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HDFC CREDILA presents **Pre-approved** Education Loan

FORE School of Management,
Delhi - 2022-24

Loan Amount up to ₹ 20 Lakhs

ROI starting @ 6.95%* onwards



Call us toll-free
1-800-209-3636

OR

Scan the
QR Code



Exclusive Benefits

No collateral / security required

Tax benefits under Section 80E

Digital loan processing

Repayment tenure up to 15 years



To apply:

Dedicated Relationship Manager:

Ojashvi Pandey: +91-98713 95514

indiamba2022@hdfccredila.com

For service requests:

Manager:

Tushar Adole: +91-98901 90743

tushara@hdfccredila.com




<p>Eligibility Sanction of Term Loan to Students (Indian Nationals) for pursuing higher education in India in the Selected Premier Institutions</p> <p>Education Loans for Students securing admission in the country's best B Schools, Medical College, Engineering College, Law College and other reputed institutions</p> <p>Courses Covered Regular full time Degree/ Diploma Courses through entrance test/ selection process. Full time Executive Management Courses like PGD are also covered. No Certificate/ Part time courses are covered under the scheme.</p> <p>Salient Features Loan at Designated Campus Branch for the respective Institution as per the convenience of the student/ parent</p> <p>Option to transfer loan account to a branch closer to the place of co-borrower (after the completion of course but before commencement of repayment)</p> <p>ATM cum Debit Card and Internet Banking Facility Second Education Loan for further higher studies provided the institution and cost of study fall within the criteria for Scholar Loans. Combined loan amount should not exceed the maximum permissible loan amount under SBI Scholar Loan Scheme.</p> <p>Margin Nil</p> <p>Processing Fee Nil</p>	<p>Loan Amount & Security Maximum Loan amount Rs. 20.00 Lacs without any tangible collateral security</p> <p>In case of married person, co-obligator can be either spouse or the Parent (s) / Parent (s) in Law. Parent co-obligation can also be substituted by a suitable Third Party Guarantee</p> <p>Expenses Covered</p> <ul style="list-style-type: none"> • Fees payable to college/ school/ hostel • Examination/ Library/ Laboratory Fees • Purchase of books/ Equipments/ Instruments • Caution Deposit/ Building Fund/ Refundable Deposit supported by Institution Bills/ Receipts (not to exceed 10% of the Tuition Fees for the entire course) • Travel Expenses/ Expenses on Exchange Programme • Purchase of Computer/ Laptop • Any other Expenses related to Education <p>IT Exemption under Section 80E in respect of interest paid in all Education Loans</p> <p>Repayment</p> <ul style="list-style-type: none"> • Course Duration plus 12 months moratorium • Repayment period upto 15 years
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Interest Rates

Floating Rate: 0.10 % above EBLR (6.65%) i.e **6.75%**

All Interest Rates are subject to change, without Notice

Documentation Required	
<ul style="list-style-type: none">• Letter of Admission• Completely filled in Loan Application Form• 3 recent passport size photographs of applicant & co applicant• PAN Card of the Student & Parent/ Guardian• Proof of Identity (Driving License/ Passport/ any photo identity)• Proof of Residence (Driving License/ Passport/ Electricity Bill/ Telephone Bill)• Statement of cost of study• Student & Co Borrower/ Guarantor's Bank account statement for last 6 months• IT Return/ IT Assessment order of last 2 years of Parent/ Guardian/ other co-borrower• Brief statement of Assets & Liabilities of Parent/ Guardian/ other co borrower	<ul style="list-style-type: none">• Proof of income (i.e. Salary Slips/ Form 16 for 2 years) of Parent/ Guardian/ other co-borrower• Class X onwards certificates and mark sheets of student• If work Experience of Student: provide last 3 month Salary Slips, 6 month account statement and 2 years Form 16 and Work Experience Certificate from the Company• Bonafide from FORE• ID proof from FORE• 6 PDCs of co-borrower's a/c• Stamp Papers in the name of Borrower and co-borrower as first party and second party as SBI valuing Rs. 100 x1 and Rs. 10 x 2 (please ask the details at the time of sanction of loan)
<p>For details please contact:</p> <p>Ms. Debasmita Ghosh (Loan Officer)</p> <p>Mb: +91- 85277 14646</p> <p>Ms. Shruti Bharti Pandit (Chief Manager)</p> <p>Mb: +91- 93513 45161</p> <p>State Bank of India, NCERT Campus,</p> <p>Sri Aurbindo Marg, New Delhi 110016</p> <p>sbi.01690@sbi.co.in</p>	 The logo of the State Bank of India (SBI) is a blue circle with a white vertical bar extending from the bottom center to the middle of the circle, forming a stylized 'S' shape.



Congratulations on securing admission to FORE School of Management, New Delhi for academic batch of 2022-24

Features of BOB Education Loan Scheme 'Baroda Education Loan to Students of Premier Institution':

Programs included	PGDM, PGDM (International Business), PGDM (Financial Management), PGDM (Big Data Analytics) & PGDM (Executive)			
Rate of Interest*	6.75% (RBI Repo Rate 4.00% + Mark Up 2.75%)			
Collateral Free Loan	Up To 20 Lacs			
EMI starts	After "Course Period + 1year" i.e. moratorium period			
Repayment Period	Moratorium Period +15 years Max (for Loan Above 7.5 Lacs)			
Margin	Nil	Processing Charges	Nil	Pre-Closure Charges Nil
Payment Method	Directly to Institute			
Expense Covered	Tuition Fee + Living Expense + Other necessary expenses for completing the course			

*Effective ROI with INSURANCE is 6.75%, Effective ROI without INSURANCE is 6.80%

List of Documents for Education Loan

Checklist of Documents (self-attested) to be submitted along-with duly filled Education Loan Application Form and Form No. 135 to any Bank of Baroda branch either in Delhi NCR or at the place of residence (outside Delhi)

	<i>All documents to be self-attested by the applicant & co-applicant (wherever applicable)</i>	Applicant (Student)	Co-Applicant (Parent/Guardian)
1	Application Form duly filled and signed by Applicant, Co-applicant (Parent)		
2	Form-135 completely filled and signed with Photo		
3	KYC Documents -PAN Card, Adhaar Card, Passport, Voter ID		
4	ITR/Form-16 (for last 2 years)	if working	
5	Salary Slips for 3 months / Balance Sheet and P&L	if working	
6	Last 6 months Bank Statement		
7	Registration on Vidyalakshmi Portal by Student		
8	Proof of Past academic record (Xth onwards all Mark sheets/ Certificates Semester-wise)		
9	Competitive Exam/Entrance Exam Score Card (CAT/GMAT/XAT etc.)		
10	Confirmed Admission Letter from the institute, Fees Structure, Prospectus		
11	If fees already paid (Copy of Fee Receipts)		
12	If in service or having work experience (Work Experience Certificate/Joining letter/Relieving Letter)		
13	In case of GAP in education, undertaking to be taken		

Please also reach out to us on the below contact details to help you out:

Location	Contact Person	Contact No	Contact Person	Contact No
NEW DELHI (Education Loan Cell Contact No. 011-2344 1483/87/91)	Mr. Rohen	7005136838	Ms. Neeru	7733943446
	Mr. Sundar	7827253766	Ms. Shivani	9811702861
	Mr. Pankaj	9675050615	Ms. Udisha	7080825773
	Mr. Prosenjit	9941795928	Ms. Priyanka	9716820689

We would request you to contact us for any queries at elsc.nd@bankofbaroda.com to guide you further.

CHAMPIONING YOUR FUTURE.

Educational Loans by IDFC FIRST Bank for Higher Studies (Domestic & International)

To,
Fore School of Management

Greetings from IDFC FIRST Bank.
Our team extends its warm wishes to you and your prestigious institute for the upcoming academic year.

We are delighted to extend our Education Loan offering to the incoming batch of students because we believe in helping the students to Champion their Future. We will be much obliged if you shared our offerings with the students.

Benefits of our Educational Loans:



Hassle free quick sanction



Avail tax benefits under section 80E



No collateral requirement



End-to-end digital journey, no paperwork



Simplified co-applicant requirements



Easy repayment benefits



Loan up to 30 Lakhs.



Competitive rate of interest

Terms	Details
Eligibility	Indian national
Course Name	All P.G Courses
Rate of Interest	8.75 %
Max Loan Amount	As per eligibility*
Tenor	Up to 144 months
Costs Covered	College related and additional expenses
Processing Fees	Rs. 5000 + Taxes
Foreclosure Charges	Nil
Repayment Type	EMI / SI / Partial SI / Moratorium
Co-applicant Required	Yes
Insurance Covered	Yes
Type of Loan	Unsecured
Contact	Nitant Srivastv: 7506941431, Mayank Aneja; 9953486849


*TnC - Approval, Sanction & Disbursement and repayment subject to Banks internal policy checks, process and eligibility

We look forward to helping you in this journey through your career goals effortlessly, always.

IDFC FIRST Bank
#alwaysyoufirst

Speak to our IDFC FIRST Bank representative to know more.  1860 500 9900  idfcfirstbank.com

List of SPOC			
Location	TSM Name	Mobile Number	Email ID
Mumbai	Dhiraj Kumbhare	9923930861	dhiraj.kumbhare@idfcfirstbank.com
PUNE	Vishal Sasulkar	9049873109	vishal.sasulkar@idfcfirstbank.com
Gujarat	Dhaval Shah	7862917737	dhaval.shah3@idfcfirstbank.com
Indore	Bhushan Popli	7879666000	bhushan.popli@idfcfirstbank.com
Hydrabad	Sreekant Dusari	9502066066	sreekanth.dusari@idfcfirstbank.com
Bangalore	Sumit Singh	9620644400	sumit.singh9@idfcfirstbank.com
Chennai	Siva Kumar	9962596990	sivakumar.k1@idfcfirstbank.com
Delhi	Mayank Aneja	9953486849	mayank.aneja@idfcfirstbank.com
Delhi	Anuj Kumar	9718193604	anuj.kumar9@idfcfirstbank.com
Kolkata	Charwak Kumar	8810240492	kumar.charwak@idfcfirstbank.com
Chandigarh	Uday Kumar	8288982606	uday.kumar1@idfcfirstbank.com

No.	Parameters	Details
1	Product code	IND_UG/PG_S/US_A1
2	Name of The Educational Institute	FORE School of Management
3	Course Name/s	PGDM
4	Applicable academic year	2022-2023
5	Loan amount	Min Rs 1 Lakh and Max Up to Rs 50 Lakhs
6	Unsecured loan amount	₹ 40 Lakhs
7	Rate of Interest*	secured- 9.50 %,Unsecured-9.99%
8	Processing fee	0.50% of loan sanction
9	Margin	Nil
10	Repayment Type in Moratorium	Simple Interest / EMI
11	Repayment Period after Moratorium	10-12 Years after Moratorium
12	Principal Moratorium period	Course Period + Six Months
13	Pre-payment Charges	NIL
14	Collateral/Security	100% collateral for loan above 40 lakhs
15	Insurance available (Optional)	ICICI Prudential/Lombard
16	Disbursement frequency	As per Institute requirement
17	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
18	Co-Borrower Locations Accepted	As per the Bank's Listed Location
19	Pre-payment & Part payment	Available
20	<p>Apply Directly Scanning the below QR code using your smartphone</p> 	<p>Education Loan Desk: 18002676991</p> <p>Education Loan Relationship Managers:</p> <ul style="list-style-type: none"> Nancy Bhardwaj 8355817468 nancy.bhardwaj@icicibank.com <p>For Any Escalations Contact:</p> <ul style="list-style-type: none"> Prabhash Singh 9326952783 prabhash.singh@icicibank.com
21	Online Application Link	https://loans.icicibank.com/loans/education-loan/#/EducationLoan/LandingPage
	<p>Please Note: *This is a special pricing rate and applicable till further notice.</p> <p><i>Information concerning any of the above rates of interest and other loan conditions are subject to change. All loan sanctions are subject to bank's internal policy from time to time.</i></p>	

