

PNB PRATIBHA Education loan For IIM Udaipur

Aim high.
Achieve higher.



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

PNB Pratibha Education Loan Scheme

- **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 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** Nil

- **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.

- **Sanction & Disbursement** Quick Sanction at any branch
- **Repayment** 15 Years
Moratorium Period = Course period + 1 Year
- **ROI** **Presently 8.10** (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)
- Fee receipts already deposited if any.
- Application routed through vidhyalaxmi portal along with required documents.

▪ **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**

Marketing Officer – Mr. NITIN S KUMAR - 7737748956

Marketing Manager – Mr. Santu Kumar Khinchi - 9829094719

CAC Head Chief Manager - Mr. Mohan Lal Meena – 8890060997

PLP Head – Pradeep Vijayvargiya (9799141555 Chief Manager)

Mr. Rajesh Yadav (7737304349) Sr. Manager

Email – plp9128@pnb.co.in

cac8411@pnb.co.in

THANK YOU