



पंजाब नैशनल बैंक Punjab National Bank
...भरोसे का प्रतीक ! ...the name you can BANK upon !

GOVERNMENT BUSINESS VERTICAL, GANDHINAGAR
SECTOR-16, GANDHINAGAR, GUJARAT

Education Loan to Students taking Admission at IIIT Vadodara- DIU CAMPUS, Gujarat

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| ➤ Eligibility: Resident Indian & Secured admission in Regular Full Time Degree |
| ➤ Loan Amount: COLLATERAL FREE LOANS UP TO ₹20.00 LAKHS |
| ➤ Margin: NIL |
| ➤ Security: Co-obligation of BOTH Parent(s) |
| ➤ Repayment & Moratorium: Max. 15 years (Excluding Repayment Holiday), Repayment – 1 Year of course completion or 6 months Placement, whichever is earlier. |
| ➤ Processing Fee and Documentation Charges: NIL |
| ➤ Rate of Interest: (SIMPLE INTEREST DURING MORATORIUM) |
| • Loans above ₹7.50 Lakh - RLLR + BSP - 0.25%; Presently 9.00% |

Expenses considered for Loan under PNB PRATIBHA:

- ❖ **Books/ Equipment / Instruments/ Uniforms, Purchase of Computer, Project Work, Thesis, Study Tours/ Student Cultural Exchange Programme, Two-Wheeler up to ₹1.00 Lakhs, Personal Living Expenses up to ₹2.00 Lakhs, Advance Fee paid, Credit Life Insurance (Mandatory) etc.**

List of documents Required:

- 4 Photographs, Copy of PAN and ADHAAR of the Student and Parent(s);
- I.T. Returns of Parent(s) and supporting documents (Salary Slip, Income Certificate etc.);
- Proof of having cleared last qualifying examination (JEE Scorecard) plus Mark sheet of 10th and 12th;
- Copy of Bank Account Statement / Passbook of Parent(s)
- Admission Letter / Offer Letter from Institute;
- Details of Advance Fee paid (if any in last 6 months, in case of Reimbursement of Fees);
- Registration at Vidya Laxmi portal (www.vidyalakshmi.co.in); **(PRE-REQUISITE)**
- Any other document depending upon the case.

Please contact the following officials for further enquiries:

1. **Sh. Kishan Vala, Branch Manager**, PNB Diu +91-7046-451-866
2. **Sh. Alok Kumar Singh Yadav, Manager** +91-7838-471-626 (**LIAISON OFFICER FOR DIU**)
3. Sh. Niranjana Lawat, Manager +91-9982-407-232

Retail Loan Camp may also be organised for 2 days at IIIT Vadodara - Diu Campus on permission from Authorities at IIIT Vadodara - Diu Campus from DATE OF ORIENTATION.

