



To,

Symbiosis International University.
PUNE

Sub: Education Loan offering for Students of your esteemed institute

Dear Sir / Madam,

About Axis Bank Ltd.

Axis Bank Ltd is the third largest private sector Bank in India. The Bank offers the entire spectrum of financial services to customer segments covering Large and Mid-Corporates, MSME, Agriculture and Retail Businesses.

The Bank has a large footprint of 2904 domestic branches (including extension counters) and 12,743 ATMs spread across the country as on 31st March 2016. The overseas operations of the Bank are spread over nine international offices with branches at Singapore, Hong Kong, Dubai (at the DIFC), Colombo and Shanghai; representative offices at Dhaka, Dubai, Abu Dhabi and an overseas subsidiary at London, UK.

Amongst the many products that we offer, Education Loan offering is what we propose to put forth. The features of the product as listed below:

- Quick Application Approval
- Convenient Loan Disbursal
- Income Tax Rebate under Section 80(E) in respect of interest paid
- Repayment Tenure upto 15 years
- Loan amount upto Rs. 75 lacs*
- Funding for Indian and Abroad Institutes & Colleges
- No repayment charges
- No pre-closure charges

We look forward to our association where we would customise the loan as per the requirement of the students as per the terms agreed upon the Bank and your institute.

Yours Truly,

For Axis Bank Ltd.



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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 **Symbiosis University**

- ✓ Principal Moratorium available
- ✓ No Processing Fees
- ✓ 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(SU), 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	All the courses provided by Symbiosis University
3	Rate of Interest	Post Graduates starting @ 10.50% onwards Bachelors starting @ 13.50% onwards
4	Loan Amount	Minimum Loan Amount Rs 50,000 and Maximum Loan Amount Rs 75 Lakhs or 95% of Total cost whichever is lower
5	Margin	5% Margin
6	Processing Fees	NIL
7	Pre-payment Chrg	NIL
8	Pre Closure Penalty	NIL
9	Repayment Type	Interest Servicing During Course.
10	Moratorium Period	Course Period + Maximum of 1 Year (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. Rohit Srivastava 8237397974 Email ID: rohit5.srivastava@axisbank.com		
Education Loan Application Form Can be Downloaded From:		
http://www.axisbank.com/download/Education_Loan_Application_Form.pdf		

* 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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 REGISTERED OFFICE : "Trishul" - 3rd Floor Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380006.
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