



To,
Plaksha University,
Punjab

We have great pleasure in extending our warm greetings to you and your team **Plaksha University, Punjab** 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 taking admission into your esteemed institute.

- No prepayment/foreclosure charges
- Tax benefit on interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*		
Plaksha University, Punjab		
No.	Parameters	Details
1	Eligibility	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute/university.
2	Course Name	All approved courses
3	Rate of Interest (floating interest rate linked to REPO rate)	Unsecured loans at 8.25%* Secured loans at 8.00%*
4	Loan Amount	95% of the total cost; 100% funding option available
5	Margin	As per norms
6	Processing Fees	For loan amount >INR 7.5L: INR 4,999 (Incl. GST)
7	Repayment Type*	Simple Interest during moratorium period available
8	Moratorium Period*	Course Period + 6 months (optional) available
9	Repayment Tenure*	Maximum 15 years
10	Loan Disbursement	To the Institute (as mentioned on the admission letter)
11	Co-Applicant	Applicable as per Axis bank norms
12	Insurance	Max Life Insurance
13	Collateral required	Collateral requirement as per Axis bank norms
You can also give a missed call on 1800-258-7171 to avail education loan and our representative will get in touch with you.		

AXIS BANK CONTACT – PAN INDIA**AREA MANAGERS**

Region	ASM Name	ASM Contact	ASM Mail ID
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