



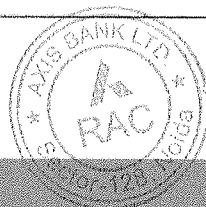
To,  
Shiv Nadar University,  
New Delhi

We have great pleasure in extending our warm greetings to you and your team at on **Shiv Nadar University, New Delhi** 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 taking admissions into your esteemed institute.

- No prepayment/foreclosure charges
- Collateral-free loan option available
- Tax benefit on interest paid under Sec-80(E)
- Refinance option available for fees already paid

AXIS BANK EDUCATION LOAN – TERMS AND CONDITIONS*		
SHIV NADAR UNIVERSITY, NEW DELHI		
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/university.
2	<b>Course Name</b>	All approved UG/PG programs
3	<b>Rate of Interest</b> (floating interest rate linked to REPO rate)	Secured loans at <b>10.25%</b> Unsecured loans above 7.5L at <b>10.75%</b> Unsecured loans upto 7.5L at <b>11.25%</b>
4	<b>Max Loan Amount</b>	95% of the total cost as per eligibility
5	<b>Processing Fees</b>	No PF for loans upto 7.5L; Applicable as per Axis Bank's norms for loans above 7.5L
6	<b>Repayment Type*</b>	Simple Interest during moratorium period option available
7	<b>Moratorium Period*</b>	Course Period + 6months (optional)
8	<b>Repayment Tenure*</b>	Maximum 15 years option available
9	<b>Loan Disbursement</b>	To the University (as mentioned on the admission letter)
10	<b>Co-Applicant</b>	Applicable as per Axis bank norms
11	<b>Insurance</b>	Max Life Insurance
12	<b>Collateral required</b>	Collateral can be taken as per Axis bank norms for loan amounts above 7.5L
13	<b>Axis Bank Contact</b>	Rishabh Tyagi +91-8506034987 rishabh1.tyagi@axisbank.com Manabendra Singh +91-9582250612 manabendra.singh@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.		
*Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility		
*Rates may change in future as per the Bank's discretion		



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

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TN (Chennai)	Mosesrajasekaran	9842808606	mosesrajasekaran.g@axisbank.com
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Orissa / Bihar / Jharkhand / North-East Region	Nishith	8697745305	nishith@axisbank.com

**REGIONAL MANAGERS**

Region	RSM Name	RSM Contact	RSM Mail ID
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TN (Chennai)			
Karnataka (Bangalore) / Kerala			
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Haryana			
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MP / Chattisgarh			
Kolkata	Atanu Paul	9830693034	atanu1.paul@axisbank.com
Orissa / Bihar / Jharkhand / North-East Region			

