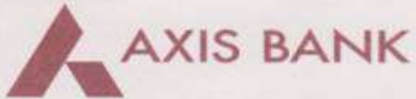
Rate of Interest: 13.40%

Documentation	
Application form duly signed by applicant & co-applicant(s)	For Salaried - Salary slips (latest 3 months, Last 2 years Form-16 or ITR)
Confirmed admission letter from the institute with details on fee structure and whether admission is under Merit /Management quota.	For Self Employed - For SE / SEP * - ITR copy (last 2 years), of the co- applicant along with Balance Sheet, Profit and Loss statement, Computation of Income.
Mark-sheets of SSC, HSC, Graduation, upto latest qualifications, along with degree certificate up to latest qualifications.	Co-applicant's updated bank statements for the last 6 months
KYC documents of the applicant and co-applicant(s)	

***Rates are subject to change. T & C apply. Credit at the sole discretion of HDFC Bank Ltd. The above list is tentative. Additional documents may be required on a case to case basis.**

*The Institute may use the proposed offer to invite students seeking admission for the captioned course.





To,

The Managing Director,
Indraprasth Institute of Aeronautics
Behind Aapno Ghar, Delhi-Jaipur National Highway NH-8
Sector - 77, Gurgaon 122004

Date 23rd November, 2012

Subject: Sale of Prospectus through AXIS BANK LTD

Dear Sir,

This is further to your request for sale of application forms(Prospectus) through Axis Bank Branches and Agreement dated 31/10/2012 between Indraprasth Institute of Aeronautics and Axis Bank Ltd.

We hereby confirm that Axis Bank has agreed to accede to the request of Indraprsth Institute of Aeronautics for sale of application forms/prospectus through selective branches of Axis Bank as per terms of the said agreement.

With Regards

For Axis Bank Ltd

A handwritten signature in blue ink is written over a circular blue stamp. The stamp contains the Axis Bank logo and the text 'AXIS BANK' and 'INDRAPRASTH INSTITUTE OF AERONAUTICS'.

Authorised Signatory

Shop No 43 to 39 And 64 to 69, Tower - J
Sector - 2, IMT Manesar, Dist. Gurgaon, Haryana 122050
Tel. No. : (0124)2290290/ 2290376/ 377/ 378

REGISTERED OFFICE : "Irishul" - 3rd Floor Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006.



Indian Overseas Bank

इण्डियन ओवरसीज बैंक
DLF Qutub Enclave, Phase II
15 Dakshin Marg
Gurgaon – Haryana

Date: 6th November 2012

To,
The Managing Director
Indraprasth Institute of Aeronautics
Behind Aapno Ghar, Delhi-Jaipur National Highway NH-8
Sector 77, Gurgaon 122004

Dear Sir,

Sub: Education Loan for students getting admission in your Institute

We are glad to clarify that our bank has two education loan schemes namely "Vidya Jothi" and "IOB Scholar" to meet the education loan requirements of the students.

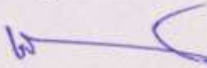
"Vidya Jothi" education loan is meant for students who have secured admission through the merit based selection process of any approved institution offering courses recognized by the appropriate authorities. The RBI/IBA Guidelines regarding security, guranatee are applicable to this scheme.

'IOB Scholar' is our bank's scheme meant for merit students seeking admission under management quota.

As your institute has the status of a deemed university. the students seeking admission for the AICTE approved courses are eligible to avail loan at their respective native places. They shall have to approach any nationalized bank operating in their area where their father/husband is residing permanently. Our bank branches will also consider the need based loans in the joint name of student and father/Husband of the student

For full details the students may log on to www.iob.in our bank's website or contact the nearby branches.

With regards


(K.Muthukumarasamy)
Asst.General Manager

