

**Don't wait!****Avail a pre-approved**education loan from **HDFC Credila**

Your dream education awaits!

**Attractive  
Interest  
Rate****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**.

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

**TO APPLY:****DISHA**  **+91-77700 54545** | **indiamba@hdfccredila.com**

#MakeTheCall

**1-800-209-3636**

WhatsApp Us

 **+91-96079 99310**Scan to  
Apply

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**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

**75**  
Azadi Ka  
Amrit Mahotsav

# TURNING DREAM UNIVERSITY INTO REALITY!

 **BARODA EDUCATION LOAN**

**COMPETITIVE  
INTEREST RATES**

**100% FINANCE**

**UNSECURED LOAN UPTO  
40 LAKHS AND NEED BASED SECURED LOAN**

**NIL PROCESSING  
CHARGES**

**REPAYMENT HOLIDAY  
OF COURSE PERIOD +1 YEAR**

**REPAYMENT PERIOD  
TILL 15 YEARS**

**FAST PROCESSING**

**GLOBAL PRESENCE**



**SCAN TO APPLY**

Give a missed call\*: 846 700 1122

www.bankofbaroda.in

Follow us on

**FORE**  
FORE School of Management  
New Delhi

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## 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](mailto: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



<p><b>Eligibility</b> Sanction of Term Loan to Students (Indian Nationals) for pursuing higher education in India in the Selected Premier Institutions</p> <p>Education Loans for Students securing admission in the country's best B Schools, Medical College, Engineering College, Law College and other reputed institutions</p> <p><b>Courses Covered</b> Regular full time Degree/ Diploma Courses through entrance test/ selection process. Full time Executive Management Courses like PGD are also covered. No Certificate/ Part time courses are covered under the scheme.</p> <p><b>Salient Features</b> Loan at Designated Campus Branch for the respective Institution as per the convenience of the student/ parent</p> <p><b>ATM cum Debit Card and Internet Banking Facility</b> Second Education Loan for further higher studies provided the institution and cost of study fall within the criteria for Scholar Loans. Combined loan amount should not exceed the maximum permissible loan amount under SBI Scholar Loan Scheme.</p> <p>Margin Nil(For loans above Rs.7.50 Lakhs)</p> <p>Processing Fee Nil</p>	<p><b>Loan Amount &amp; Security</b> Maximum Loan amount Rs. 40.00 Lacs without any tangible collateral security</p> <p>In case of married person, co-obligator can be either spouse or the Parent (s) / Parent (s) in Law. Parent co-obligation can also be substituted by a suitable Third Party Guarantee</p> <p><b>Expenses Covered</b></p> <ul style="list-style-type: none"> <li>• Fees payable to college/ school/ hostel</li> <li>• Examination/ Library/ Laboratory Fees</li> <li>• Purchase of books/ Equipments/ Instruments</li> <li>• Caution Deposit/ Building Fund/ Refundable Deposit supported by Institution Bills/ Receipts (not to exceed 10% of the Tuition Fees for the entire course)</li> <li>• Travel Expenses/ Expenses on Exchange Programme</li> <li>• Purchase of Computer/ Laptop</li> <li>• Any other Expenses related to Education</li> </ul> <p><b>IT Exemption under Section 80E in respect of interest paid in all Education Loans</b></p> <p><b>Repayment</b></p> <ul style="list-style-type: none"> <li>• Course Duration plus 12 months moratorium</li> <li>• Repayment period upto 15 years</li> </ul>
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**Interest Rates**Floating Rate: **8.25%** (Lowest among all banks\*)**All Interest Rates are subject to change, without Notice**

\*as on date.

<b>Documentation Required</b>	
<ul style="list-style-type: none"><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 co-borrower</li><li>• Brief statement of Assets &amp; Liabilities of Parent/ Guardian/ other co borrower</li></ul>	<ul style="list-style-type: none"><li>• Proof of income (i.e. Salary Slips/ Form 16 for 2 years) of Parent/ Guardian/ other co-borrower</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>
<p><b>For details please contact/Send Message to:</b></p> <p><b>Mr. Avinash Kumar Prasad(Chief Manager)</b></p> <p><b>Mb: +91- 9599122249</b></p> <p><b>Ms. Swati Sehgal (Manager)</b></p> <p><b>Mb: +91- 6396640718</b></p> <p><b>Ms. Ananya Jain (Loan Officer)</b></p> <p><b>Mb: +91- 9968090578</b></p> <p><a href="mailto:sbi.01690@sbi.co.in">sbi.01690@sbi.co.in</a></p>	 <p><b>State Bank of India, NCERT Campus,</b></p> <p><b>Sri Aurobindo Marg, New Delhi 110016</b></p> <p><b>Ph.011-26961530,011-26567336</b></p>



### Special Features



Entire interest paid on education loan qualify for income tax deduction Under Section 80E

TCS applicable on Education loan is only 0.50%



Savings can be invested and also keep them for family/medical emergencies

EL cover course Tuition Fee, Travel Expenses, Stay Expenses and all other related to Education Purpose

## FORE School of Management

Proposal Date	26-Feb-2024
Validity Date <small>(T&amp;C to be revised every year)</small>	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% <a href="https://www.rbi.org.in/">https://www.rbi.org.in/</a>
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	<a href="mailto:rajat.singh7@icicibank.com">rajat.singh7@icicibank.com</a>	Delhi
Prabhash Singh	9326952783	<a href="mailto:prabhash.singh@icicibank.com">prabhash.singh@icicibank.com</a>	Delhi

Apply directly scanning the below QR Code



**Note:** 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.