





# Change the course of your life





## **EDUCATION LOAN FEATURE**

- LOAN AMOUNT 35 LAKH
- NIL UPFRONT/PROCESSING FEE
- NIL DOCUMENT CHARGE
- NO COLLATERAL SECURITY
- PERSONAL EXPENSES COVERED **UP TO 3 LAKH \***

## **OTHER BENEFITS\***

- FREE HEALTH CHECKUP
- FREE OTT ACCESS
- SPA/GYM/GOLF ACCESS
- LOUNGE ACCESS
- PNB ONE (DIGITAL BANKING)

**Dreaming of higher education** 

PNB Education Loan

make it possible

पंजाब नैश्ननल

...भरोसे का प्रतीक !



punjab national bank ...the name you can BANK upon!



### PRE APPROVED EDUCATION LOAN FOR ADMISSION TO IIM, AHMEDABAD

Dear Student,

We are Pleased to offer an education loan in your favour for admission in IIM on the under noted Terms and Conditions.

Loan Amount	Rs. 35 Lakhs (maximum).
Rate of Interest*	6.75% Unconditionally 4.00%* for PwDs Students
Type of Interest	Simple Interest during moratorium period, thereafter compounding interest.
Repayment Tenor	15 years Maximum Excluding Moratorium Period.  Moratorium/Holiday period = Course period + 1 year.
Number of EMIs	Max 180 months.
Upfront fee/Processing fee/ Doc Charges	NiL.
Security	No collateral security.
Prepayment Penalty	NIL
Expenditure Covered	<ul> <li>Personal expenses covered upto Rs. 2 Lacs.</li> <li>Additional 2 Wheeler Loan upto Rs.1Lac.</li> <li>Fee Payable to college/ Hostel/ Examination/ Library/ Laboratory fee.</li> <li>Purchase of books/ uniforms/ Equipment/ Computer/ Other essentials.</li> <li>Expenditure on study tours/student cultural exchange programme.</li> </ul>
PNB's Commitment	<ul> <li>No hidden costs</li> <li>No Pre Payment or Foreclosure charges</li> <li>Student will be covered under PNB Metsuraksha loan protection plan</li> <li>Interest on Daily Reducing Balance</li> </ul>

<sup>\*</sup>is subject to change with change in RLLR

Don't let anything hold you back! Apply now and have the confidence to conquer every challenge that comes your way.

Cheers to your unstoppable success!

Feel Free to contact us. We will happy to assist you.

For Further Details Contact / Email / whatsaap :
Soni Kumari (SM): 78878 77720 Renuka Bhati (Manager): 93025 02212
Customer Acquisition Centre, Punjab National Bank:
6th Floor, Gujarat Bhavan, opp. Town Hall, Ellisbridge, Ahmedabad-380 006
cac8363@pnb.co.in



#### IMPORTANT DOCUMENTS FOR EDUCATION LOAN

- \* Education Loan Application
- \* Vidhyalaxmi Portal Application
- \* Copy of PAN card with Aadhar Card (Student and Parent)
- \* Proof of Address (Voter ID/ Passport / Driving license)
- \* Proof of having cleared qualifying Entrance examination
- \* Copy of all academic Mark sheets and Certificates (10th,12th, Degree)
- \* Letter of Admission from college and fee structure



Your Education Loan just one scanned away...

Feel Free to contact us. We will happy to assist you.

For Further Details Contact / Email / whatsaap :

Soni Kumari (SM): 78878 77720 Renuka Bhati (Manager): 93025 02212 Customer Acquisition Centre, Punjab National Bank:

6th Floor, Gujarat Bhavan, opp. Town Hall, Ellisbridge, Ahmedabad-380 006

cac8363@pnb.co.in