

ਮਾਰਕੀਟਿੰਗ ਵਿਭਾਗ ਮੰਡਲ ਕਾਰਜਾਲਯ Marketing Section. ,Circle Office ,  
ਕਿੰਗਜ਼ਵੇ ,ਸਟੇਸ਼ਨ ਰੋਡ ,ਨਾਗਪੁਰ KINGSWAY, STATION ROAD, NAGPUR  
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**“EDUCATION LOAN SCHEME– PNB PRATIBHA”**

Sr. No	Particulars	Details
1	<b>AMOUNT OF LOAN</b>	Need based
2	<b>COLLATERAL FREE LOANFOR IIIT NAGPUR</b>	Rs 15 Lakh
3	<b>MARGIN</b>	<b>NIL</b>
4	<b>REPAYMENT</b>	Upto 15 Years after moratorium period (Course Period +1 year)
5	<b>RATE OF INTEREST</b>	<b>Loans upto Rs. 7.50 Lakh</b> RLLR + BSP +0.50% (Presently 9.00+0.25+0.75=10.00%)
		<b>Loans above Rs. 7.50 Lakh</b> RLLR + BSP – 0.25% (Presently 9.00+0.25-0.25 =9.00%)
6	<b>CHARGES</b>	<b>Upfront fee -Nil</b> <b>Documentation Charges- Nil</b>
7	<b>SECURITY</b>	<b>Collateral (Upto Rs 15 lac - Nil, above Rs 15 lac - Tangible Collateral)</b>
8	<b>EXPENSES COVERED</b>	1.College/ school/ hostel fees, Examination/ Library/ Laboratory fee, Purchase of books/ equipments/ instruments/ uniforms, Laptop, thesis work,study tour, project work etc. 2. Two wheeler upto Rs. 1,00,000/- on submission of quotation 3.Credit life insurance is <b>mandatory</b> and insurance premium amount is a part of expenses considered for loan amount
		<b>4. Personal living expenses upto Rs. 1,00,000/- for courses upto 1 year and Rs. 2,00,000/- for courses more than 1 year on declaration basis without any receipts. (Payment to be done on quarterly basis)</b>
9	<b>DOCUMENTS REQUIRED</b>	<b>FOR STUDENT:</b> i. Loan application on Bank's format. ii. Passport size photograph. iii. Proof of Identity and Address as per Bank's KYC Guidelines. iv. Proof of Age. v. Copy of PAN*. vi. Proof of having cleared last qualifying examination. vii. Letter of admission. viii. Prospectus of the course wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned. ix. Any other document/information, depending upon the case and purpose of the loan.  <b>Co-Obligations of Parent(s)/Guardian as Co-borrower(s)</b> i. Loan application on Bank's format. ii. Passport size photograph. iii. Proof of Identity and Address as per Bank's KYC Guidelines. iv. Income proof. v. Copy of PAN* vi. Any other document/information, depending upon the case and purpose of the loan.

**Please feel free to contact us-**

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