



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

Her Dream today  
will be her reality tomorrow...



## BARODA GYAN EDUCATION LOAN

- 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 Sanction Cell**

4th Floor, Bank of Baroda Towers, Opp. Law Garden, Ellis bridge, Ahmedabad-380006

Call Toll Free No. (24x7): 1800 5700 / 1800 5000

[www.bankofbaroda.in](http://www.bankofbaroda.in)

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\*TLC Apply



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

<b>Programs Included</b>	Graduate, Post Graduate, Professional and other courses in India (Student can apply during any year of Education like 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> or final year of study program and Education Cost for remaining period is consider for eligibility in education loan).
<b>Rate of Interest (ROI)</b>	<b>Rate of Interest for premier Institutes in India start from 8.10% p.a. for both Girl and Boy Students</b> 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)
<b>Loan Amount</b>	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
<b>Margin</b>	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)
<b>Collateral Security Requirement</b>	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). <b>NO Collateral Security required for Education Loan to the students of Premier Institutes in India uptoRs. 40.00 Lakh*.</b>
<b>EMI Start Date</b>	After Moratorium Period (i.e. Course Period + 1 Year).
<b>Repayment Period</b>	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
<b>Interest Payment</b>	Simple Interest charged During Moratorium. Servicing of Interest during the moratorium period is optional.
<b>Expenses Covered</b>	Tuition Fees + Living Expenses + other necessary expenses for Course
<b>Processing charges</b>	Upfront charges of Rs.10030/- (for Valuation and TCR charges for mortgage based files.)
<b>CIBIL</b>	There should not be any adverse remark in CIBIL report.
<b>Margin Proof</b>	Student / Parent needs to show the margin in the form of Savings Bank Deposit/FDR/ Mutual Funds/Shares etc.
<b>Prepayment charges</b>	NIL prepayment charges
<b>Student GCLI</b>	Student GCLI is mandatory. GCLI Premium will be financed by Bank.
<b>Tax Benefits</b>	Tax Benefit Under Section 80 E.
<b>Contact Details</b>	Mr.DebashisBehera : 8976013061 Mr. Sachin Thakur : 9970014456 Mr. Vijay Patel : 9978299799  <b>Email : <a href="mailto:elsc.ahmedabad@bankofbaroda.com">elsc.ahmedabad@bankofbaroda.com</a></b>
<b>EDUCATION LOAN scan and get offers</b>	<div style="text-align: center;"> <p>BANK OF BARODA EDUCATION LOAN DEPARTMENT (ELSC) AHMEDABAD</p>  </div>

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