

To,
University of Petroleum & Energy Studies,
Dehradun

We have great pleasure in extending our warm greetings to you and your team at **University of Petroleum & Energy Studies, Dehradun** on the occasion of the new academic year.

We are happy to inform you that, Axis Bank has customized a special Education Loan Product for the students of your esteemed Institute.

- ✓ No Pre-Payment or Foreclosure charges
- ✓ Repayment Tenure as Long as 15 Years*
- ✓ Tax Benefit on interest paid under Sec (80E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*			
UNIVERSITY OF PETROLEUM & ENERGY STUDIES, DEHRADUN			
	Parameters	Details	
1	Eligibility	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute.	
2	Course Name	All approved UG/PG courses by the university	
3	Loan Amount	Maximum Loan Amount 95% of Total Course Fee	
4	ROI (floating rate linked to REPO rate)	a) Secured Loans – 10.50% b) Unsecured Loan for MBA – 11.25% c) Unsecured loan for loans upto 7.5L (other courses) – 12.75% d) Unsecured loan for loans above 7.5L (other courses) – 11.50%	
5	Margin	5% Margin on loan amounts above 4L	
6	Processing Fees	Applicable as per Bank's norms	
7	Repayment Type	For loan type (a) (b) (c) - Interest Servicing During Course and EMI thereafter For loan type (d) – Immediate EMI	
8	Moratorium Period	For loan type (a) (b) (c) - Course Period + Maximum of 6 months (optional) For loan type (d) - NA	
9	Repayment Tenure	For loan type (a) (b) (c) - Maximum 15 years For loan type (d) – Maximum 10 yrs	
10	Loan Disbursement	To the Institute (University of Petroleum & Energy Studies, Dehradun)	
11	Co-Applicant	Applicable as per Axis bank norms	
12	Insurance	Max Life Insurance	
13	Collateral	Applicable for loan amounts above 7.5L as per Axis bank norms	
14	Axis Bank Contact	Vikash Bagasi +91-9716549295 vikash1.bagasi@axisbank.com	Manabendra Singh +91-9582250612 manabendra.singh@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			
*Unsecured loans above 7.5L may be available to select applicants basis Bank's norms			
*Rates may change in future as per the Bank's discussion			