



To,  
**Symbiosis International University,  
 Pune**

We have great pleasure in extending our warm greetings to you and your team at **Symbiosis International University, 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 your esteemed Institute.

- ✓ No Foreclosure/Prepayment Charges
- ✓ Collateral-free loan option available
- ✓ Repayment Tenure as Long as 15 Years with a very low EMI
- ✓ 100% Tax Benefit for interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*			
SYMBIOSIS INTERNATIONAL UNIVERSITY, PUNE			
No	Parameters	Details	
1	<b>Eligibility</b>	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute.	
2	<b>Course Name</b>	<b>All approved UG/PG programs</b>	
3	<b>Rate of Interest</b> (floating interest rate linked to REPO rate)	Secured Loans at <b>10.50%</b> Unsecured Loans at <b>10.50%</b> onwards	
4	<b>Loan Amount</b>	95% of the total cost; 100% funding option available	
6	<b>Processing Fees</b>	As per Bank's norms	
7	<b>Repayment Type*</b>	Interest Servicing During Course option available	
8	<b>Moratorium Period*</b>	Course Period + Maximum of optional 6 months option available	
9	<b>Repayment Tenure*</b>	Maximum 15 years	
10	<b>Loan Disbursement</b>	To the Institute (as mentioned on the admission letter)	
11	<b>Co-Applicant</b>	Applicable as per Axis bank norms	
12	<b>Insurance</b>	Max Life Insurance	
13	<b>Collateral required</b>	Collateral can be required where customer is not eligible for unsecured loan above 7.5L	
14	<b>Axis Bank Contact</b>	Anish Kumar +91-8888812674 anish5.kumar@axisbank.com	Amit Bhandare +91-9096370103 amit1.bhandare@axisbank.com
You can also give a missed call on <b>1800-258-7171</b> to avail education loan and our representative will get in touch with you.			
*Final rate leading to approval, sanction and disbursement is subject to bank,s internal policy checks, process and eligibility			
*Rates may change in future as per the Bank's discussion			

**AXIS BANK CONTACT – PAN INDIA****AREA MANAGERS**

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**REGIONAL MANAGERS**

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WB / Orissa / Bihar / Jharkhand / Chattisgarh / North-East Region	Atanu Paul	9830693034	atanu1.paul@axisbank.com