

Customer Acquisition Center (CAC), Plot No. 9, IT park, Sahastradhara Road, Dehradun-248013
Email: Cac8375@pnb.bank.in

Date-03/07/2026

The Vice Chancellor
DIT University
Dehradun, Uttarakhand

Dear Sir/Ma'am

Re: Punjab National Bank (PNB) - Special Education Loan Offer for Students of DIT Unviersity (PNB VIDYALAXMI)

At the onset, we express our sincere gratitude for giving us an opportunity to discuss the service offerings of Punjab National Bank. As one of India's premier Public Sector Banks with a legacy spanning over 131 years, we are committed to supporting the academic aspirations of the youth.

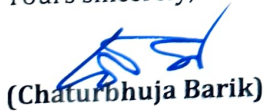
Punjab National Bank is a leading frontrunner in the Indian banking sector, serving millions of customers through an extensive network of branches across India and international presence. We pride ourselves on our customer-centric approach and robust digital banking infrastructure.

In our endeavor to provide the best banking services to the industry, we are pleased to offer a customized "PNB VIDYALAXMI" scheme exclusively designed for the students of DIT University. This package includes competitive interest rates, flexible repayment options, and a suite of digital banking benefits to ensure a seamless academic journey for your students.

The detailed features of our Education Loan product "PNB VIDYALAXMI", including eligibility criteria and coverage, are enclosed in the Annexure attached.

We look forward to a long-lasting and mutually beneficial association with your esteemed organization. Our team is ready to set up help-desks at your campus to facilitate students and parents during the admission process.

Yours sincerely,


(Chaturbhuja Barik)

CAC Head, Dehradun



Contact Details-

1. Mimansa Som, Manager- 8076994437
2. Prashant Pundir, Officer- 9568343707

Circle Office: 1st Floor, Plot No.9, IT park Dehradun,

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ANNEXURE: PNB VIDYALAXMI

S. No.	Terms	Details
1.	Courses	• All Professional/Vocational courses offered by DIT University as per DIT University website.
2.	Eligibility	• Should be an Indian National including Non-Resident Indian (NRI). • Should have secured admission through Entrance Test/Merit-based selection process at DIT University.
3.	Coverage of Expenses	• Academic/Hostel Fee payable to University as per DIT University website. • Purchase of books/equipments/instruments/uniforms. • Purchase of Laptop (essential for course),(capped at 20% of tuition fees)
4.	Margin	• Up to Rs. 4.00 lakhs: NIL • Above Rs. 4.00 lakhs: 5%
5.	Repayment Period	• Up to 15 years after the moratorium period (Course period + 1 year).
6.	Rate of Interest	<ul style="list-style-type: none"> • Simple interest be charged during the Repayment holiday/ Moratorium period. • Rate of Interest: RLLR (8.00)+BSP (0.10)+0.50% 8.60% (As on 03/07/2026)
7.	Security	<ul style="list-style-type: none"> • Nil Security • Collateral-Free • Guarantor-Free • Parents/Guardians to be joint borrowers Education Loans sanctioned up to Rs. 7.50 Lakhs irrespective of family income will be covered under Credit Guarantee Fund Scheme for education loan where 75% of outstanding default will be covered by the Government. • Insurance: Credit Life Insurance Policy of the student availing Educational Loan be taken mandatorily.
8.	Processing Charges	• NIL
9.	VLP Charges	PM-Vidyalaxmi portal application fee of Rs. 200/- (plus applicable GST)
10.	Reimbursement	• For the first year of study, at times institutions insist that the students pay the fee immediately on admission. Such amount may be reimbursed after obtaining necessary proof of payment.
11.	Disbursement	<ul style="list-style-type: none"> • Directly to DIT University- term wise/Year Wise, in stages as per prescribed fee structure on DIT University Website. • In case student does not secure hostel facility with educational institute, he may be allowed to make his own arrangement if required. • Lodging boarding charges in such cases to be paid directly to concerned establishment, after verifying bonafides of the same.
12.	Digital Availability	• To facilitate ease of banking, PNB offers a digital loan application process for students through PM Vidyalaxmi Portal -pmvidyalaxmi.co.in.