

# **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**



# 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** 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.



# PRATIBHA LOAN SCHEME FOR IIM UDAIPUR



- **Sanction & Disbursement**      Quick Sanction at any branch
- **Repayment**      15 Years  
Moratorium Period = Course period + 1 Year
- **ROI**      **Presently ROI Under Floating option as under :-**  
7.70% For Loan upto Rs. 7.50 Lakh  
9.35% For Loan upto Rs. 7.50 Lakh
- **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 and all applications routed through PM-Vidyalaxmi portal & 200+GST charges applicable and on boarding on <https://pmvidyalaxmi.co.in>
  - (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**
  - CAC Head Chief Manager - Mr. G P Saini – 8003455111**
  - PLP Head – Pradeep Vijayvargiya ( 9799141555 Chief Manager)**
  - rMarketing Manager–**

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**THANK YOU**