

Special Education Loan Scheme for Students of BITS Pilani

INTRODUCTION TO UNION BANK OF INDIA



Union Bank of India was established on 11th November 1919 with its headquarters in Mumbai. It was promoted by Seth Sitaram Poddar.

The Head Office of the Bank was **inaugurated by Mahatma Gandhi**, the Father of the nation in the year **1921**, and he said on the occasion:



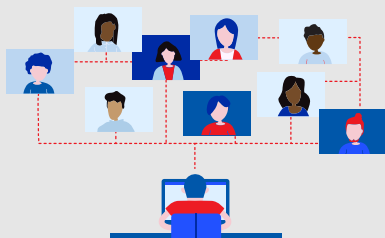
"We should have the ability to carry on a big bank, to manage efficiently crores of rupees in the course of our national activities. Though we have not many banks amongst us, it does not follow that we are not capable of efficiently managing crores and tens of crores of rupees."

Corporate Vision -To become the bank of first choice in our chosen areas by building beneficial and lasting relationships with customers through a process of continuous improvement.

INTRODUCTION TO UNION BANK OF INDIA

We are a customer centric organization with unique product offerings and proven track record for customer service

Access to a large & dynamic customer base



16 Cr+

strong customer base spread across India

2 Cr+

customers registered on mobile banking

70%+

customers from non-metro location

~50%

customers in 25-45 age group

Our immense pan-India reach



8,500+

branches

11,000+

ATMs in service

17000+

business correspondent points

3

Overseas Presence at Hong Kong, UAE and Sydney

At the forefront of driving India's banking revolution



4th

Largest Public Sector Bank

104+

Years of rich history

75000+

Dedicated workforce

27+

Digital STP¹ journeys (Lending & Deposit Journeys) - highest number in industry

1. STP definition – Straight Through Process Application for sanction without manual intervention

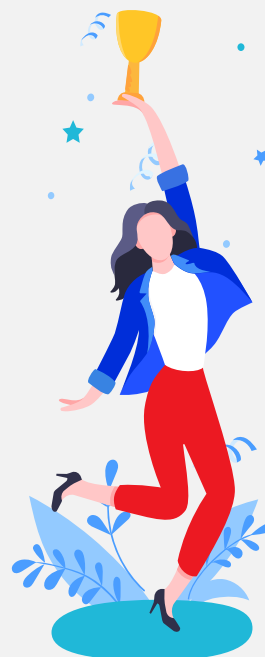
Union Bank is being widely recognized for its digital footprint and leading the stage for customer innovation

Highlights

21mn+	Customers registered on Vyom with 2.1mn+ daily logins
1st	Bank in India to launch digital KCC STP journey
2nd	Bank to launch CBDC facility, selected by RBI
1st	Total credit card base (6 lakh+) among PSBs (excl. subsidiaries)
5	Account aggregators integrated successfully (1 st PSU)
3rd	Highest volume (in PSB) of UPI remittances processed in Q4
27+	Digital STP ¹ journeys (Lending & Deposit Journeys) - highest number in industry
90+	FinTechs empanelled



Accolades received...



EASE 5.0 Reforms Index by IBA

1st

Rank overall (across all public sector banks)

1st

Rank in

- Digitally-enabled customer offerings
- Big Data & Analytics
- Modern Technology Capabilities
- Employee Development & Governance'

categories

18th IBA Banking Technology Awards (Large Banks Category)

6

Awards won

Best Technology Bank
Best IT Risk Management
Best Technology Talent (across 5+ banks)

UNION EDUCATION- FOR PREMIER EDUCATIONAL INSTITUTES

1. PURPOSE

- For B.Tech
- For Dual Degree Courses with B.Tech
- For B. Pharma

2. REPAYMENT PERIOD

- Max. up to 15 years (after moratorium period)

3. Moratorium Period

- Course Period +1 Year

4. RATE OF INTEREST

- Starting from EBLR - 0.70 %*

Point of Differentiation

- Collateral free loan up to Rs.40.00 lakhs
- Attractive rate of interest
- Nil processing charges
- Please refer next slide for more details

6. MARGIN

- No Margin Required

5. Collateral

- No Collateral Required

- Education Loan of upto Rs. 40 Lakhs
- No Collateral Security required
- Guarantor not mandatory
- Moratorium Period is Course Period + 1 year
- Maximum repayment period up to 15 years in addition to Moratorium period
- Simple Interest to be charged during Moratorium Period
- The course cost includes term fees, hostel fees, mess charges, & other charges included in schedule of fees
- Out of Pocket Expenditure upto Rs. 15000/- per month
- Can avail for laptop upto Rs. 1.50 Lakhs]
- Can avail for two-wheeler upto Rs. 1.50 Lakhs
- Expenditure for student exchange programme
- No processing fees
- No Pre-payment charges
- No Foreclosure charges
- ROI lowest in industry

“ ”

You are not alone
in your dreams...

We are here to
support in your
journey

“ ”

Please Contact to Our Team for More Details:

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Thank you

