



बैंक ऑफ़ बड़ौदा **Bank of Baroda**



Education Loan to Students of Kasturba Medical College, Manipal

Kasturba Medical College, Manipal is one of the selected Premier Institutions of India which is eligible for Bank of Baroda education loan under List "A" Institutions.

Salient features of Baroda Education Loan to Students of Premier Institutions in India (Under Baroda Gyan Scheme) are:

- No Collateral Security for loan amount upto Rs.30.00 lakhs
- No processing Charges
- No Prepayment/fore closure charges
- Lower Interest Rate ~ 8.45%
- Repayment period up to 15 years excluding moratorium period i.e., course period + 12 months
- Income Tax Rebate
- Quick Sanction
- Instant Digital Sanction of Education loan (<https://dil2.bankofbaroda.co.in/el/eduload/home>)

Expenses Covered:

- Fee payable to college/Institution/University.
- Examination / Library / Laboratory fee.
- Hostel fees / charges.
- Purchase of books / equipment's / instruments / uniforms.
- Caution deposit, Building fund / refundable deposit supported by institution bills/ receipts, subject to condition that the amount does not exceed 10% of the total tuition fees for the entire course.
- Purchase of Personal Computer / Laptop - essential for completion of the course.
- Any other expenses required to complete the course – like study tours, project works, thesis, etc.
- Reimbursement for recently paid college fees on case to case basis

Loan Amount:

Without Security	Rs. 30.00 lacs
With Tangible collateral security	Rs. 125.00 lacs (The Tangible security can be in the form of mortgage of properties (Land / Building/ house/ flat etc) or Bank Deposit / Govt. securities/Public Sector Bonds / Units of UTI / NSC / KVP / LIC policy / Gold / Shares / Debentures / Relief Bonds, etc. standing in the name of student / parent / guardian or guarantor)

Rate of Interest: BRLLR~8.45% (Repo Rate + Mark-up- 0.70% = 6.50%+ 2.65%-0.70% at present) - Floating.

- Simple interest is charged during the repayment holiday / moratorium period.
- Servicing of interest during the moratorium period is optional for students. The accrued interest during the repayment holiday period to be added to the principal and repayment in Equated Monthly Instalment (EMI) to be fixed.

ಪ್ರಾದೇಶಿಕ ಕಾರ್ಯಾಲಯ, ಎರಡನೇ ಮಹಡಿ, 'ಶಾಮಿಲಿ', ಅಂಬಲಪಾಡಿ, ಉಡುಪಿ - 576103 |

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For More details you can visit our Bank's website:

<https://www.bankofbaroda.in/personal-banking/loans/education-loan/baroda-education-loan-to-students-of-premier-institutions>

You are requested to

- Communicate the scheme among all the concerned students.
- Kindly provide us details of students like Name, Mobile no and Email id's
- Update our concerned officer contact details on your website for hassle free communication with students.

Contact Details:

Bank of Baroda Regional Office- Udupi, Shamili Building, NH66, Ambalpadu, Udupi-576101 Email id: credit.udupi@bankofbaroda.co.in Contact no: +91-9052931264 +91-9962693386 0820-2533880	Bank of Baroda Manipal Branch, Trade Centre Building, Syndicate Circle, Near Hill View Lounge, Manipal-576104 Email id: VJMMAN@bankofbaroda.co.in Contact no: +91-9606009531 0820-2575541
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Education Loan to Students of Manipal Institute of Technology (MIT), Manipal

Manipal Institute of Technology (MIT) is one of the selected Premier Institutions of India which is eligible for Bank of Baroda education loan under List "A" Institutions.

Salient features of Baroda Education Loan to Students of Premier Institutions in India (Under Baroda Gyan Scheme) are:

- No Collateral Security for loan amount upto Rs.30.00 lakhs
- No processing Charges
- No Prepayment/fore closure charges
- Lower Interest Rate ~ 8.45%
- Repayment period up to 15 years excluding moratorium period i.e., course period + 12 months
- Income Tax Rebate
- Quick Sanction
- Instant Digital Sanction of Education loan (<https://dil2.bankofbaroda.co.in/el/eduload/home>)

Expenses Covered:

- Fee payable to college/Institution/University.
- Examination / Library / Laboratory fee.
- Hostel fees / charges.
- Purchase of books / equipment's / instruments / uniforms.
- Caution deposit, Building fund / refundable deposit supported by institution bills/ receipts, subject to condition that the amount does not exceed 10% of the total tuition fees for the entire course.
- Purchase of Personal Computer / Laptop - essential for completion of the course.
- Any other expenses required to complete the course – like study tours, project works, thesis, etc.
- Reimbursement for recently paid college fees on case to case basis

Loan Amount:

Without Security	Rs. 30.00 lacs
With Tangible 100% collateral security of full value of the loan amount	Rs. 80.00 lacs (The Tangible security can be in the form of mortgage of properties (Land / Building/ house/ flat etc) or Bank Deposit / Govt. securities/Public Sector Bonds / Units of UTI / NSC / KVP / LIC policy / Gold / Shares / Debentures / Relief Bonds, etc. standing in the name of student / parent / guardian or guarantor)

Rate of Interest: BRLLR~8.45% (Repo Rate + Mark-up- 0.70% = 6.50%+ 2.65%-0.70% at present) - Floating.

- Simple interest is charged during the repayment holiday / moratorium period.
- Servicing of interest during the moratorium period is optional for students. The accrued interest during the repayment holiday period to be added to the principal and repayment in Equated Monthly Instalment (EMI) to be fixed.

For More details you can visit our Bank's website:

<https://www.bankofbaroda.in/personal-banking/loans/education-loan/baroda-education-loan-to-students-of-premier-institutions>

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Education Loan to Students of T.A.PAI Management Institute (TAPMI), Manipal

T.A. Pai Management Institute (TAPMI), Manipal is one of the selected Premier Institutions of India which is eligible for Bank of Baroda education loan under List “A” Institutions.

Salient features of Baroda Education Loan to Students of Premier Institutions in India (Under Baroda Gyan Scheme) are:

- No Collateral Security for loan amount upto Rs.30.00 lakhs
- No processing Charges
- No Prepayment/fore closure charges
- Lower Interest Rate ~ 8.45%
- Repayment period up to 15 years excluding moratorium period i.e., course period + 12 months
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Expenses Covered:

- Fee payable to college/Institution/University.
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Loan Amount:

Without Security	Rs. 30.00 lacs
With Tangible 100% collateral security of full value of the loan amount	Rs. 80.00 lacs (The Tangible security can be in the form of mortgage of properties (Land / Building/ house/ flat etc) or Bank Deposit / Govt. securities/Public Sector Bonds / Units of UTI / NSC / KVP / LIC policy / Gold / Shares / Debentures / Relief Bonds, etc. standing in the name of student / parent / guardian or guarantor)

Rate of Interest: BRLLR~8.45% (Repo Rate + Mark-up- 0.70% = 6.50%+ 2.65%-0.70% at present) - Floating.

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