



केनरा बैंक Canara Bank 

भारत सरकार का उपक्रम

A Government of India Undertaking

 सिंडिकेट Syndicate

**WELCOME
YOU ALL**

FOUNDING PRINCIPAL OF CANARA BANK

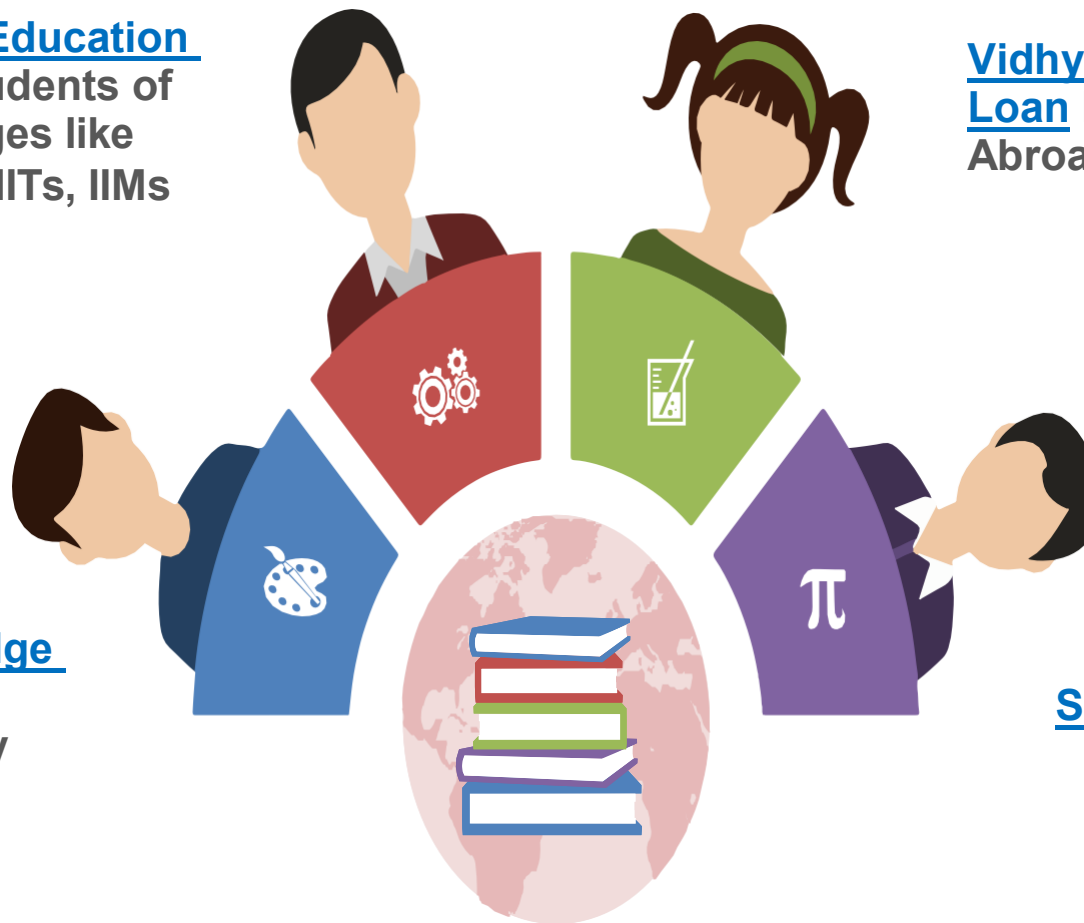
1. Canara Bank Pioneer of Education Loan in Indian Banking System
2. To remove superstition and ignorance
3. To spread education among all to sub serve the first principle
4. To inculcate the habit of thrift and savings
5. To transform the financial institution not only as the financial heart of the community but the social heart as well
6. To work with a sense of service and dedication
7. To develop a concern for fellow human beings and sensitivity to the surroundings with a view to make changes/remove hardships and sufferings



Education Loan

Vidhya Turant Education Loan EL for Students of premium colleges like **BITS PILANI**, IITs, IIMs etc

Vidhyasagar Education Loan EL for Domestic & Abroad Study



Vidhya Sahay Bridge Loan For Down payment for needy student in CET / Counseling

IBA Skill Loan Scheme For Skill Development Courses



**Education
Loan**



Vidya Turant

Yidya Turant Educational Loan Scheme



केनरा बैंक
Canara Bank



EDUCATION LOAN

Need-based assistance to meritorious students



Aah/ Other reputed institutions
added by HO from time to time

Expenses Considered in the Loan

Fee payable to college/school/hostel.

Fee for Examination/Library/Laboratory fee.

Travel expenses or passage money for studies abroad.

Insurance premium for student borrower (if applicable).

Caution deposit/Building fund/Refundable deposit.

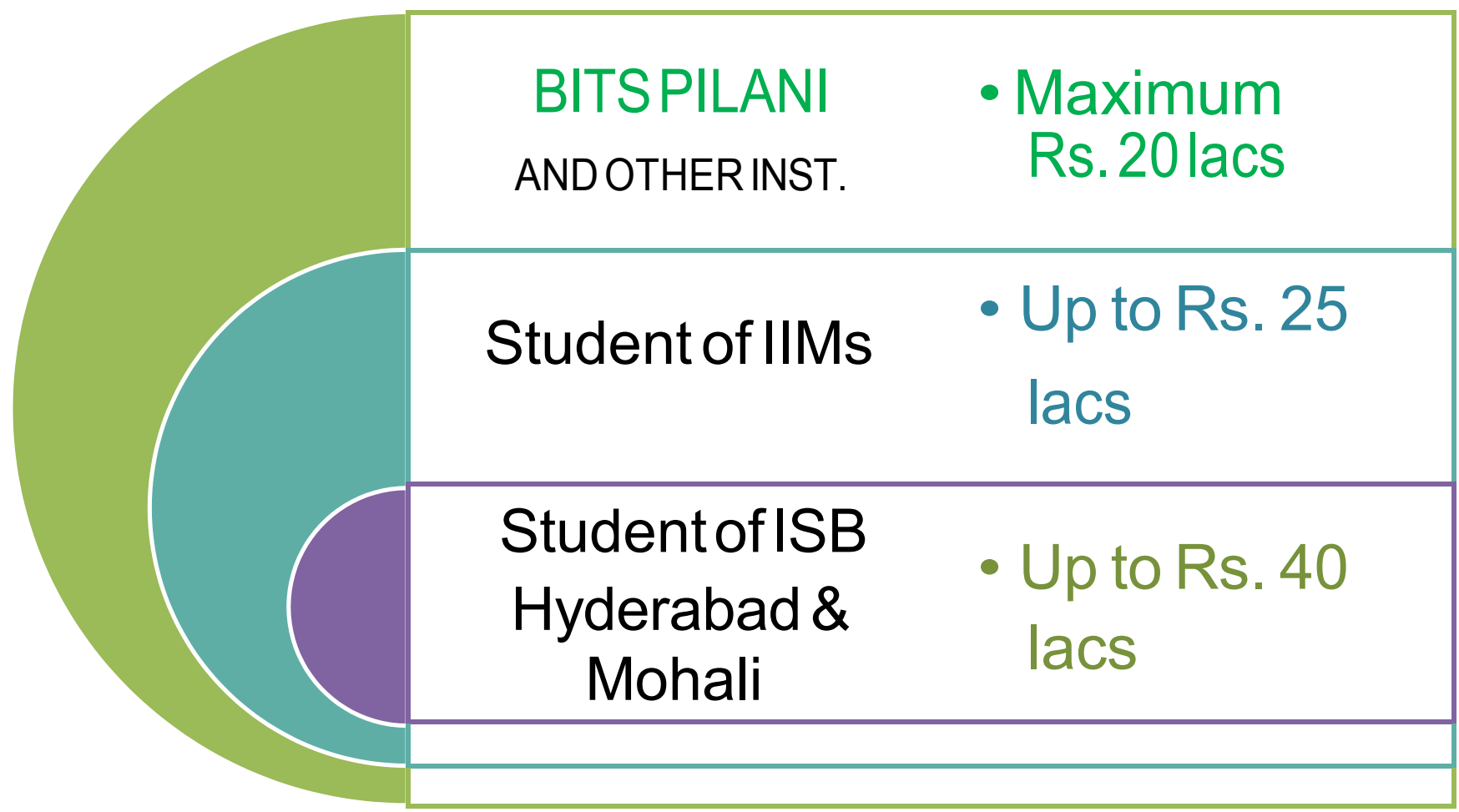
Purchasing books, equipment, instruments or uniforms.

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

Other expense required to complete the course (study tours, project work, thesis, etc.).

Reasonable lodging and boarding charges.

Quantum of Loan



Quantum above the given limits are to be availed in IBA Model Education loan scheme.

Margin

Margin- Nil **(For BITS PILANI)**

Scholarship/assistantship to be included in margin.

Margin to be brought-in on year-to-year basis as and when disbursements are made on a pro-rata basis.

Rate of Interest

With Co-Borrower

- At RLLR presently **6.90%**

Without Co-Borrower

- RLLR+0.60%
- Presently 7.50%

Security

Assignment of future income of the student.

No Security up to limits for institutions designated category wise.

Parent/guardian has to join as Co-borrower.

Loans up to a limit of Rs.7.50 lakhs sanctioned are to be invariably covered under the CGFSEL guarantee scheme.



Uniform one year moratorium period is available for repayment after completion of studies in all cases. i.e. Repayment holiday consists of Course period +(1 year after completion of course).

Repayment of the loan is to be in equated monthly installments for a period of 15 years for all loans irrespective of loan amount.

Note: No prepayment penalty will be levied for prepayment of loan anytime during the repayment period.



Apply Now...

On Vidya lakshmi portal- <https://www.vidyalakshmi.co.in>

Or

At Your neared Branch &
7737344640-9116640647
9119193222-9799234181



VIDYA LAKSHMI®
Fulfilling Educational Aspirations

‘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									
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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 covered — US/Canada/Europe/Australia/BZ/UK/many/USA, Malaysia

- 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 10L or top universities*

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EDUCATION LOAN

Higher Education Abroad
 cnzs<oreSpéalPrpn

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 DUCA LOAN

INTRODUCING EXCITING NEW ROI OFFERS ON ALL
SECURED EL CASES

INOIA	10%
US	
CANADA	10.25%
AUSTRALIA	
NZ	10.50%
UK	



Above ROI is applicable where:
"APP ID creation is done between 01-Nov-20 to 30-Nov-20"
"LAN is generated on or before 30-Nov-20"

EDUCATION LOAN OFFER ON BALANCE-TRANSFER

BT-Secured* 10%

BT-Unsecured 11% (1.25% discount from existing ROI).
whichever is higher

* BT-secured is applicable for cases where:
APP /D is generated between 01-Oct-20 to 30-Nov-20
LAN generated till 30-Nov-20

*ROF/orBT offer will continue to be valid until any change in validity is communicated
**Existing BT Policy still applicable

‘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	Loans will be sanctioned and disbursed from the Campus/ Designated branch, as per the Delegation of Financial Powers vested with the Branch. <table border="1" data-bbox="545 600 1430 766"> <thead> <tr> <th data-bbox="545 600 992 674">Name of Institution</th> <th data-bbox="992 600 1430 674">Mapped Campus/ Designated Branch</th> </tr> </thead> <tbody> <tr> <td data-bbox="545 674 992 766">Birla Institute of Technology & Sciences (BITS), Pilani</td> <td data-bbox="992 674 1430 766">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 and Science, Pilani Rajasthan
3	Course Name/s	BE, B.Tech, BSc, ME, M.Tech, MSc <i>Note-Loan processing for individuals will be considered on a case to case basis adhering to bank credit policies</i>
4	Applicable academic year	2021-2022
5	Loan amount	Min Rs 1 Lakh and Max Up to Rs 50 Lakhs
6	Unsecured loan amount	40 Lakhs
7	Rate of Interest*	8.50%
8	Processing fee	1%
9	Margin	NIL for A1
10	Repayment Type in Moratorium	Simple Interest / EMI
11	Repayment Period after Moratorium	10-12 Years after Moratorium
12	Principal Moratorium period	Course Period + Six Months
13	Pre-payment Charges	NIL
14	Collateral/Security	100% collateral for loan above 40 Lakhs
15	Insurance available (Optional)	ICICI Prudential/Lombard
16	Disbursement frequency	As per Institute requirement
17	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
18	Co-Borrower Locations Accepted	As per the Bank's Listed Location
19	Pre-payment & Part payment	Available
20	Local Contact	Name- Shubham Parihar Contact Number - 9680324999 Email - shubham.parihar@icicibank.com
21	Alternate Contact (only if the local contact does not respond)	<ul style="list-style-type: none"> • Gajendra Bisht • 8146608224 • gajendra.bisht@icicibank.com • Jaipur, Chandigarh • Prabhash Singh • 9326952783 • prabhash.singh@icicibank.com • Delhi NCR • Ashwin Kumar • 9985784567 • ashwin.bm@icicibank.com • AP & Telangana

		<ul style="list-style-type: none">• Arijit Basu• 8585063001• arijit.basu@icicibank.com• East - WB, Odisha, CG, Bihar • Rakesh Mistry• 9930064152• rakesh.mistry@icicibank.com• Mumbai & Gujarat • Balaji CS• 9941504900• balaji.cs@icicibank.com• Chennai • Tamojit Rakshit• 8888857812• tamojit.rakshit@icicibank.com• Pune, Indore & Bhopal
	<p>Please Note: *This is a special pricing rate and applicable till further notice.</p> <p><i>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.</i></p>	
<i>Version1_BITSP validity 26112021_to_25112022</i>		