

PRE APPROVED -EDUCATION LOAN FOR ADMISSION TO PGPX AT IIM AHMEDABAD

Sir,

We are pleased to offer an education loan in your favour for admission in **IIM** on the undernoted

Loan Amount	Rs. 35 Lacs
Rate of Interest*	8.20% 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	<ul style="list-style-type: none"> No Collateral Security.
Prepayment Penalty	NIL.
Expenditure Covered	<ul style="list-style-type: none"> Personal expenses upto Rs.2 Lacs on declaration basis. Additional 2 Wheeler Loan up to Rs.1 Lacs. Fee Payable to college/ Hostel/ Examination/ Library/ Laboratory fee. Purchase of books/ Uniforms/ Equipment/ Computer/ Other essentials. Expenditure on study tours/ student cultural exchange programme.
PNB's Commitment	<ul style="list-style-type: none"> Student will be covered under PNB MetSuraksha loan protection plan. Interest on Daily Reducing Balance. No Pre Payment or Foreclosure charges if repaid from own sources. No hidden costs.

Terms and Conditions.

**is subject to change with change in RLLR.*

List of documents required of the student borrower

- KYC of Student.
- Entrance score card & Admission offer of IIM
- Academics copy of 10th, 12th & Graduation.
- Profession proof & Bank Ac Statement

**For further details, Contact/whatsapp:
Kundan Meshram: 70431 45554**

Riju Nair: 73899 33536