

# PNB PRATIBHA Education loan For IIM Udaipur

On attractive rate of  
Interest

**8.20%**

## Aim high. Achieve higher.



If it's a dream, it has to be big.

**PNB Pratibha Education Loan Scheme**



# PRATIBHA LOAN SCHEME FOR IIM UDAIPUR



- **Purpose** Education Loans to students securing admission in the country's select **premier Institutions** like **Indian Institute of Management**.
- **Eligibility**
  - STUDENT:**
    - Should be an Indian National (Including NRIs)
    - Secured admission to Professional/Technical courses through Entrance Test/Selection process
  - COURSE:**
    - Regular full time Degree /Diploma Courses through entrance test/selection process
    - Full time Executive Management Courses like One Year MBA are also covered.
- **Co-Borrower** Not Required
- **Guarantor** Not Required
- **Processing Fee** Nil

- **Collateral Security**
  - Not Required
  
- **Margin**
  - Not Required
  
- **Eligible Expenses**
  - Fee payable to college/school/ hostel (including Boarding & Lodging)
  - Examination/ Library/ Laboratory fees
  - Purchase of books/ equipments/ instruments/ uniforms
  - Building fund/ refundable deposit supported by institution bills/receipts
  - 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.



# PRATIBHA LOAN SCHEME FOR IIM UDAIPUR



- **Sanction & Disbursement**      Quick Sanction by PNB Loan Point Cell
- **Repayment**  
15 Years  
Moratorium Period = Course period + 1 Year
- **ROI**      **8.20%** (Floating Rate) linked to RLLR for the current admission session of IIM Udaipur.  
1% concession on **ROI** if interest is paid as & when levied.
- **Pre-payment /Pre-closure Penalty**      **NIL**

## ▪ Documents Required

- **Applicant's -**
  - PAN Card (Self Attested)
  - Address Proof – Voter ID/Passport/Driving License (Self Attested)
  - 10th, 12th mark lists & certificate, Graduation Certificate and final year Mark list
  - (self attested copies)
  - Test Score Card (GMAT/GRE/CAT)
  - IIMU Offer Letter
  - IIMU ID Card (if available)
  - 2 passport size photograph (recent photo)
  - Proof of Previous employment details (salary slips/ Form-16 )



## PRATIBHA LOAN SCHEME FOR IIM UDAIPUR



- **Process Flow**
  - Application along with documents required to be send to respective Branch.
  - Quick sanction of loan at branch
  - (usually 3 to 5 working days of receiving application)
  - Documentation at the branch or PLP (Loan Processing Cell of PNB) . Loan disbursement based on request of the applicant after receipt of signed documents at the Branch.
  
- **Contact Us**
  - PLP Head- Mr Radha kishan(9462129414) Chief Manager**
  - Retain Segment Head- Mr Mukesh Gurjar (8979347782) Chief Manager**
  - CAC Head – ML Meena (8890060997)**
  - Email – plp9128@pnb.co.in; cac8411@pnb.co.in**
  - Marketing Manager – Mr Nitin S Kumar- 7737748956**
  - Marketing Manager – Mr. Santu Kumar Khinchi - 9829094719**

**THANK YOU**