



Paying for an IILM Education
Student Financial Services Information Booklet
2011-2013

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Student Financial Services

Welcome to the Student Financial Services!

IILM Institute for Higher Education provides one convenient location for information and assistance related to your finances at IILM. Our staff can help you with any concerns regarding your financial aid, payment options, and special issues such as changes in your family's financial circumstances. You can also find many of your questions answered on our website at www.iilm.edu

We know that paying for college is complicated, and hope you find this publication helpful. Please contact our office if you need further assistance.

Website: www.iilm.edu

Email: sfs@iilm.edu

Phone No.: 0124-3354456

Fax : 0124-43354390

Toll Free No.: 1800-180-4456

Campus Address : Gurgaon Campus: DLF Golf Course Road, Sector-53, Gurgaon-122003
New Delhi Campus : 3 Institutional Area, Lodhi Road, New Delhi-110003

Office Hours : Monday to Saturday , from 9 am – 6.00 pm

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**Post Graduate Program (Gurgaon Campus)
Without Hostel**

S.No.	Fee Head	Amount (Rs.)	Due Date
1	Registration & Admission Fee	45,000	At the time of admission
2	Zero Term	45,000	At the time of admission
3	1 st Term	80,000	At the time of admission
4	II nd Term	80,000	September 12, 2011
5	III rd Term	80,000	November 14, 2011
6	IV th Term	80,000	February 13, 2012
7	V th Term	85,000	April 09, 2012
8	VI th Term	85,000	July 09, 2012
9	VII th Term	85,000	September 10, 2012
10	VIII th Term	85,000	December 10, 2012
	Total	7,50,000	

**Post Graduate Program (Gurgaon Campus)
With Hostel**

S.No.	Fee Head	Amount (Rs.)	Due Date
1	Registration & Admission Fee	45,000	At the time of admission
2	Zero Term	45,000	At the time of admission
3	1 st Term	90,000	At the time of admission
4	II nd Term	90,000	September 12, 2011
5	III rd Term	90,000	November 14, 2011
6	IV th Term	90,000	February 13, 2012
7	V th Term	90,000	April 09, 2012
8	VI th Term	90,000	July 09, 2012
9	VII th Term	90,000	September 10, 2012
10	VIII th Term	90,000	December 10, 2012
	Total	8,10,000	

**Post Graduate Program (Lodhi Road Campus)
Without Hostel**

S.No.	Fee Head	Amount (Rs.)	Due Date
1	Registration & Admission Fee	45,000	At the time of admission
2	Zero Term	45,000	At the time of admission
3	1 st Term	90,000	At the time of admission
4	II nd Term	90,000	September 12, 2011
5	III rd Term	90,000	November 14, 2011
6	IV th Term	90,000	February 13, 2012
7	V th Term	90,000	April 09, 2012
8	VI th Term	90,000	July 09, 2012
9	VII th Term	90,000	September 10, 2012
10	VIII th Term	90,000	December 10, 2012
	Total	8,10,000	

Tuition and fees are fixed expenses. Fee's s include the variables like Laptop, Student's Insurance, Reading Material , Books, Value Added Course, Examination Fee and Hostel Fee.

Other Expenses to consider:

Travel Expenses : are not included in the standard budget. However, travel should be taken into consideration if you live at home with your family, or if you live off campus and your home is a considerable distance from IILM Institute.

Scholarship: IILM Institute offers 100% merit Scholarship to students based on their academic performance. Any student who has above 80% in class Xth and XIIth, + a first class degree (above 70%) in graduation in any discipline + has secured a MAT (composite score) of 700 and above or a CAT percentile of 85 or above and an annual family income of less than Rs. 3 lacs is eligible for this scholarships.

For 50% Scholarship : Any student who has above 75% in class Xth and XIIth, + a first class degree (above 65%) in graduation in any discipline + has secured a MAT (composite score) of 675 and above or a CAT percentile of 75 or above and an annual family income of less than Rs. 6 lacs is eligible for this scholarships.

Please note that all criteria to be full filled to avail this scholarship.

Hostel Accommodation

Hostel facility is provided and managed by Institute & is mandatory for outstation students to stay for their first year during PGP program. Students staying in Delhi/ NCR have the option to avail this facility as well. Housing expense will be INR 60,000 per annum for the defined services.

Students can visit www.iilm.edu/housing to learn more about the housing experience provided by the Institution.

FEATURES	Spacious apartments Meditation gardens Spa Club Yoga Atrium Power back-up Secured Environment nearby Gurgaon Malls Departmental store
CLUB FACILITIES	Swimming pool Gymnasium Jacuzzi Steam room Squash court Tennis court Indoor games Business centre Multi-purpose hall * Club facilities are tentative in nature and are subject to change.

STANDARD SERVICES

A. Fully Furnished Accommodation which includes

- Bed, Study Table, Chair, Wardrobe
- Geysers in Toilets
- All electrical Accessories i.e. Fans, light, AC (optional)
- Refrigerator
- Living Room
- Laundry services as per usage.

Security Services: **24/7 Security**

Move in time: The student can move in anytime **between 01 June 2010 and 13 June 2010 between 8am to 5pm.**

Food and Meals: The service for the breakfast and dinner can be provided on an optional basis. The students need to opt for the same at an additional cost.

Transport Facility: The hostel is situated 5 Kms away from the Campus. The Institute will provide a bus service regularly through the day.

Note: For any further query, Please email us housing@iilm.edu, www.iilm.edu/housing

*** Terms and Conditions apply**

** Cost may increase according to the changes in type of accommodation and facilities.

Note:

- To avail hostel facility, students will have to sign an agreement with IILM. Sample agreement can be collected by sending request to housing@iilm.edu.
- IILM do not warrant allotment of hostel facility on demand. Hostel facility will be allotted according to the availability.
- No claim can be made against IILM for any kind of delay in allotment or non availability of hostel facility.
- In no event IILM be responsible for inadequacy or non availability of any of the above mentioned services.
- The facilities offered above and Rent/ cost of Hostel service may change without prior notice.
- In no event will IILM be liable for any incidental, indirect, consequential or special damages of any kind, or any damages whatsoever, including, without limitation, those resulting from any kind of accident, manual error, intentional, personal enmity or any other kind of incident.
- IILM makes no express warranty regarding the service or the Hostel Facility and disclaims any implied warranty.
- IILM does not authorize anyone to make a warranty of any kind on its behalf and you should not relay in any such statement.
- By using hostel facility you agree to the exclusions and limitations of liability stated above and accept them as reasonable.
- Other terms and conditions mentioned in the hostel agreement will also be applicable to the users.

How to Pay for your IILM Education

As with most major investments, like homes or cars, it is easier to assess affordability after you determine the down payment and convert the remaining amount into a monthly installment.

➔ To begin your financial planning, we suggest that you follow these guidelines:

1. Estimate your total cost, using the information on page no.3
2. Assess your available resources. We have listed some ideas below.
3. Complete the Worksheet on page 7, using the information from above.
4. Review the IILM –recommended payment options on page 7 through 18 to assist you with the balance.

Resources

Parent's Savings and Other Assets

Your family is the first and most important resource in paying for your education. IILM's payment options enables your family to distribute available assets over your academic career.

Worksheet (For Rs. 7,50,000)

Education Expenses for the Academic Year 2011-13

1. Total Expenses:

Educational Expenses Budget 2011 – 2013	Expenditure (Rs.) for 2 years
Tuition and Fees	750000
1. Total Expenses	

2. Available Resources (Excluding parent's income)

Parent's saving & assets : Total Rs. _____

Student's savings & assets: Total Rs. _____

Student resources _____

Outside Scholarship _____

Others _____

Total available resources _____

Total Expenses calculated above (1) _____

Subtract Total available resources above (2) _____

Balance

Convert this amount into a monthly payment using one or more of the payment options outlined in the following pages.

Worksheet (For Rs. 8,10,000)

Education Expenses for the Academic Year 2011-13

2. Total Expenses:

Educational Expenses Budget 2011 – 2013	Expenditure (Rs.) for 2 years
Tuition and Fees	810000
3. Total Expenses	

4. Available Resources (Excluding parent's income)

Parent's saving & assets : Total Rs. _____

Student's savings & assets: Total Rs. _____

Student resources _____

Outside Scholarship _____

Others _____

Total available resources _____

Total Expenses calculated above (1) _____

Subtract Total available resources above (2) _____

Balance

Convert this amount into a monthly payment using one or more of the payment options outlined in the following pages.

Payment Options Comparison Chart (For Rs. 750000)

	Option 1 : Regular Scheme	Option 2 : One Time payment	Option 3: Without interest fee submission	Option 4: Bank Loan / Student + IILM SFS Loan	Option 5: @ 6% repayable in 4 years	Option 6 : Payment in Four Equal Installments	Option 7: Loan from HDFC Bank
Interest Rate	Nil	Nil	Nil	6%	6%	6%	12%
Payment	In 8 installments	In 01 installment	In equal 22 months installment	To be paid in 2 years	48 Months	In 4 equal half yearly installments	12, 24, 36 Equal Monthly Installments
Max. Loan Amount			Rs. 660000	IILM-260000 BANK-400000	Rs. 660000		Rs. 750000
Lender	Regular fee	Regular fee	IILM SFS	IILM SFS & Bank/Student	IIL M SFS	IILM SFS	HDFC
Down payment	Rs.90,000/-	Rs. 6,83,425/-	Rs. 90,000/-	Rs. 90,000/-	Rs. 90,000/-	Rs. 181250	–
EMI's	–	–	30,000	IILM-11,523 BANK*	IILM-15,500	-	BANK*
EMI Starts	–	–	IILM- 10/07/2011	IILM- 10/07/2012	IILM- 10/07/2011		–
EMI Ends	–	–	10/04/2013	10/06/2014	10/06/2015		–
Eligibility	Admission offered in PGP	Admission offered in PGP	Admission offered in PGP	Any Full time and Part time recognized program	family annual income below 6 lacs	Admission offered in PGP	Any Full time and Part time recognized program
Moratorium	NIL	NIL	NIL	NIL	NIL	NIL	1 year and 6 months

Note: * 1. EMI amount of Bank loan will be calculated on the basis of tenure of loan
 2. Students opting for IILM Student Financial Services Scheme will have to sign a student loan agreement with IILM. Sample can be collected by sending request to sfs@iilm.edu.

Payment Options Comparison Chart (For Rs. 8,10,000)

	Option 1 : Regular Scheme	Option 2 : One Time payment	Option 3: Without interest fee submission	Option 4: Bank Loan / Student + IILM SFS Loan	Option 5: @ 6% repayable in 4 years	Option 6 : Payment in Four Equal Installments	Option 7: Loan from HDFC Bank
Interest Rate	Nil	Nil	Nil	6%	6%	6%	12%
Paymnt	In 8 installments	In 01 installment	In equal 24 months installment	To be paid in 2 years	48 Months	In 4 equal half yearly installments	12, 24, 36 Equal Monthly Installments
Max. Loan Amount			Rs. 720000	IILM-Rs. 320000 BANK-400000	Rs. 720000		Rs. 750000
Lender	Regular fee	Regular fee	IILM SFS	IILM SFS & Bank/Student	IIL M SFS	IILM SFS	HDFC
Down payment	Rs.90,000/-	Rs. 7,38,493	Rs. 90,000/-	Rs. 90,000/-	Rs. 90,000/-	IIL M SFS	–
EMI's	–	–	Rs. 30,000	IILM-14,183 BANK*	IILM-16,909	IILM-1,95,000	BANK*
EMI Starts	–	–	IILM- 10/07/2011	IILM- 10/07/2012	IILM- 10/07/2011		–
EMI Ends	–	–	10/06/2013	10/06/2014	10/06/2015		–
Eligibility	Admission offered in PGP	Admission offered in PGP	Admission offered in PGP	Any Full time and Part time recognized program	family annual income below 6 lacs	Admission offered in PGP	Any Full time and Part time recognized program
Moratorium	NIL	NIL	NIL	NIL	NIL	NIL	1 year and 6 months

Note: * 1. EMI amount of Bank loan will be calculated on the basis of tenure of loan
 2. Students opting for IILM Student Financial Services Scheme will have to sign a student loan agreement with IILM. Sample can be collected by sending request to fsfs@iilm.edu.

Payment Options

IILM offers several low-cost payment options, most of which are not including based on financial need. These options include loans from banks, several EMI options and loan from IILM Foundation. Many students take EMI options that enable them to distribute educational costs over an extended period of time.

On following pages you will find details of each payment options, and a comparison chart that highlights their features.

Option – 1 : Regular Fee Scheme

- Payable in 8 installments

S.No.	Fee Head	Amount (Rs.)	Due Date
1	Registration & Admission Fee	45,000	At the time of admission
2	Zero Term	45,000	At the time of admission
3	1 st Term	80,000	At the time of admission
4	II nd Term	80,000	September 12, 2011
5	III rd Term	80,000	November 14, 2011
6	IV th Term	80,000	February 13, 2012
7	V th Term	85,000	April 09, 2012
8	VI th Term	85,000	July 09, 2012
9	VII th Term	85,000	September 10, 2012
10	VIII th Term	85,000	December 10, 2012
	Total	7,50,000	

- Payable in 8 installments

S.No.	Fee Head	Amount (Rs.)	Due Date
1	Registration & Admission Fee	45,000	At the time of admission
2	Zero Term	45,000	At the time of admission
3	1 st Term	90,000	At the time of admission
4	II nd Term	90,000	September 10, 2011
5	III rd Term	90,000	November 10, 2011
6	IV th Term	90,000	February 10, 2012
7	V th Term	90,000	May 10, 2012
8	VI th Term	90,000	July 10, 2012
9	VII th Term	90,000	September 10, 2012
10	VIII th Term	90,000	December 10, 2012
	Total	8,10,000	

Option – 2 : One Time Payment

- Payable in one installment (For Rs. 750000)

IF STUDENT PAYS ONE TIME

Total Course Fee	7,50,000
LESS : Saving on Interest	66,575
Net Fee Payable	6,83,425

Interest Rate (Compound Qty) 10.00%

Calculation of Loan	Principal	Due Date	Intt. Period	Interest (Rs.)	Cumm. Bal. (Rs)
Registration, Admission ,Zero & 1 st Term	1,70,000	June 2010	04 '11 to 06 '11	4,238	1,74,238
II nd Term	80,000	September 2010	04 '11 to 08 '11	3,551	2,57,789
III rd Term	80,000	November 2011	04 '11 to 10 '11	4,888	3,42,677
IV th Term	80,000	February 2012	04 '11 to 01 '12	6,904	4,29,581
V th Term	85,000	May 2012	04 '11 to 04 '12	9,432	5,24,012
VI th Term	85,000	July 2012	04 '11 to 06 '12	10,852	6,19,864
VII th Term	85,000	September 2012	04 '11 to 08 '12	12,296	7,17,160
VIII th Term	85,000	December 2012	04 '11 to 11 '12	14,415	8,16,575
Total	7,50,000			66,575	

- Payable in one installment (For Rs. 810000)

IF STUDENT PAYS ONE TIME

Total Course Fee	8,10,000
LESS : Saving on Interest	71,507
Net Fee Payable	7,38,493

Interest Rate (Compound Qty) 10.00%

Calculation of Loan	Principal	Due Date	Intt. Period	Interest (Rs.)	Cumm. Bal. (Rs)
Registration, Admission ,Zero & 1 st Term	1,80,000	June 2010	04 '11 to 06 '11	4,488	1,84,488
II nd Term	90,000	September 2010	04 '11 to 08 '11	3,995	2,78,482
III rd Term	90,000	November 2011	04 '11 to 10 '11	5,499	3,73,981
IV th Term	90,000	February 2012	04 '11 to 01 '12	7,767	4,71,748
V th Term	90,000	May 2012	04 '11 to 04 '12	9,986	5,71,734
VI th Term	90,000	July 2012	04 '11 to 06 '12	11,490	6,73,225
VII th Term	90,000	September 2012	04 '11 to 08 '12	13,019	7,76,244
VIII th Term	90,000	December 2012	04 '11 to 11 '12	15,263	8,81,507
Total	8,10,000			71,507	

IILM Student Financial Service

Option – 3 : Interest Free Installments

EMI options (For Rs. 750000)

- If students pays monthly (without interest)
- Down Payment : Rs. 90000/- at the time of admissions
- Total Fee: Rs. 7,50,000/-
- EMI :Rs. 30,000/-
- Tenure : 22 Months

IF STUDENT PAYS MONTHLY (WITHOUT INTEREST)

Fee Installment	1	90,000	At the time of admissions
Fee Installment	2	30,000	10/07/2011
Fee Installment	3	30,000	10/08/2011
Fee Installment	4	30,000	10/09/2011
Fee Installment	5	30,000	10/10/2011
Fee Installment	6	30,000	10/11/2011
Fee Installment	7	30,000	10/12/2011
Fee Installment	8	30,000	10/01/2012
Fee Installment	9	30,000	10/02/2012
Fee Installment	10	30,000	10/03/2012
Fee Installment	11	30,000	10/04/2012
Fee Installment	12	30,000	10/05/2012
Fee Installment	13	30,000	10/06/2012
Fee Installment	14	30,000	10/07/2012
Fee Installment	15	30,000	10/08/2012
Fee Installment	16	30,000	10/09/2012
Fee Installment	17	30,000	10/10/2012
Fee Installment	18	30,000	10/11/2012
Fee Installment	19	30,000	10/12/2012
Fee Installment	20	30,000	10/01/2013
Fee Installment	21	30,000	10/02/2013
Fee Installment	22	30,000	10/03/2013
Fee Installment	23	30000	10/04/2013
	Total	7,50,000	

Please Note : all 22 PDC's should be submitted in advance.

EMI options (For Rs. 810000)

- If students pays monthly (without interest)
- Down Payment : Rs. 90000/- at the time of admissions
- Total Fee: Rs. 8,10,000/-
- EMI :Rs. 30,000/-
- Tenure : 24 Months

IF STUDENT PAYS MONTHLY (WITHOUT INTEREST)

Fee Installment	1	90,000	At the time of admissions
Fee Installment	2	30,000	10/07/2011
Fee Installment	3	30,000	10/08/2011
Fee Installment	4	30,000	10/09/2011
Fee Installment	5	30,000	10/10/2011
Fee Installment	6	30,000	10/11/2011
Fee Installment	7	30,000	10/12/2011
Fee Installment	8	30,000	10/01/2012
Fee Installment	9	30,000	10/02/2012
Fee Installment	10	30,000	10/03/2012
Fee Installment	11	30,000	10/04/2012
Fee Installment	12	30,000	10/05/2012
Fee Installment	13	30,000	10/06/2012
Fee Installment	14	30,000	10/07/2012
Fee Installment	15	30,000	10/08/2012
Fee Installment	16	30,000	10/09/2012
Fee Installment	17	30,000	10/10/2012
Fee Installment	18	30,000	10/11/2012
Fee Installment	19	30,000	10/12/2012
Fee Installment	20	30,000	10/01/2013
Fee Installment	21	30,000	10/02/2013
Fee Installment	22	30,000	10/03/2013
Fee Installment	23	30,000	10/04/2013
Fee Installment	24	30,000	10/05/2013
Fee Installment	25	30,000	10/06/2013
	Total	8,10,000	

Please Note : all 24 PDC's should be submitted in advance.

IILM Student Financial Services

Option – 4 : Bank Loan / Student + Loan from IILM Foundation

- Amount of Rs. 4.00 lac can be sanctioned by Bank without any security* and
- Rs. 2.60 Lacs to be funded by IILM Foundation under the following Scheme

Total Fee	7,50,000	Loan from IILM	2,60,000
EMI Amount (Rs)	11,523/-	Loan from Bank / Student	4,00,000
Interest Rate (IILM)	6%	Total Pay Tenure	2 Years
Start Date – EMI	July-2012	Down Payment (Rs)	90,000/-

Month	Loan Amount Outstanding	Interest (Rs.)	Principal (Rs.)	EMI (Rs.)
1	249777	1300	10223	11523
2	239503	1249	10274	11523
3	229178	1198	10325	11523
4	218801	1146	10377	11523
5	208372	1094	10429	11523
6	197891	1042	10481	11523
7	187357	989	10534	11523
8	176771	937	10586	11523
9	166132	884	10639	11523
10	155440	831	10692	11523
11	144694	777	10746	11523
12	133894	723	10800	11523
Paid for the year (Rs.)		12170	126106	138276
Cumulative Total (Rs.)		12170	126106	138276
13	123040	669	10854	11523
14	112132	615	10908	11523
15	101170	561	10962	11523
16	90153	506	11017	11523
17	79081	451	11072	11523
18	67953	395	11128	11523
19	56770	340	11183	11523
20	45531	284	11239	11523
21	34236	228	11295	11523
22	22884	171	11352	11523
23	11475	114	11409	11523
24	9	57	11466	11523
Paid for the year (Rs.)		4391	133885	138276
Cumulative Total (Rs.)		16561	259991	276552
Grand Total Rs.		16561	259991	2765

Note : * EMI payable to Bank will depend on the tenure of loan, EMI payable to IILM against the loan will start in the 2nd year

Bank Loan / Student + Loan from IILM Foundation (For Rs. 810000)

- Amount of Rs. 4.00 lac can be sanctioned by Bank without any security* and
- Rs. 3.20 Lacs to be funded by IILM Foundation under the following Scheme

Total Fee	8,10,000	Loan from IILM	4, 00,000
EMI Amount (Rs)	14,183/-	Loan from Bank	3,20,000
Interest Rate (IILM)	6%	Total Pay Tenure	2 Years
Start Date – EMI	July-2012	Down Payment (Rs)	90,000/-

Month	Loan Amount Outstanding	Interest (Rs.)	Principal (Rs.)	EMI (Rs.)
1	307417	1600	12583	14183
2	294771	1537	12646	14183
3	282062	1474	12709	14183
4	269289	1410	12773	14183
5	256452	1346	12837	14183
6	243551	1282	12901	14183
7	230586	1218	12965	14183
8	217556	1153	13030	14183
9	204461	1088	13095	14183
10	191300	1022	13161	14183
11	178073	956	13227	14183
12	164780	890	13293	14183
Paid for the year (Rs.)		14976	155220	170196
Cumulative Total (Rs.)		14976	155220	170196
13	151421	824	13359	14183
14	137995	757	13426	14183
15	124502	690	13493	14183
16	110942	623	13560	14183
17	97314	555	13628	14183
18	83618	487	13696	14183
19	69853	418	13765	14183
20	56019	349	13834	14183
21	42116	280	13903	14183
22	28144	211	13972	14183
23	14102	141	14042	14183
24	-10	71	14112	14183
Paid for the year (Rs.)		5406	164790	170196
Cumulative Total (Rs.)		20382	320010	340392
Grand Total Rs.		20382	320010	340392

Note : * EMI payable to Bank will depend on the tenure of loan, EMI payable to IILM against the loan will start in the 2nd year

IILM Student Financial Service

**Option No. 5 : EMI options –
(For Annual Income below 6 Lacs @ 6%)**

Loan Amortization Schedule (PGP)

Total Fee	7,50,000	Loan Amount	6, 60,000
Down payment	90,000	EMI Amount (Rs)	15500/-
Interest Rate (Compound Qty)	6%	Total Pay Tenure	4 Years
Start Date – EMI	July-2011	Loan From:	IILM Foundation

Month	Loan Amount Outstanding	Interest (Rs.)	Principal (Rs.)	EMI (Rs.)
10/07/2011	647800	3300	12200	15500
10/08/2011	635539	3239	12261	15500
10/09/2011	623217	3178	12322	15500
10/10/2011	610833	3116	12384	15500
10/11/2011	598387	3054	12446	15500
10/12/2011	585879	2992	12508	15500
10/01/2012	573308	2929	12571	15500
10/02/2012	560675	2867	12633	15500
10/03/2012	547978	2803	12697	15500
10/04/2012	535218	2740	12760	15500
10/05/2012	522394	2676	12824	15500
10/06/2012	509506	2612	12888	15500
Paid for the year (Rs.)		35506	150494	186000
Cumulative Total (Rs.)		35506	150494	186000
10/07/2012	496554	2548	12952	15500
10/08/2012	483537	2483	13017	15500
10/09/2012	470455	2418	13082	15500
10/10/2012	457307	2352	13148	15500
10/11/2012	444094	2287	13213	15500
10/12/2012	430814	2220	13280	15500
10/01/2013	417468	2154	13346	15500
10/02/2013	404055	2087	13413	15500
10/03/2013	390575	2020	13480	15500
10/04/2013	377028	1953	13547	15500
10/05/2013	363413	1885	13615	15500
10/06/2013	349730	1817	13683	15500
Paid for the year (Rs.)		26224	159776	186000
Cumulative Total (Rs.)		61730	310270	372000

Month	Loan Amount Outstanding	Interest (Rs.)	Principal (Rs.)	EMI (Rs.)
10/7/2013	335979	1749	13751	15500
10/8/2013	322159	1680	13820	15500
10/9/2013	308270	1611	13889	15500
10/10/2013	294311	1541	13959	15500
10/11/2013	280283	1472	14028	15500
10/12/2013	266184	1401	14099	15500
10/01/2014	252015	1331	14169	15500
10/02/2014	237775	1260	14240	15500
10/03/2014	223464	1189	14311	15500
10/04/2014	209081	1117	14383	15500
10/05/2014	194626	1045	14455	15500
10/06/2014	180099	973	14527	15500
Paid for the year (Rs.)		16369	169631	186000
Cumulative Total (Rs.)		78099	479901	558000
10/07/2014	165499	900	14600	15500
10/08/2014	150826	827	14673	15500
10/09/2014	136080	754	14746	15500
10/10/2014	121260	680	14820	15500
10/11/2014	106366	606	14894	15500
10/12/2014	91398	532	14968	15500
10/01/2015	76355	457	15043	15500
10/02/2015	61237	382	15118	15500
10/03/2015	46043	306	15194	15500
10/04/2015	30773	230	15270	15500
10/05/2015	15427	154	15346	15500
10/06/2015	4	77	15423	15500
Paid for the year (Rs.)		5905	180095	186000
Cumulative Total (Rs.)		84004	659996	744000
Grand Total Rs.		84004	659996	744000

(For Annual Income below 6 Lacs @ 6%)

Loan Amortization Schedule (PGP)

Total Fee	8,10,000	Loan Amount	7, 20,000
Down payment	90,000	EMI Amount (Rs)	16909/-
Interest Rate (Compound Qty)	6%	Total Pay Tenure	4 Years
Start Date – EMI	July-2011	Loan From:	IILM Foundation

Month	Loan Amount Outstanding	Interest (Rs.)	Principal (Rs.)	EMI (Rs.)
10/07/2011	706691	3600	13309	16909
10/08/2011	693315	3533	13376	16909
10/09/2011	679873	3467	13442	16909
10/10/2011	666363	3399	13510	16909
10/11/2011	652786	3332	13577	16909
10/12/2011	639141	3264	13645	16909
10/01/2012	625428	3196	13713	16909
10/02/2012	611646	3127	13782	16909
10/03/2012	597795	3058	13851	16909
10/04/2012	583875	2989	13920	16909
10/05/2012	569885	2919	13990	16909
10/06/2012	555825	2849	14060	16909
Paid for the year (Rs.)		38733	164175	202908
Cumulative Total (Rs.)		38733	164175	202908
10/07/2012	541695	2779	14130	16909
10/08/2012	527494	2708	14201	16909
10/09/2012	513222	2637	14272	16909
10/10/2012	498879	2566	14343	16909
10/11/2012	484464	2494	14415	16909
10/12/2012	469977	2422	14487	16909
10/01/2013	455418	2350	14559	16909
10/02/2013	440786	2277	14632	16909
10/03/2013	426081	2204	14705	16909
10/04/2013	411302	2130	14779	16909
10/05/2013	396450	2057	14852	16909
10/06/2013	381523	1982	14927	16909
Paid for the year (Rs.)		28606	174302	202908
Cumulative Total (Rs.)		67339	338477	405816
Month	Loan Amount Outstanding	Interest (Rs.)	Principal (Rs.)	EMI (Rs.)
10/7/2013	366522	1908	15001	16909

10/8/2013	351446	1833	15076	16909
10/9/2013	336294	1757	15152	16909
10/10/2013	321066	1681	15228	16909
10/11/2013	305762	1605	15304	16909
10/12/2013	290382	1529	15380	16909
10/01/2014	274925	1452	15457	16909
10/02/2014	259391	1375	15534	16909
10/03/2014	243779	1297	15612	16909
10/04/2014	228089	1219	15690	16909
10/05/2014	212320	1140	15769	16909
10/06/2014	196473	1062	15847	16909
Paid for the year (Rs.)		17858	185050	202908
Cumulative Total (Rs.)		85197	523527	608724
10/07/2014	180546	982	15927	16909
10/08/2014	164540	903	16006	16909
10/09/2014	148454	823	16086	16909
10/10/2014	132287	742	16167	16909
10/11/2014	116039	661	16248	16909
10/12/2014	99710	580	16329	16909
10/01/2015	83300	499	16410	16909
10/02/2015	66807	416	16493	16909
10/03/2015	50232	334	16575	16909
10/04/2015	33574	251	16658	16909
10/05/2015	16833	168	16741	16909
10/06/2015	8	84	16825	16909
Paid for the year (Rs.)		6443	196465	202908
Cumulative Total (Rs.)		91640	719992	811632
Grand Total Rs.		91640	719992	811632

Option – 6 : Payment in Four Equal Instalments

Loan Amortization Schedule (PGP) (For Rs. 750000)

Total Fee	7,50,000
Down payment	1,81,250
Interest Rate (Compound Qty)	6%

Month	Amount
10/06/2011	181250
10/11/2011	181250
10/04/2012	181250
10/09/2012	181250

Loan Amortization Schedule (PGP) (For Rs. 810000)

Total Fee	8,10,000
Down payment	1,95,000
Interest Rate (Compound Qty)	7.5%

Month	Amount
10/06/2011	195000
10/11/2011	195000
10/04/2012	195000
10/09/2012	195000

Option – 7 : Bank Loan from HDFC Bank

Institute Name	IILM		
Loan Amount	Minimum Rs. 50,000 - Maximum of Rs.7.5 lakhs		
Margin	<ul style="list-style-type: none"> 10 % for Full Time courses 		
Security	<ul style="list-style-type: none"> No Collateral for Loan upto Rs.7.50 lac Students not meeting the HDFC Bank credit criteria may also be required to furnish additional security as acceptable to HDFC Bank. 		
Interest	<ul style="list-style-type: none"> A special rate of 12 % p.a. for Full-Time courses without any processing fee 		
Moratorium	<ul style="list-style-type: none"> For Full-Time Courses- The course period + 1 year or 6 Months during which co-applicant will service the simple interest only. 		
Repayment period	<ul style="list-style-type: none"> The borrower will have the choice of repayment in 12, 24, 36 Equal Monthly Installments after Moratorium. The loan tenor will be based on the employment of the co-applicant and at the sole discretion of HDFC Bank. 		
EMI Per Lakh per month@ 12 %	12 Months	24 Months	36 Months
	Rs. 7,696	Rs. 4,115	Rs. 2,929
Processing charges	<ul style="list-style-type: none"> Nil for Full time Courses 		
Prepayment charges	<ul style="list-style-type: none"> Pre-payment possible however 4 % charged on Outstanding amount 		
Co Borrower	Mother / Father / Brother / Sister / Spouse OR Mother-in-law / Father-in-law/ Brother-in-law / Sister-in-law / Paternal Uncle / Aunt / Maternal Uncle or Aunt		
Documentation	<ol style="list-style-type: none"> Letter from the Institute confirming the borrowers admission to the course with detailed fee payment schedule All mark sheets of the borrower from SSC / 10th Std onwards including the Degree Certificate of the Applicant. Applicant and co-applicant loan Application forms (with Photographs) to be submitted Residence proof, photo id proof & signature proof Documents of the Applicant and Co-applicant. Income documents of the Co-applicant such as Last 3 months salary slips, 6month's bank statement and last 2 yr's form 16 in case of salaried Loan Agreement. 3yr's ITR, Balance sheets, Profit & loss a/c and Computation of income along with ownership proof of the business are required in case of self employed. Other post approval documents as per Policy. 		

Tie-up letter with banks is enclosed

* Subject to market interest rate

Contact details of HDFC officials for applying Educational Loan

Sr.No	Sales Manager	SM Email Address	Contact No.	Location
1	Saurabh Kapoor	saurabh.kapoor@hdfcbank.com	9313443529	Delhi
2	Tuhin Chakraborty	Tuhin.chakraborty@hdfcbank.com	9331407889	Kolkatta
3	Harmeet Bajaj	harmeet.bajaj@hdfcbank.com	9316018154	Chandigarh
4	Anurag Misra	anurag.misra@hdfcbank.com	9307585122	Lucknow
5	Amit P Sharma	amitp.sharma@hdfcbank.com	9314913643	Jaipur
6	Amit Kumar Tyagi	amitkumar.tyagi@hdfcbank.com	9316370042	Ludhiana
7	Dhaval Dabrai	dhaval.dabrai@hdfcbank.com	9376916616	Ahmedabad
8	Prashant Kirve	Prashant.Kirve@hdfcbank.com	9323516576	Mumbai
9	Mayuresh Bhadange	mayuresh.bhadange@hdfcbank.com	9322851802	Pune
10	Kaushal Puranik	kaushal.puranik@hdfcbank.com	9328234741	Baroda
11	Amit Uniyal	amit.uniyal@hdfcbank.com	9326657807	Nagpur
12	Anuj Bindra	Anuj.Bindra@hdfcbank.com	9301907773	Indore
13	Suryakanta Das	suryakanta.das@hdfcbank.com	9341303615	Bangalore
14	Sujathaa Sankaranarayanan	sujathaa@hdfcbank.com	9363014233	Chennai
15	Surya Kanta Meduri	surya.kantameduri@hdfcbank.com	9347065537	Hyderabad
16	Royston Bastian	royston.bastian@hdfcbank.com	9387486218	Cochin

Sr.No	Escalation Sales Manager	Email Address	Contact No.	Location
1	Amit Kumar Singh	AmitKumar.Singh@hdfcbank.com	9310601023	Delhi
2	Amit Kumar Singh	AmitKumar.Singh@hdfcbank.com	9310601023	Kolkatta
3	Sameer Ajmani	sameer.ajmani1@hdfcbank.com	9312370589	Chandigarh
4	Sameer Ajmani	sameer.ajmani1@hdfcbank.com	9312370589	Lucknow
5	Sameer Ajmani	sameer.ajmani1@hdfcbank.com	9312370589	Jaipur
6	Sameer Ajmani	sameer.ajmani1@hdfcbank.com	9312370589	Ludhiana
7	Rajesh Kachave	rajesh.kachave4@hdfcbank.com	9322952476	Ahmedabad
8	Rajesh Kachave	rajesh.kachave4@hdfcbank.com	9322952476	Mumbai
9	Rajesh Kachave	rajesh.kachave4@hdfcbank.com	9322952476	Pune
10	Rajesh Kachave	rajesh.kachave4@hdfcbank.com	9322952476	Baroda
11	Rajesh Kachave	rajesh.kachave4@hdfcbank.com	9322952476	Nagpur
12	Rajesh Kachave	rajesh.kachave4@hdfcbank.com	9322952476	Indore
13	Vishnu Anand	vishnu.anandkumar@hdfcbank.com	9341445178	Bangalore
14	Vishnu Anand	vishnu.anandkumar@hdfcbank.com	9341445178	Chennai
15	Vishnu Anand	vishnu.anandkumar@hdfcbank.com	9341445178	Hyderabad
16	Vishnu Anand	vishnu.anandkumar@hdfcbank.com	9341445178	Cochin



HDFC Bank Ltd.,
Trade World, 'C' Wing, Ground Floor,
Kamla Mills Compound,
Lower Parel, Mumbai - 400 013
Tel. : 2498 8484
Fax : 2498 8236

Terms and Conditions

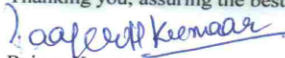
1. HDFC Bank shall grant the Education loan facilities to the students of **IILM**, who are desirous of availing the said facility explicitly for funding Higher Education courses offered by your institute. The repayment of which shall be in EMI and will commence and conclude as per the agreement with the respective borrower. The Education Loan facility will be offered to the students as per the above terms and conditions
2. The Education loan facility will be subject to sole discretion of HDFC Bank who shall either consider to provide or reject the same and on such terms and conditions as may be prescribed by HDFC Bank in terms of its Bank Credit policy from time to time.
3. If any admission taken under this finance option by the student, is cancelled, for any reason then **IILM** will immediately inform us of the same for HDFC Bank to take corrective action.
4. HDFC BANK will verify independently all finance related parameters of the student of **IILM** according to its set eligibility criterias and as per its usual practice and policy of HDFC Bank like handling inquiries on credit documentation, collection of loan application and requisite enclosures, document verification, execution of loan agreement, collection of post dated cheques etc. from the students.
5. It will be the sole responsibility of HDFC BANK to ensure completion of total credit formalities including the credit appraisal within such a time frame so as to advise the final credit decision to **IILM** in writing under 15 working days after the receipt of all relevant and complete documents required for processing of the loan.

We trust you are in agreement with the above conditions. Please contact the undersigned for any further clarifications that you may require.

We look forward to progressing this tie up at the earliest, and would request a meeting with your nominated representatives to explain the required documentation and firm up the processes at your centers.

You are requested to give a written confirmation of agreement to these Terms and conditions on your letterhead and send it to us for us to take this forward.

Thanking you, assuring the best of our Banking services,


Rajeev Kumar
Head - Education Loan
HDFC Bank Ltd
Mumbai - 400013
RIM - 09323972572
Rajeev.kumar@hdfcbank.com

Regd. Office : HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai -400 013.

Documents required for EMI scheme /Educational Loan for students

The following documents are required for processing the education loan schemes.

Pre- Sanction

Applicant

- Duly filled in Application Form
- Admission offer letter with stipulated fees & other charges for completing the course.
- ID proof (Driving License/ Passport/ Pan Card etc)
- Permanent address - residence proof (Ration Card/ Utility Bill)
- Qualification proof – Marksheets
- Signature Proof – (Driving License/ Passport/ Pan Card)

Co-applicant :- Earning Parent or earning sibling to be taken as the co-applicant for the loan. (Compulsory)

- ID Proof. (Driving License/ Passport/ Pan Card etc)
- Permanent address - residence proof (Ration Card/ Utility Bill)
- Income Proof
For Salaried : 3 Months salary slip + Form 16 and ITR* of last 2 years
For Self employed : ITR* of last 2 yrs for documentation purpose only.
Note : Income Tax Return should be above Rs.2.5 lacs pa
- Signature Proof. (Driving License/ Passport/ Pan Card)
- Updated Bank Statement for last 6 months from date of application

Post Sanction:

- Repayment of the loan through Postdated **payable at par/ MICR / Multicity cheques only.**

Remittance Information

Regular Fee Scheme

- Payable in 6 installments (Option 1)
- Payable in 1 installment (Option 2)

IILM Student Financial Service Programs

- If students pays monthly (without interest) (Option 3)
- Bank / Student Loan + Loan from IILM SFS (Option 4)
- Student + Loan from IILM SFS (Option 5)
- EMI Plan for family annual income below 6 lacs (Option 6)

Bank Loans

- Loan from HDFC Bank (Option 8)

Regular Fee Scheme : Students can through pay full payment / initial payment of academic year by Demand Draft.

For Gurgaon Campus: Please confirm your intention to enroll by mailing a copy of your acceptance letter duly signed by you, along with a bank draft of INR 1.90 lakhs (One lakh ninety thousand only) in favour of **“IILM Institute for Higher Education PGP Fee A/C”** payable at New Delhi or deposit it in any Kotak Mahindra bank branch account number 01810010031649 (find enclosed the fee deposit slip to be filled and deposit along with the draft) RTGS/NEFT IFSC Code: KKBK0000181 (For Online Transfer).

For Lodhi Road, New Delhi Campus : Submit the Bank bank draft in favour of **“IILM Institute for Higher Education PGP Fee A/C”** payable at New Delhi or deposit it in any Kotak Mahindra bank branch account number 01810010031649 (find enclosed the fee deposit slip to be filled and deposit along with the draft) RTGS/NEFT IFSC Code: KKBK0000181 (For Online Transfer).

IILM Student Financial Services:

Installment facility/EMI facility for payment of fee:

a. Installment facility is offered to all the students for payment of fee. The initial payment should be made by way of Demand Draft in favor of “IILM Institute for Higher Education” payable at New Delhi or Gurgaon or deposit it in respective banks i.e Kotak bank for Gurgaon Campus and the balance amount should be paid through postdated at par cheques. The students should enclose the Demand Draft slip towards the first installment and postdated cheque (A/c payee crossed) towards the second installment along with the Fee Remittance Form.

b. EMI facility: The initial payment is payable at the time of Admission by Demand Draft. The EMIs are payable as per IILM SFS option plan. The EMIs should be paid through postdated cheques. Students availing the Installment facility/EMI facility are required to complete the Fee Remittance Form and enclose the Demand Draft and postdated cheques for the required amount at the time of fee submission only. Students should note that only those Application Forms accompanied with the Demand Draft towards initial payment, and postdated cheques towards the Installment facility/EMI facility, will be considered as valid.

Important : Students submitting the postdated cheques should ensure that the postdated cheques should not be dishonored under any circumstances when they are deposited for payment. In the event of dishonor of any cheques, the students and the signatories of such cheques will be liable for prosecution under Section 138 of the Negotiable Instruments Act, 1881 and such other legal actions as may be taken by the Institute. Post dated cheque should be payable at par.

The following terms and conditions will be applicable to Loan Options 4, 5, 6 & 7

- In the event of return of any EMI cheque, the EMI options will be withdrawn immediately at the discretion of the management and the student and parents will be responsible to pay the complete outstanding amount within 15 days failing which criminal as well as civil case will be filed against the student and parent without further notice in that event the student might be burdened with all fees and risks related to the case.
- EMI will be started on the scheduled date and no request for postponement, delay or reduction of EMI will be accepted.
- Students and parent are liable to maintain sufficient balance in the bank account failing which the case will be handed over to the lawyers for recovery of the amount by using all available legal means.
- Students should note that the loan scheme is not linked with placement or employment of the student. Unemployment or insufficient income from employment will not be considered as necessary reason for delay or nonpayment of loan amount.
- Student Financial Services Scheme has been implemented to help the needy people and misuse of the scheme in any way will result in cancellation of the facility given to the particular student and initialization of legal action.
- In the event of dishonest intention or breach of trust from the part of the student or parent, the loan scheme offered will be cancelled with immediate effect and appropriate legal action will be initiated.
- The management has full right to cancel or discontinue the loan scheme offered without prior notice.
- Change in address or contact number if any of the student and parent should be informed to the institute immediately failing which it will be considered as sufficient cause for termination of loan scheme.
- By availing loan facility, the student and parent agrees to all terms and conditions and accepts them as reasonable.
- By availing the loan facility, the student and parent and accepts and assures that they have the capacity to pay EMI as per the schedule of repayment without depending on the employment or income source of the student.
- Students should note that the loan is sanctioned on the basis of their current family income and not on the basis of their future salary or other income. They will be liable to repay the loan amount without depending on their future job or income.
- In addition to the terms mentioned above other terms and conditions of the loan agreement will also be applicable.



Fee Remittance Form

To be submitted along with photocopy of admission letter into IILM PGP program.

Personal Details

Surname _____

First name _____

Mailing address _____

City or town _____ State _____

Country _____ Pincode _____

Contact No, area code first _____

Email address _____ Mobile _____

Please tick (✓) the appropriate option : (Gurgaon Without Hostel)

Option No.	Scheme Details	Tenure	EMI	Option to tick
Option 1	Regular Scheme	8 Installments in 2 years	Rs.80,000 /- (4 installments) & Rs.85,000/- (4 installments)	
Option 2	To be paid in lumpsum	1 Installment	Rs. 6,83,425/-	
Option 3	Monthly Payment without interest	22 Installments in 2 years	Rs.30,000/-	
Option 4	Bank / Students Loan + Loan from IILM SFS	24 Installments	Rs. 11,523/-	
Option 5	For Annual income below 6 lacs	48 Installments	Rs. 15,500/-	
Option 6	To be paid in Four Equal Installments	4 installments	Rs. 181250	
Option 7	Loan from HDFC Bank	-	-	

Please tick (✓) the appropriate option : (Gurgaon With Hostel or IILM Lodhi Road)

Option No.	Scheme Details	Tenure	EMI	Option to tick
Option 1	Regular Scheme	9 Installments in 2 years	Rs. 90,000 in 9 equal installments	
Option 2	To be paid in lumpsum	1 Installment	Rs. 6,83,425/-	
Option 3	Monthly Payment without interest	24 Installments in 2 years	Rs.30,000/-	
Option 4	Bank / Students Loan + Loan from IILM SFS	24 Installments	Rs. 14,183/-	
Option 5	For Annual income below 6 lacs	48 Installments	Rs. 16,909/-	
Option 6	To be paid in Four Equal Installments	4 installments	Rs. 1,95,000	
Option 7	Loan from HDFC Bank	-	-	

1) **Full Payment:** Remittance through Demand Draft

For Gurgaon Campus: Please confirm your intention to enroll by mailing a copy of your acceptance letter duly signed by you, along with a bank draft in favour of “IILM Institute for Higher Education” payable at New Delhi or Gurgaon or deposit it in any HDFC bank account number 0441000106799 = 12,DLF Shopping Mall, DLF Phase- I, Gurgaon, Haryana= RTGS/NEFT IFSC Code : HDFC0000044 (For Online). **For Lodhi Road, New Delhi Campus :** Submit the Bank bank draft in favour of “IILM Institute for Higher Education” payable at New Delhi or Gurgaon or deposit it in any AXIS bank account number 357010100024356 RTGS/NEFT IFSC Code: UTIB0000357 (For Online Transfer).

2) **IILM Student Financial Service Programs :**

a) Initial Payment : Rs. _____

DD Details

Name of Bank :	DD No.	Date:	Amount Rs.
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b) Details of Post dated cheques: Post dated cheque should be **payable at par / Multicity cheques only**.

S.No	Cheque No	Cheque Date	S.No	Cheque No	Cheque Date	S.No	Cheque No	Cheque Date
1			17			33		
2			18			34		
3			19			35		
4			20			36		
5			21			37		
6			22			38		
7			23			39		
8			24			40		
9			25			41		
10			26			42		
11			27			43		
12			28			44		
13			29			45		
14			30			46		
15			31			47		
16			32			48		

Total amount for which postdated cheques are enclosed Rs. _____

On the back of each postdated cheque, the name of the student and the full address should be mentioned in capital letters. **Only payable at par / MICR and multi- city cheques will be accepted only**

c) The post dated cheques enclosed are signed by (Please tick (✓) Me Other Person

In case of other person, please fill details given below:

I hereby confirm that I have signed the postdated cheques towards the payment of EMI's in relation to this Fee Remittance Form. I undertake not to countermand these cheques and also to honor all these cheques on due dates. I am over 21. I understand and I am aware of my liability as a co-obligant for EMI's of the applicant. My details are as under.

Name : Mr / Ms _____

S/o / D/o _____

Relation with the student _____

Mailing Address _____

City _____ State _____ Pin _____

Email : _____ Tel Off: City Code _____ Number _____

Tel (Residence) _____ Mobile: _____

Date of Birth (dd/mm/yyyy) _____

Place : **Date:** **Signature of the person signing the cheques as a co- obligant**

We hereby confirm that the post dated cheques issued above are against the loan amount of Rs. _____ sanctioned as per Education Loan Agreement dated _____ signed by us. We hereby certify that the information furnished herein are true and correct to the best of our knowledge and belief and we promise to abide by the terms and conditions governing the grant of loan. We agree and further confirm that the loan is taking on the basis of the financial credentials of Parents / Guarantor and not on the basis of student's expected future income.

Signed:

1. Student : Name _____ Signature _____
2. Father : Name _____ Signature _____
3. Mother : Name _____ Signature _____
4. Guarantor : Name _____ Signature _____

Declaration

I have carefully read and understood the rules and regulations. I also understand that IILM Institute reserves the right to change / modify the rules and regulations from time to time and I agree to abide by the same. I understand that the jurisdiction for all disputes (if any) related to the student financial service. I agree not to countermand and to honour all the postdated cheques enclosed by me towards the EMI scheme. I hereby declare that the information provided by me in the Fee Remittance Form is true and correct to the best of my knowledge. My signature below certifies that I have read, understood and agree to the rules and regulations.

Place: Date: Signature of the Applicant

Students are advised to retain a photocopy of the completed Fee Remittance Form for their records. The relevant enclosures and forms should be enclosed along with the required payments.

(To be submitted on Rs 100/- Stamp Paper by the Student and to be attested by SEM/Oaths Commissioner/notary public/)

AFFIDAVIT-CUM-UNDERTAKING

I, aged about years, s/o / d/o and resident of

..... do affirm and declare as under:

1. That I shall not participate in any unlawful activities, which would debar me from pursuing my studies and follow all the rules and regulations lay down by the Educational Institution.
2. That I shall not enter into pecuniary obligations during the period of loan.
3. That I will strive to have a suitable employment after the completion of the course and further I will furnish the Trust/ Society with full particulars of each employment including income thereafter immediately.
4. That I will not take any employment during the period of the course except with the permission of the Trust/ society.
5. That I will also inform the Trust/ Society from time to time about the change of address, if any.
6. That I will not change the course without the prior permission of the Trust/ Society.

I am executing this Affidavit-Cum-Undertaking to be submitted with IILM .

(DEPONENT)

VERIFICATION

I, further declare that the above statement is true and correct to the best of my knowledge and belief.

Verified on this _____ day of _____ 20__

(DEPONENT)