

### Dear Student,

We are delighted to offer you an exclusive pre-approved student loan from **HDFC Credila** for your higher education at **FORE School of Management**, **Delhi**.

HDFC Credila has disbursed more than **\$3 billion** & funded over **1,57,000** Indian students across **59 countries**, **4300+ institutes** and **3000+ courses**.

	1	
Academic Year	2024-2026	
Loan Amount	Up to 100% cost of education*	
Margin Money	Nil	
Secured/Unsecured Loan	Yes	
Repayment Tenure	Up to 15 years	
Co-borrower	Immediate family	
Prepayment Allowed	Yes, as per the existing policy of HDFC Credila	
Income Tax Benefit	Yes, avail unlimited tax benefit on interest paid under Section 80E of the Income Tax Act, 1961	
	Section sue of the income Tax Act, 1961	

TO APPLY: DISHA 🕚 +91-77700 54545 🕴 🖾 indiamba@hdfccredila.com

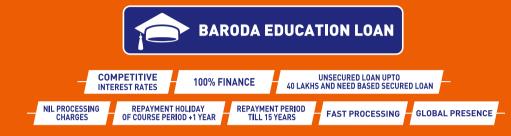


\*T&C apply. The education loan facility provided by HDFC Credila ("The Company") will be at the sole discretion of the Company and within the Company's prescribed credit and underwriting norms/guidelines prevailing at the time of processing and disbursing the education loan. The interest rate applicable on the loan will be as per the college and campus.





# TURNING DREAM UNIVERSITY INTO REALITY!





Give a missed call\*: 846 700 1122









## Education Loan for FORE School of Management Students

USP	Education Loan	
Collateral Free	Up to 30 Lacs	
EMI Starts	After Course Period + 1 year (Moratorium Period)	
Repayment Period	Moratorium Period + 15 years	
Margin	NIL	
Expenses Covered	Tuition Fee, Living Expenses & Other Necessary Expenses for completing the Course	
Pre-Payment Charges	NIL	

## List of Documents for Education Loan

	All documents to be self-attested by the applicant & co-applicant (wherever applicable)	Applicant (Student)	Co-Applicant (Parent/Guardian)
1.	KYC Documents - PAN Card, Adhaar Card, Passport, Voter ID		
2.	ITR/Form-16 (for last 2 years)		
3.	Salary Slips for 3 months / Balance Sheet and P & L		
4.	Last 6 months Bank Statement		
5.	Registration on Vidyalakshmi Portal by Student		
6.	Proof of Past academic record		
	(Xth onwards all Mark sheets / Certificates Semester-wise)		
7.	Competitive Exams / Entrance Exam Score Card (CAT/GMAT/XAT etc.)		
8.	Confirmed Admission Letter from the institute, Fees Structure, Prospectus		
9.	If fees already paid (Copy of Fee Receipts)		
10.	If in service or having work experience		
	(Work Experience Certificate/Joining Letter/Relieving Letter)		

#### Please also reach out to us on the below contact details to help you out:

NEW DELHI (Education Loan Cell Contact No. 011-2344 1487/83/81	Mr. Sulabh Jain	9899125450
	Mr. Sunder Singh	7827253766
	Mr. Pankaj Melkani	9675050615

We would request you to contact us for any queries at elsc.nd@bankofbaroda.com to guide you further.

You can also apply by Clicking https://dil2.bankofbaroda.co.in/el

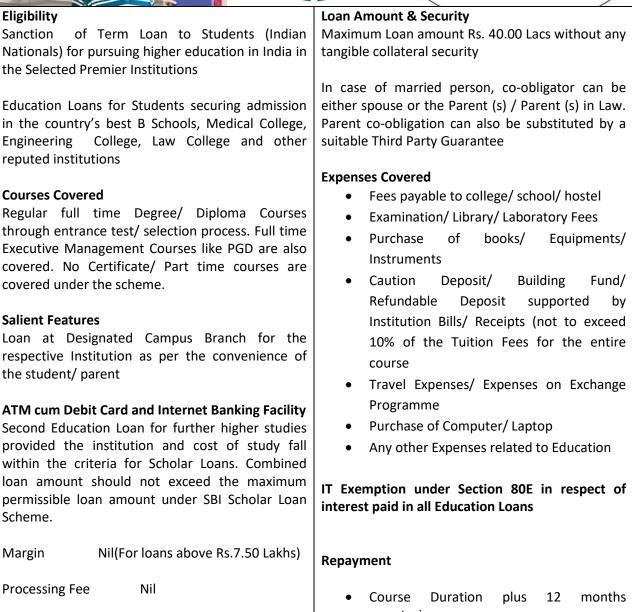
Find out your nearest branch by Clicking https://www.bankofbaroda.in/locate-us/branches

Education Loan Sanction Cell, 1st Floor, Bank of Baroda Building, 16 Sansad Marg, New Delhi-110001





**New Delhi** 



moratorium Repayment period upto 15 years

## Interest Rates

Floating Rate: 8.25% (Lowest among all banks\*)

## All Interest Rates are subject to change, without Notice

\*as on date.

Documentation Required	
<ul> <li>Letter of Admission</li> <li>Completely filled in Loan Application Form</li> <li>3 recent passport size photographs of applicant &amp; co applicant</li> <li>PAN Card of the Student &amp; Parent/Guardian</li> <li>Proof of Identity (Driving License/Passport/ any photo identity)</li> <li>Proof of Residence (Driving License/Passport/Electricity Bill/Telephone Bill)</li> <li>Statement of cost of study</li> <li>Student &amp; Co Borrower/Guarantor's Bank account statement for last 6 months</li> <li>IT Return/IT Assessment order of last 2 years of Parent/Guardian/other coborrower</li> <li>Brief statement of Assets &amp; Liabilities of Parent/Guardian/other coborrower</li> </ul>	<ul> <li>Proof of income (i.e. Salary Slips/ Form 16 for 2 years) of Parent/ Guardian/ other coborrower</li> <li>Class X onwards certificates and mark sheets of student</li> <li>If work Experience of Student: provide last 3 month Salary Slips, 6 month account statement and 2 years Form 16 and Work Experience Certificate from the Company</li> <li>Bonafide from FORE</li> <li>ID proof from FORE</li> <li>6 PDCs of co-borrower's a/c</li> <li>Stamp Papers in the name of Borrower and co-borrower as first party and second party as SBI valuing Rs. 100 x1 and Rs. 10 x 2 (please ask the details at the time of sanction of loan</li> </ul>
For details please contact/Send Message to: Mr. Avinash Kumar Prasad(Chief Manager)	
Mb: +91- 9599122249	
Ms. Swati Sehgal (Manager)	
Mb: +91- 6396640718	
Ms. Ananya Jain (Loan Officer)	State Bank of India, NCERT Campus,
Mb: +91- 9968090578	Sri Aurobindo Marg, New Delhi 110016
<u>sbi.01690@sbi.co.in</u>	Ph.011-26961530,011-26567336



# FORE School of Management

Proposal Date	26-Feb-2024
Validity Date	25-Feb-2025

No.	Parameters	Details
1	Product code	IND_PG_S/US_Premium
2	Name of The Educational Institute	FORE School of Management
3	Course Name/s	PGDM, PGDM-IB, PGDM-FM, PGDM-BDA, Executive PGDM
4	Applicable academic year	2024-2025
5	Loan Amount	Min ₹ 1 Lakh and Max Up to ₹ 1 Crore
6	Unsecured loan amount	Rs 1 Crore
7	Rate of Interest*	Secured 9.95% (REPO+ 3.45%), Unsecured 10.99% (REPO+ 4.49%) Current Repo as on date is 6.50% <u>https://www.rbi.org.in/</u>
8	Type of Interest	Floating Rate of Interest linked to RBI's Repo.
9	Processing fee	0.75% +GST
10	Margin	NIL
11	Repayment Type in Moratorium	Simple Interest/ EMI/ Full Moratorium
12	Repayment Period after Moratorium	10-12 Years after Moratorium
13	Principal /Moratorium period	Course Period + Up to 12 Months (Case to case basis)
14	Pre-payment Charges	NIL
15	Part Payment Charges	NIL
16	Fore Closure Charges	NIL

17	Collateral/Security for Secured loan	House, Flat, Fixed Deposit and Existing HL with ICICI Bank can be Cross collateral
18	Insurance available (Optional)	ICICI Prudential/Lombard
19	Disbursement frequency	As per Institute, fee payment schedules.
20	Disbursement of Loan	Fees will be transferred directly to the Official Institute Payment Fee Account.
21	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
22	Co Applicant (Financial) Not Required	For Applicants with 2 years or more work experience, financial co- applicant is not required.
23	Co-Borrower Locations Accepted	As per the Bank's Listed Location

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#### Education Loan Contact Details

Name	Mobile No.	Email ID	Location
Rajat Singh	7905603224	rajat.singh7@icicibank.com	Delhi
Prabhash Singh	9326952783	prabhash.singh@icicibank.com	Delhi

Apply directly scanning the below QR Code



<u>Note:</u> This is a special pricing floating rate linked to repo rate and applicable until further notice. Information concerning any of the above rates of interest and other loan conditions are subject to change. All loan sanctions are subject to bank's internal policy from time to time.