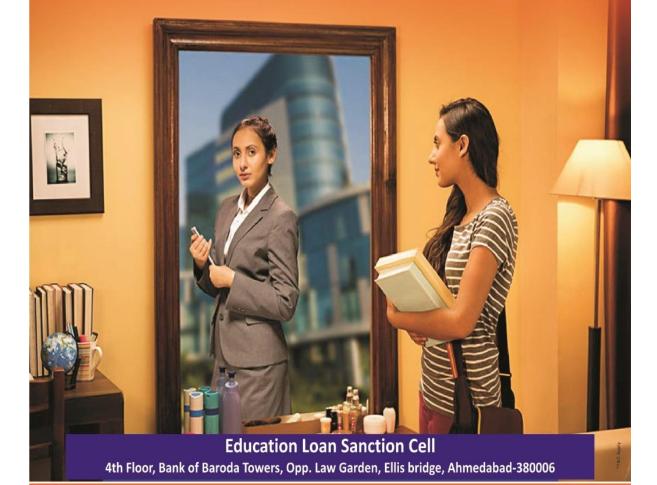




Her Dream today will be her reality tomorrow...



- To Pursue higher studies in India Maximum Loan Amount up to ₹125 lakhs*
- Collateral Free Loan up to ₹40 lakhs* for Premier Institute students
- Competitive interest rates Concessional ROI for Medical Students
- · Longer Repayment Period · Easy online application











Education Loan Scheme under Baroda Gyan Scheme (Study in India)

Programs Included	Graduate, Post Graduate, Professional and other courses in India (Student can apply during any year of Education like 1^{st} , 2^{nd} , 3^{rd} or final year of study program and Education Cost for remaining period is consider for eligibility in education loan).		
Rate of Interest (ROI)	Rate of Interest for premier Institutes in India start from 8.10% p.a. for both Girl and Boy Students Rate of Interest for Non premier Institutes in India @ 11.15% p.a. (Additional 0.50% concession in ROI is available for Girl Student in case pf Non-Premier Institute only)		
Loan Amount	Maximum Rs.125.00 Lakh for Medical and Aviation Education. Maximum Rs.80.00 Lakh for Premier Institute Maximum Rs.25.00 Lakh for Non Premier Institute		
Margin	Up to Rs. 4.00 Lakh: NIL Above Rs.4.00 Lakh: 5%. (NIL Margin for Education Loan to the student of Premier Institute in India)		
Collateral Security Requirement	Up to Rs. 7.50 Lakh: Co-obligation of Parent. No collateral Security require. Above Rs. 7.50 lakh: Co-obligation of Parent and Collateral Security Required. ((Mortgage of property/Bank Fixed Deposit Etc). NO Collateral Security required for Education Loan to the students of Premier Institutes in India uptoRs. 40.00 Lakh*.		
EMI Start Date	After Moratorium Period (i.e. Course Period + 1 Year).		
Repayment Period	Moratorium Period + 10 Years maximum for Loan Up to Rs.7.50 Lakh Moratorium Period + 15 Years maximum for Loan Above Rs.7.50 Lakh		
Interest Payment	Simple Interest charged During Moratorium. Servicing of Interest during the moratorium period is optional.		
Expenses Covered	Tuition Fees + Living Expenses + other necessary expenses for Course		
Processing charges	Upfront charges of Rs.10030/- (for Valuation and TCR charges for mortgage based files.)		
CIBIL	There should not be any adverse remark in CIBIL report.		
Margin Proof	Student / Parent needs to show the margin in the form of Savings Bank Deposit/FDR/ Mutual Funds/Shares etc.		
Prepayment charges	NIL prepayment charges		
Student GCLI	Student GCLI is mandatory. GCLI Premium will be financed by Bank.		
Tax Benefits	Tax Benefit Under Section 80 E.		
Contact Details	Mr. DebashisBehera: 8976013061 Mr. Sachin Thakur: 9970014456 Mr. Vijay Patel: 9978299799 Email: elsc.ahmedabad@bankofbaroda.com		
EDUCATION LOAN scan and get offers	BANK OF BARODA EDUCATION LOAN DEPARTMENT (ELSC) AHMEDABAD		

Education Loan Sanction Cell