



To,
Symbiosis University
Symbiosis Knowledge Village, Gram Lavale,
Tal Mulshi, Pune, Maharashtra 412115

Dear Sir,

We have great pleasure in extending our warm greetings to you and your team at SU, Pune on the occasion of the new academic year.

We are happy to inform you that, Axis Bank has customized a special Education Loan Product for the students of your esteemed Institute.

- ✓ No Processing Fees
- ✓ Principal Moratorium available
- ✓ No Prepayment Charges
- ✓ Repayment Tenure as Long as 15 Years with a very low EMI
- ✓ 100% Tax Benefit for interest paid under Sec (80E)

Axis Bank Education Loan –Terms and Conditions		
Symbiosis University, Pune (Academic Year 2017-18)		
No	Parameters	Details
1	Eligibility	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute.
2	Course Name	Engineering, Pharmacy, Management
3	Rate of Interest	Post Graduates starting @ 10.50% onwards Bachelors starting @ 13.50% onwards (floating rate linked with MCLR rate)
4	Loan Amount	Minimum Loan Amount Rs 50,000 and Maximum Loan Amount of Rs. 75 Lakhs or 95% of the total cost whichever is lower
5	Margin	5% Margin
6	Out of Pocket Expenses	NIL
7	Pre-payment Charge	NIL
8	Pre Closure Penalty	NIL
9	Repayment Type	Interest Servicing During Course
10	Moratorium Period	Course Period + Maximum of 12 months (optional)
11	Repayment Tenure	Maximum 180 Months / 15 Years
12	Loan Disbursement	To the Institute respective Institute of Symbiosis University
13	Co-Applicant	i. Father ii. Mother iii. Brother or Sister iv. Spouse or Parents in Law for Married Applicants v. Grand Parents if parents are not there.
14	Insurance	Max Life Insurance
15	Unsecured Loan Amount	Unsecured Loan Amount as applicable
16	Security	Collateral security applicable as per Axis Bank norms
17	EMI per lakh (approximate)	Rs 1.105/- Approximately Per lakh Per month EMI for 15 years
Axis Bank: Mr. Mithul Gargav # 9890182615 Email ID: mithul.gargav@axisbank.com / Mr. Nimith Mehta # 9629555578 E-mail: nimith.mehta@axisbank.com		
Education Loan Application Form Can be Downloaded From: www.axisbank.com/retail/loans/education-loan/downloads		

* Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility.

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In case of any queries, please call us on 1800 233 5577 / 1800 209 5577 / 1800 103 5577 OR write to us atloans@axisbank.com
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Shivaj inagar, Pune - 411006. Fax No. :020-41081258
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