

ELSC:PUNE:2023-24/824

Date:12.03.2024

Dr. Biju G Pillai, Sr Director – IT & Admissions Sri Balaji University, Pune

Dear sir,

Re: - Education Loan to Students of Sri Balaji University, Pune -under Baroda Gyan

With reference to the captioned subject, we are pleased to inform you that, Sri Balaji University, Pune is covered under Baroda Gyan Loan Scheme for Education Loans.

Education Loan Terms & Conditions are as under:

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Programs included	All full time regular courses conducted by Sri Balaji University, Pune
ROI	BRLLR + 2.00% i.e. <b>11.15% at present</b> * (floating) 0.50 % Concession in rate of interest to loans sanctioned for the benefit of girl students
Collateral Security Required	Up to Rs.7.50 lakh: Co-obligation of parent. No Security required. Above Rs. 7.50 lakh:-Co-obligation of parents and Collateral security required.(Mortgage/Bank FDR)
EMI starts	After "moratorium period" i.e. Course Period + 1year
Repayment Period	Moratorium Period +10 years Max for Loan Up to Rs. 7.50 Lakh Moratorium Period +15 years Max for Loan Above Rs. 7.50 Lakh
Margin	Up to Rs. 4.00 lakhs: NIL Above Rs. 4.00 lakhs to upto Rs.7.50 lakh: 15% Above Rs.7.50 lakhs: 5%
Expense Covered	Tuition Fee+ Living Expense + Other Necessary for course
Processing Charges	Nil
GCLI Coverage	GCLI coverage is available. Students need to pay fee for insurance.
Contact Details	Mr. Sachin Thakur 9970014456 Mr. Nilesh More 8007352007 Mr. Sunil Yerekar 7720082484 Email ID: elsc.pune@bankofbaroda.co.in

We request you to display the above details on your website for the information of students. We also request you to publish the information in your prospectus and provide maximum education loan leads to us.

Yours\_faithfully

(Dhiraj Sonar) Chief Manager

Head-ELSC, Pune 阿爾

ई एल एस सी पुणे शाखा पहिला मजला, बुट्टे पाटील हाऊस, ११७०/४, जंगली महाराज रोड, शिवाजीनगर, पुणे - ४११००५. भारत.

ELSC Pune Branch , 1st Floor Butte Patil House, 1170/4, Jangli Maharaj Road, Shivajinagar, Pune - 411005. India. ਟੇਲਿਯੇਜ /Telephone : 25537085, 25537088 ईਸੇਲ /Email :elsc.pune@bankofbaroda.co.in