

To, K.R. Mangalam University, Gurgaon

Dear Sir/Ma'am,

We have great pleasure in extending our warm greetings to you and your team at **K.R. Mangalam University, Gurgaon** 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.

Parameters	K.R. MANGALAM UNIVERSITY, GURG	AON	
	Details		
E11 - 41 - 111 - 1	Details		
Eligibility	Student should be an Indian National & have secured admission on merit		
	basis through entrance test/selection process of the Institute.		
Course Name	All approved degree courses		
Rate of Interest	Secured loans starting at 11%		
	Unsecured loans starting at 13%	Unsecured loans starting at 13%	
	(floating interest rate linked to REPC	(floating interest rate linked to REPO rate)	
Loan Amount	Maximum Loan Amount - 95% of the total cost		
Margin	5% Margin on loan amount above 4L		
Processing Fees	NIL for loan amounts upto 10L		
Pre-Payment Charge	NIL	NIL	
Pre-Closure Charge	NIL		
Repayment Type	Interest Servicing During Course*		
Moratorium Period	Course Period + Maximum of optional 6 months		
Repayment Tenure	Maximum 15 years *		
Loan Disbursement	To the Institute (as mentioned on the admission letter)		
Co-Applicant	Applicable as per Axis bank norms		
Insurance	Max Life Insurance		
Collateral required	Collateral applicable as per Axis bank norms for loan amounts above 7.5L		
Axis Bank Contact	Deepak Singh +91-9910093975 deepak6.singh@axisbank.com	Ankit Jain +91-9654611713 ankit.jain2@axisbank.com	
	Rate of Interest  Loan Amount  Margin  Processing Fees  Pre-Payment Charge  Pre-Closure Charge  Repayment Type  Moratorium Period  Repayment Tenure  Loan Disbursement  Co-Applicant  Insurance  Collateral required  Axis Bank Contact	Rate of Interest  Secured loans starting at 11%  Unsecured loans starting at 13%  (floating interest rate linked to REPC  Loan Amount  Maximum Loan Amount - 95% of the  Margin  Processing Fees  NIL for loan amounts upto 10L  Pre-Payment Charge  NIL  Pre-Closure Charge  NIL  Repayment Type  Interest Servicing During Course*  Moratorium Period  Course Period + Maximum of option  Repayment Tenure  Maximum 15 years *  Loan Disbursement  To the Institute (as mentioned on the Insurance  Collateral required  Axis Bank Contact  Deepak Singh  +91-9910093975	

You can also give a missed call on **1800-258-7171** to avail education loan and our representative will get in touch with you.

<sup>\*</sup> Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility.