

Avail a pre-approved
education loan from HDFC Credila

Your dream education awaits!

Dear Student,

We are delighted to offer you an exclusive pre-approved student loan from **HDFC Credila** for your higher education at **FORE School of Management, Delhi**.

Your loan from HDFC Credila covers the initial admission fee payment & ancillary expenses including study materials & laptop.

Academic Year	2023-2025
Loan Amount	Up to 100% cost of education
Margin Money	Nil
Collateral/Security	Not Mandatory. Unsecured loan up to ₹ 40* lakh
Interest Rate	8.25%* p.a. onwards
Repayment Tenure	Up to 15 years
Co-borrower	Immediate family
Prepayment Allowed	Yes, as per existing policy
Income Tax Benefit	Yes, avail unlimited tax benefit on interest paid under Section 80E of the income Tax Act, 1961

1.

Connect with us & submit documents
2.

Get loan sanction
3.

Avail loan disbursement
To Apply:
Disha: +91 - 77700 54545

indiamba@hdfccredila.com
#MakeTheCall
1-800-209-3636
WhatsApp Us

+91-96079 99310
Scan to Apply


bob
World

बैंक ऑफ़ बड़ौदा
Bank of Baroda

75
Azadi Ka
Amrit Mahotsav

TURNING DREAM UNIVERSITY INTO REALITY!



**COMPETITIVE
INTEREST RATES**

100% FINANCE

**UNSECURED LOAN UPTO
40 LAKHS AND NEED BASED SECURED LOAN**

**NIL PROCESSING
CHARGES**

**REPAYMENT HOLIDAY
OF COURSE PERIOD +1 YEAR**

**REPAYMENT PERIOD
TILL 15 YEARS**

FAST PROCESSING

GLOBAL PRESENCE



SCAN TO APPLY

Give a missed call*: 846 700 1122

www.bankofbaroda.in

Follow us on

FORE
FORE School of Management
New Delhi

bob
World

बैंक ऑफ़ बड़ौदा
Bank of Baroda



Education Loan for FORE School of Management Students

USP

Education Loan

Collateral Free	Up to 30 Lacs
EMI Starts	After Course Period + 1 year (Moratorium Period)
Repayment Period	Moratorium Period + 15 years
Margin	NIL
Expenses Covered	Tuition Fee, Living Expenses & Other Necessary Expenses for completing the Course
Pre-Payment Charges	NIL

List of Documents for Education Loan

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

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

NEW DELHI (Education Loan Cell Contact No. 011-2344 1487/83/81)	Mr. Sulabh Jain	9899125450
	Mr. Sunder Singh	7827253766
	Mr. Pankaj Melkani	9675050615

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

You can also apply by Clicking <https://dil2.bankofbaroda.co.in/el>

Find out your nearest branch by Clicking <https://www.bankofbaroda.in/locate-us/branches>

Education Loan Sanction Cell, 1st Floor, Bank of Baroda Building, 16 Sansad Marg, New Delhi-110001



Eligibility

Sanction of Term Loan to Students (Indian Nationals) for pursuing higher education in India in the Selected Premier Institutions

Education Loans for Students securing admission in the country's best B Schools, Medical College, Engineering College, Law College and other reputed institutions

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.

Salient Features

Loan at Designated Campus Branch for the respective Institution as per the convenience of the student/ parent

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)

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.

Margin Nil

Processing Fee Nil

Loan Amount & Security

Maximum Loan amount Rs. 40.00 Lacs without any tangible collateral security

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

Expenses Covered

- 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

IT Exemption under Section 80E in respect of interest paid in all Education Loans

Repayment

- Course Duration plus 12 months moratorium
- Repayment period upto 15 years

Interest Rates

Floating Rate: 0.10% above EBLR (9.15%)- 1.00% concession i.e **8.25%**

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- 9351345161</p> <p>State Bank of India, NCERT Campus,</p> <p>Sri Aurbindo Marg, New Delhi 110016</p> <p>sbi.01690@sbi.co.in</p>	