

'SBI-BITS SCHOLAR TIE-UP'

SBI EDUCATION LOAN SCHEME FOR STUDENTS TAKING ADMISSION IN BITS- PILANI, HYDERBAD & GOA

EXCLUSIVE FEATURES:

- ✓ *Attractive Concessional ROI of 6.90% p.a.*
- ✓ Reimbursement of fee already paid to institute.
- ✓ *Hassle-free and On-spot sanction at campus.*
- ✓ *All expenses required to complete the course will be financed without any collateral security.*
- ✓ Insurance coverage of loan available, covering full loan amount.

SBI Life- Rinn Raksha

Loan amount	ONE TIME Premium for 20 years
Rs. 20 Lacs	Rs. 34,000*

*Current rates will be applicable

S. No.	Parameters	Details
1.	Loan Amount	Upto Rs. 20 lacs without collateral security
2.	Expenses covered	<ul style="list-style-type: none">▪ 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 [not to exceed 10% of tuition fees for the entire course]▪ Travel expenses/ expenses on exchange programme*▪ Purchase of computer/ laptop, if essential for completion of course*▪ Any other expense required to complete the course like study tours, visits to foreign universities in exchange programs, project work, thesis, etc.* <p>* No voucher/ receipt required, purpose (end use) need to be self-certified. Expenditure not to exceed 25% of the loan amount (upto a lumpsum amount of max Rs. 1 Lac). Expenditure beyond 25% cap permitted subject to production of voucher/ receipt.</p>

S. No.	Parameters	Details								
3.	Rate of Interest	<p>Special concessional rate of 6.90% p.a.</p> <ul style="list-style-type: none"> • Simple interest will be charged during Course Period plus Moratorium Period • Servicing of Interest during Course period is Optional. 								
4.	Margin	<ul style="list-style-type: none"> ▪ Upto Rs. 4 Lacs: NIL ▪ Above Rs. 4 Lacs & Upto Rs. 7.5 Lacs: 5% ▪ Above Rs. 7.5 Lacs: NIL 								
5.	Processing fee	Nil								
6.	Moratorium Period	Upto 12 months after completion of the course.								
7.	Repayment Period	Upto maximum of 15 years after completion of course and moratorium (12 months) period								
8.	Pre-payment Charges	NIL								
9.	Sanction and Disbursement of Loan	<p>Loans will be sanctioned and disbursed from the Campus/ Designated branch, as per the Delegation of Financial Powers vested with the Branch.</p> <table border="1"> <thead> <tr> <th>Name of Institution</th> <th>Mapped Campus/ Designated Branch</th> </tr> </thead> <tbody> <tr> <td>Birla Institute of Technology & Sciences (BITS), Pilani</td> <td>PILANI</td> </tr> <tr> <td>BITS (Pilani) - Goa Campus</td> <td>BITS PILANI GOA CENTRE</td> </tr> <tr> <td>BITS (Pilani) - Hyderabad Campus</td> <td>JAWAHAR NAGAR HYDERABAD</td> </tr> </tbody> </table>	Name of Institution	Mapped Campus/ Designated Branch	Birla Institute of Technology & Sciences (BITS), Pilani	PILANI	BITS (Pilani) - Goa Campus	BITS PILANI GOA CENTRE	BITS (Pilani) - Hyderabad Campus	JAWAHAR NAGAR HYDERABAD
Name of Institution	Mapped Campus/ Designated Branch									
Birla Institute of Technology & Sciences (BITS), Pilani	PILANI									
BITS (Pilani) - Goa Campus	BITS PILANI GOA CENTRE									
BITS (Pilani) - Hyderabad Campus	JAWAHAR NAGAR HYDERABAD									

FOR ANY QUERY/ INFORMATION, PLEASE CONTACT FOLLOWING SBI OFFICIALS:

1) Name of Officer: _____

Mobile No: _____ E-mail: _____

2) Name of Officer: _____

Mobile No: _____ E-mail: _____

EDUCATION LOAN

PRE-ADMISSION SANCTION

I am yet to receive admit letter from university.
Can I still apply for Education loan ?

Yes you can. Axis Bank can provide you Education Loan Pre-Admission Sanction Letter.



Customer

Axis bank



Applicable for
US and Canada MS courses
with Minimum GRE score of 300

issued if student has not received an admission letter from any university

BENEFITS

Can be used as proof of funds to obtain I-20 letter for Visa Application

Sanction of unsecured loan
Upto 40 L to avoid last minute hassle

Final Sanction Letter issued once college and course is finalized

Unsecured norms applicable as per existing policy

Collateral required if student gets admitted in Non – Prime university/course

AXIS BANK EDUCATION LOAN



Products:-

- Education Loan for Executive Programs
- Education Loan for Working Professionals
- Balance Transfer of existing Education Loans

Special Features:-

- Unsecured Loan up to Rs. 40 Lakhs for higher Education*
- Door Step Service
- Long repayment tenure up to 10 years
- Tax benefit U/S 80 (E)
- Floating Rate of Interest
- Loan amount covers tuition fees, hostel charges, cost of books & laptop
- Funding for studies in India & Abroad
- No pre-payment / Pre-closure charges
- Minimum processing fees

For internal circulation only

EDUCATION LOAN

Income-Based Unsecured
Funding Program

**Unsecured Funding to student upto Rs. 40 Lakhs
with co-applicant having income above Rs. 75k/month**

Country of Study
India & Aboard

Co-applicant Location

Mumbai, Delhi NCR, Chennai,
Bangalore, Hyderabad, Pune,
Kolkata & Ahmedabad

Minimum Income

Salaried – 75k/month
Self Employed – 9L/annum
(CA & Dr. only)

Max. Loan Repayment Tenure

10 years

EDUCATION LOAN FOR HIGHER EDUCATION ABROAD

- Countries we fund – US/Canada/Australia/NZ/ Germany/UK and many more
- Margin – 15% of the course fees
- Upto 40L unsecured for top universities*
- PF applicable for loan amount above 20L*
- Tax benefit under 80(E)

FEATURES

Pre admission sanction in US/Canada

Loan Sanction letter before student receive admission confirmation*

Pre-Visa disbursement for Australia/Germany/New Zealand/Canada

Disbursement of loan before visa approval

Partial - Collateral

More than 100% LTV for top universities*

Unsecured Funding to working professionals upto 20L

EDUCATION LOAN

Higher Education Abroad
GRE Score Special Program

**UNSECURED FUNDING TO STUDENTS FOR
ABROAD UNIVERSITIES ON THE BASIS OF GRE SCORE**
(irrespective of institute category)

COUNTRY OF STUDY:

ALL ABROAD

MAX LOAN AMOUNT:

GRE SCORE >300 - <=310 : 20L

GRE SCORE >310 - <=320 : 30L

GRE SCORE >320 : 40L

MAX LOAN REPAYMENT TENURE:

10 years

(excluding moratorium period)

MORATORIUM:

Course Period + optional

Grace period of 6 months

SPECIAL OFFER ON EDUCATION LOAN

INTRODUCING EXCITING NEW ROI OFFERS ON ALL
SECURED EL CASES

COUNTRY	SPECIAL ROI
INDIA	10%
US	
CANADA	10.25%
AUSTRALIA	
NZ	10.50%
UK	
ALL OTHER COUNTRIES	10.75%

APPLICABLE TO ALL SEGMENTS

Above ROI is applicable where:
 *APP ID creation is done between 2nd Nov'20 to 25th Nov'20 &
 **LAN is generated on or before 30th Nov'20

EDUCATION LOAN OFFER ON BALANCE-TRANSFER

SEGMENT	ROI
BT-Secured*	10%
BT-Unsecured	(11%) or (max 1.25% discount from existing ROI), whichever is higher

*ROI for BT-secured is applicable for cases where:
 APP ID is generated between 20th Oct'20 to 20th Nov'20 &
 LAN generated till 30th Nov'20

*ROI for BT-unsecured will continue to be valid until any change in validity is communicated
 **Existing BT Policy norms applicable



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A Leading Nationalised Bank

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Canara Bank

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सिंडिकेट Syndicate

CANARA BANK- BUSINESS SEPT 2020

BRANCH NETWORK -10495 BRANCHES

GLOBAL GROSS BUSINESS – RS 1597747 CRORE

EDUCATION LOAN PORTFOLIO-12933 CRORE

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CANARA BANK
FOUNDED IN 1906

ONE OF FOUNDING PRINCIPAL-EDUCATION TO ALL

केनरा बैंक

भारत सरकार का उपक्रम

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**CANARA BANK-NODAL BANK
FOR THE MINISTRY OF HUMAN
RESOURCE DEVELOPMENT.**

**NODAL BANK FOR INTEREST SUBSIDY (CSIS) TO
EDUCATION LOAN BORROWERS**

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VIDHYA TURANT

**A HASSLE FREE EDUCATION LOAN SCHEME
WITH ATTRACTIVE FEATURES**

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VIDHYA TURANT- EL SCHEME

**EDUCATION LOAN TO MERITORIOUS STUDENTS WHO
ARE PURSUING THEIR HIGHER STUDIES IN SELECT
REPUTED INSTITUTION**

**AVAILABLE FOR STUDENT'S OF BITS PILANI, ONE OF
THE TOP INSTITUTE OF OUR COUNTRY**

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VIDHYA TURANT- EL SCHEME

Eligibility:

STUDENT SHOULD BE AN INDIAN NATIONAL.

STUDENTS SHOULD HAVE CLEARED THE PREVIOUS QUALIFYING EXAM AND SELECTED THROUGH ENTRANCE TEST CONDUCTED BY COMPETENT AUTHORITIES.

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VIDHYA TURANT- EL SCHEME

Expenses considered for loan :

Fee payable to college/ school/ hostel.

Examination/ Library/ Laboratory fee .Travel expenses.

Caution deposit, Building fund/refundable deposit.

Purchase of books/ equipments/ instruments/ uniforms .

Purchase of computer at reasonable cost, if required for completion of the course .

Any other expense required to complete the course - like study tours, project work, thesis, etc .Reasonable lodging and boarding charges

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VIDHYA TURANT EL @BITS PILANI

MAX LOAN AMOUNT- RS 20.00 LACS

MARGIN - NIL

RATE OF INTEREST- BANK'S RLLR, PRESENTLY @6.90 %

SECURITY - NIL

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VIDHYA TURANT EL @BITS PILANI

REPAYMENT - 15 YEARS EMI

REPAYMENT HOLIDAY - COURSE PERIOD + ONE YEAR

PROCESSING CHARGE - NIL

PRE PAYMENT PENALTY - NIL

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VIDHYA TURANT EL @BITS PILANI

CO-BORROWERSHIP:

- **CO-BORROWERSHIP OF PARENTS IS MUST**
- **PERMITTED 3 MONTHS TIME FROM THE DATE OF FIRST DISBURSEMENT TO EXECUTE THE JOINT BORROWER AGREEMENT. LOAN CAN BE DISBURSED BASED ON EXECUTION OF LOAN DOCUMENTS BY STUDENT SUBJECT TO AVAILING THE LOANS AT DESIGNATED BRANCH**

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VIDHYA TURANT EL @BITS PILANI

ELIGIBILITY UNDER CSIS SCHEME:

FULL INTEREST SUBSIDY FOR COURSE PERIOD + ONE YEAR AS PER GOVERNMENT GUIDELINES

PARENTAL INCOME UPTO RS. 4.5 LACS PER YEAR (FROM ALL SOURCES)

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VIDHYA TURANT EL @BITS PILANI

OTHER BENEFITS OF EDUCATION LOAN

- THE DEDUCTION OF INTEREST PAYMENT TOWARDS THE LOAN WITHOUT ANY SPECIFIED LIMIT UNDER SECTION 80E OF THE INCOME TAX ACT.
- DURING THE STUDY PERIOD, THE LENDER WILL ONLY CHARGE SIMPLE INTEREST ON EDUCATION LOAN AVAILED.

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VIDHYA TURANT EL @BITS PILANI

DESIGNATE BRANCH – JHUNJHUNU (2330)

**LOAN CAN BE AVAILED AT ANY BRANCH OF
CANARA BANK**

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EDUCATION LOAN- HOW TO APPLY

VIDHYA LAKSHMI PORTAL-ONLINE APPLICATION

www.vidyalakshmi.co.in

STUDENT CAN APPLY , VIEW , TRACK THE APPLICATION STATUS ONLINE.

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सिंडिकेट Syndicate

VIDHYA TURANT EL @BITS PILANI

CONTACT PERSON

केनरा बैंक

भारत सरकार का उपक्रम

Canara Bank

A Government of India Undertaking



सिंडिकेट Syndicate

Thank you



‘PNB-BITS SCHOLAR TIE-UP’

PNB EDUCATION LOAN SCHEME FOR STUDENTS TAKING ADMISSION IN BITS- PILANI

EXCLUSIVE FEATURES:

- ✓ *Attractive Concessional ROI of 7.05% p.a.*
- ✓ **Upto Rs 30 lacs without collateral security**
- ✓ **Reimbursement of fee already paid to institute.**
- ✓ *Hassle-free and On-spot sanction at campus.*
- ✓ *All expenses required to complete the course will be financed without any collateral security.*
- ✓ Insurance coverage of loan available, covering full loan amount. **PNB Met Surksha** - Rinn Raksha

S. No.	Parameters	Details
1.	Loan Amount	Upto Rs. 30 lacs without collateral security
2.	Expenses covered	<ul style="list-style-type: none">▪ 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 [not to exceed 10% of tuition fees for the entire course]▪ Travel expenses/ expenses on exchange programme*▪ Purchase of computer/ laptop, if essential for completion of course*▪ Any other expense required to complete the course like study tours, visits to foreign universities in exchange programs, project work, thesis, etc.*
S. No.	Parameters	Details
3.	Rate of Interest	Special concessional rate of 7.05% p.a. <ul style="list-style-type: none">● Simple interest will be charged during Course Period plus one year (Moratorium Period)● Servicing of Interest during Course period is Optional.
4.	Margin	NIL

5.	Processing fee	Nil				
6.	Moratorium Period	Upto 12 months after completion of the course.				
7.	Repayment Period	Upto maximum of 15 years after completion of course and moratorium (12 months) period				
8.	Pre-payment Charges	NIL				
9.	Sanction and Disbursement of Loan	<p>Loans will be sanctioned and disbursed from the Campus/ Designated branch, as per the Delegation of Financial Powers vested with the Branch.</p> <table border="1"> <thead> <tr> <th>Name of Institution</th> <th>Mapped Campus/ Designated Branch</th> </tr> </thead> <tbody> <tr> <td>Birla Institute of Technology & Sciences (BITS), Pilani</td> <td>PNB, PILANI</td> </tr> </tbody> </table>	Name of Institution	Mapped Campus/ Designated Branch	Birla Institute of Technology & Sciences (BITS), Pilani	PNB, PILANI
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Birla Institute of Technology & Sciences (BITS), Pilani	PNB, PILANI					

FOR ANY QUERY/ INFORMATION, PLEASE CONTACT FOLLOWING PNB OFFICIALS:

1) Name of Officer: Mukesh Kumar Meena

Mobile No: 8003897244 ; 9758035151 E-mail: (I) bo6892@pnb.co.in , (II) Mukesh.meena7@pnb.co.in

2) Name of Officer: Amit Kumar Beniwal

3) Mobile No: 7597969124

No.	Parameters	Details																																
1	Product code	IND_UG/PG_S/US_A1																																
2	Name of The Educational Institute	Birla Institute of Technology & Science – Pilani, Rajasthan																																
3	Course Name/s	UG: - B.E PG – M.E, MBA																																
4	Applicable For academic year	2020-2021																																
5	Loan Amount	Min INR 1 Lakh and Max Up to INR 50 Lakhs																																
6	Unsecured loan amount	₹ 40 Lakhs																																
7	Rate of Interest*	10.50%																																
8	Processing fee	1% of loan sanction																																
9	Margin	NIL																																
10	Repayment Type in Moratorium	Simple Interest / EMI																																
11	Repayment Period after Moratorium	10-12 Years after Moratorium																																
12	Moratorium period	Course Period + Six Months																																
13	Pre-payment Charges	NIL																																
14	Collateral/Security	100% collateral for loan above 40 lakhs																																
15	Collateral/Security accepted	Fixed Deposit –FD, House, Flat, Existing HL with ICICI Bank																																
16	Insurance Available (Optional)	ICICI Prudential/Lombard																																
17	Disbursement frequency	As per Institute requirement																																
18	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand Parents Not Required for applicants with More than 3 Years of Work Experience. Only Moratorium Interest FD																																
19	Co-Borrower Locations Accepted	As per the Bank's Listed Location																																
20	Pre-payment & Part payment	Available																																
21	Local Contact	<p>Local Contact: Rajasthan Prabhash Singh – Email ID - prabhash.singh@icicibank.com, Mobile - +91 9326952783</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Regional Head</th> <th>Zone</th> <th>Mobile No.</th> <th>Email ID</th> </tr> </thead> <tbody> <tr> <td>Manu Sakhuja</td> <td>North</td> <td>9810543824</td> <td>manu.sakhuja@icicibank.com</td> </tr> <tr> <td>Ashwin Kumar BM</td> <td>East</td> <td>9985784567</td> <td>ashwin.bm@icicibank.com</td> </tr> <tr> <td>Arijit Basu</td> <td>East</td> <td>8585063001</td> <td>arijit.basu@icicibank.com</td> </tr> <tr> <td>Rakesh Mistry</td> <td>West</td> <td>9930064152</td> <td>rakesh.mistry@icicibank.com</td> </tr> <tr> <td>Kshama Shukla</td> <td>West</td> <td>9867366181</td> <td>kshama.shukla@icicibank.com</td> </tr> <tr> <td>Chandra Chittoori</td> <td>South</td> <td>9972819746</td> <td>chandrabhanu.chittoori@icicibank.com</td> </tr> <tr> <td>Balaji CS</td> <td>South</td> <td>9941504900</td> <td>balaji.cs@icicibank.com</td> </tr> </tbody> </table>	Regional Head	Zone	Mobile No.	Email ID	Manu Sakhuja	North	9810543824	manu.sakhuja@icicibank.com	Ashwin Kumar BM	East	9985784567	ashwin.bm@icicibank.com	Arijit Basu	East	8585063001	arijit.basu@icicibank.com	Rakesh Mistry	West	9930064152	rakesh.mistry@icicibank.com	Kshama Shukla	West	9867366181	kshama.shukla@icicibank.com	Chandra Chittoori	South	9972819746	chandrabhanu.chittoori@icicibank.com	Balaji CS	South	9941504900	balaji.cs@icicibank.com
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Balaji CS	South	9941504900	balaji.cs@icicibank.com																															
22	Alternate contact (In case of the local contact not responding)	<ul style="list-style-type: none"> Name: Mr. Chakravarthy MVSK (North and East India) Mobile: +91 9321900686 Email: chakravarthy.mvsk@icicibank.com Address ICICI Bank LTD, Nanakramguda, Financial district, Gachibowli, Telangana – 500032, India <ul style="list-style-type: none"> Name: Mr. Vineet Singh (West and South India) Mobile: +91 8879769632 Email: singh.vineet@icicibank.com <p>Address: ICICI Bank Ltd. Trans trade center, Near floral deck plaza, SEEPZ, MIDC Andheri (E), Maharashtra - 400093, India</p>																																

Please Note: *This is a special pricing rate and applicable till further notice.
Information concerning any of the above rates of interest and other loan conditions are subject to change. All loan sanctions are subject to bank's internal policy from time to time.

