

'SBI-BITS SCHOLAR TIE-UP'

SBI EDUCATION LOAN SCHEME FOR STUDENTS TAKING ADMISSION IN BITS- PILANI, HYDERBAD & GOA

EXCLUSIVE FEATURES:

- ✓ *Attractive Concessional ROI of 6.90% p.a.*
- ✓ *Reimbursement of fee already paid to institute.*
- ✓ *Hassle-free and On-spot sanction at campus.*
- ✓ *All expenses required to complete the course will be financed without any collateral security.*
- ✓ *Insurance coverage of loan available, covering full loan amount.*

SBI Life- Rinn Raksha

Loan amount	ONE TIME Premium for 20 years
Rs. 20 Lacs	Rs. 34,000*

*Current rates will be applicable

S. No.	Parameters	Details
1.	Loan Amount	Upto Rs. 20 lacs without collateral security
2.	Expenses covered	<ul style="list-style-type: none">▪ Fee payable to college/school/ hostel▪ Examination/ Library/ Laboratory fees▪ Purchase of books/ equipments/ instruments/ uniforms▪ Caution deposit/ building fund/ refundable deposit supported by institution bills/ receipts [not to exceed 10% of tuition fees for the entire course]▪ Travel expenses/ expenses on exchange programme*▪ Purchase of computer/ laptop, if essential for completion of course*▪ Any other expense required to complete the course like study tours, visits to foreign universities in exchange programs, project work, thesis, etc.* <p>* No voucher/ receipt required, purpose (end use) need to be self-certified. Expenditure not to exceed 25% of the loan amount (upto a lumpsum amount of max Rs. 1 Lac). Expenditure beyond 25% cap permitted subject to production of voucher/ receipt.</p>

S. No.	Parameters	Details								
3.	Rate of Interest	<p>Special concessional rate of 6.90% p.a.</p> <ul style="list-style-type: none"> • Simple interest will be charged during Course Period plus Moratorium Period • Servicing of Interest during Course period is Optional. 								
4.	Margin	<ul style="list-style-type: none"> ▪ Upto Rs. 4 Lacs: NIL ▪ Above Rs. 4 Lacs & Upto Rs. 7.5 Lacs: 5% ▪ Above Rs. 7.5 Lacs: NIL 								
5.	Processing fee	Nil								
6.	Moratorium Period	Upto 12 months after completion of the course.								
7.	Repayment Period	Upto maximum of 15 years after completion of course and moratorium (12 months) period								
8.	Pre-payment Charges	NIL								
9.	Sanction and Disbursement of Loan	<p>Loans will be sanctioned and disbursed from the Campus/ Designated branch, as per the Delegation of Financial Powers vested with the Branch.</p> <table border="1"> <thead> <tr> <th>Name of Institution</th> <th>Mapped Campus/ Designated Branch</th> </tr> </thead> <tbody> <tr> <td>Birla Institute of Technology & Sciences (BITS), Pilani</td> <td>PILANI</td> </tr> <tr> <td>BITS (Pilani) - Goa Campus</td> <td>BITS PILANI GOA CENTRE</td> </tr> <tr> <td>BITS (Pilani) - Hyderabad Campus</td> <td>JAWAHAR NAGAR HYDERABAD</td> </tr> </tbody> </table>	Name of Institution	Mapped Campus/ Designated Branch	Birla Institute of Technology & Sciences (BITS), Pilani	PILANI	BITS (Pilani) - Goa Campus	BITS PILANI GOA CENTRE	BITS (Pilani) - Hyderabad Campus	JAWAHAR NAGAR HYDERABAD
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BITS (Pilani) - Hyderabad Campus	JAWAHAR NAGAR HYDERABAD									

FOR ANY QUERY/ INFORMATION, PLEASE CONTACT FOLLOWING SBI OFFICIALS: GOA CAMPUS

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