

- Interest debited on simple interest rate basis during the course period an moratorium.
- Interest is applied on daily reducing Balance.
- Nil prepayment penalty.
- Repayment start 1year after course completion or 06 months after getting job, whichever is earlier.
- Co applicant or Third party guarantee not required.



- n **LOAN AMOUNT** : Upto **40 lacs** without Collateral (Reimbursemnt Available)
- n **EXPENSES COVERED** : College, Hostel and Exam Fees / Caution money, Laptop, Travel Expenses/Passage Money (To and pro) Thesis work etc.
- n **RATE OF INTEREST** : Rate of interest - **8.15% (Floating)**
- n **MARGIN** : **NIL**
- n **PROCESSING FEE** : **NIL**
- n **REPAYMENT PERIOD** : Upto 15 yrs. after moratorium period
- n **INSURANCE** : Only to cover loan amount
- n **DIGITAL LOAN** : Digital Education Loan Facility available

Documents required :

- PAN card, Aadhar Card, Proff of residence address (Elec. Bill, Telephone Bill, Passport)
- Three passport size color photograph
- Proof of admission to the course, Schedule of Expences
- Mark sheet and certificates, (10th, 12th, Graduation marksheet semester wise)
- Offer letter, Gap Certificate if applicable
- 6 PDC, Income certificate from competent authority of Govt. (Teshidar/SDM Court)
only applicable for those who have annual gross parental/family income upto 4.5 lacs
and wish to apply for central Interest Subsidy scheme.

Note : All documents should be self attested.

_____ : Contact Details : _____

BANK OF BARODA

Vemulavalasa (V), Anandapuram (M), Visakhapatnam Dist.

☎ (Branch Manager) 7075176258