



To,
DIT University,
 Dehradun

We have great pleasure in extending our warm greetings to you and your team at **DIT University, Dehradun** 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.

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

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*

DIT UNIVERSITY, DEHRADUN

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.		
2	Course Name	All approved UG/PG degree courses		
3	Rate of Interest	a) Secured loans at 8.99% b) Unsecured loans upto 7.5L at 13% c) Unsecured loans above 7.5L at 11.50% <i>(floating interest rate linked to REPO rate)</i>		
4	Loan Amount	Maximum Loan Amount - 95% of the total cost		
5	Margin	5% Margin on loan amount above 4L		
6	Processing Fees	NIL for loan amounts upto 10L		
7	Moratorium period	Course period + 6 months (optional) for loan type (a) & (b) NA for loan type (c)		
8	Repayment Tenure	Max 15 years for loan type (a) & (b) Max 10 years for loan type (c)		
9	Loan Disbursement	To the Institute (as mentioned on the admission letter)		
10	Co-Applicant	Applicable as per Axis bank norms		
11	Insurance	Max Life Insurance		
12	Collateral required	Collateral applicable as per Axis bank norms for loan amounts above 7.5L		
13	Axis Bank Contact	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> Mohd Tahir +91-8383063571 mohd.tahir@axisbank.com </td> <td style="width: 50%;"> Manabendra Singh +91-9582250612 manabendra.singh@axisbank.com </td> </tr> </table>	Mohd Tahir +91-8383063571 mohd.tahir@axisbank.com	Manabendra Singh +91-9582250612 manabendra.singh@axisbank.com
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You can also give a missed call on **1800-258-7171** to avail education loan and our representative will get in touch with you.

* Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility.

**Unsecured loans above 7.5L may be available to select candidates as per Axis bank norms