

**Eligibility:**

- Nationality: The student should be an Indian National
- Admission Criteria: students who have secured admission under merit quota only.

**Eligible Courses:**

- Regular full time Degree/Diploma courses conducted by Institutes/University.

**Expenses considered for loan Expenses:**

- Fee payable to college/school/hostel.
- Examination/Library/Laboratory fee.
- Caution deposit/building fund/refundable deposit supported by Institution bills/receipts.
- Purchase of books/equipment/instruments/uniforms.
- Purchase of computers/Laptops.



**Age:** No age limit.

**Calculation of Quantum of Loan:**

Need-based finance to meet expenses, subject to earning potential of students upon completion of the course.

**Quantum of Loan:**

Max: Rs.150.00 lakhs for pursuing of both Medical and Non-Medical courses for Graduation/post-graduation studies.

**Collateral Free Loan:  
Upto 25.00 Lakhs**

**Margin:** Nil

<b>Rate of Interest:</b>	<b>Presently at:</b>
@RBLR (Floating)	<b>9.25%</b>

**Benefits:**

1. Interest paid on education loan is completely deductible under section 80E of Income tax act 1961.
2. Save funds, stay liquid
3. Lower interest rate
4. Builds financial discipline.
5. Longest repayment period: Moratorium (Course Duration + 1 Year) PLUS 15 Years of EMI

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