

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS***PLAKSHA UNIVERSITY, PUNJAB**

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/university.
2	Course Name	All approved courses
3	Rate of Interest (floating interest rate linked to REPO rate)	Secured loans starting at 9.00%* Unsecured loans starting at 9.75%*
4	Loan Amount	Maximum Loan Amount - 95% of the total cost
5	Margin	5% Margin on loan amount above 4L
6	Processing Fees	Flat PF of INR 9,999 + GST
7	Repayment Type*	Simple Interest during moratorium period
8	Moratorium Period*	Course Period + 6 months (optional) available
9	Repayment Tenure*	Maximum 15 years
10	Loan Disbursement	To the Institute (as mentioned on the admission letter)
11	Co-Applicant	Applicable as per Axis bank norms
12	Insurance	Max Life Insurance
13	Collateral required	Collateral requirement as per Axis bank norms
14	Axis Bank Contact	Harshul1 Nagar +91- 9041348003 Harshul1.Nagar@axisbank.com

You can also give a missed call on **1800-258-7171** 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**

Vikas Jain

**Zonal Sales Manager
Personal Loan &
Education Loans**

North