

Date: 25/02/19

**Adani Institute of Infrastructure Management**

ShantiGram Township  
Sarkhej-Gandhinagar Highway,  
Ahmedabad - 382 481.



Dear Sir,

**SUB: Education Finance Assistance (“Education Loans”) for students**

Warm Greetings from “Bank of Baroda”

We take the privilege to introduce ourselves as the 2<sup>nd</sup> largest Nationalized Bank with wide presence across The World.

BOB aims to provide hassle-free and upto 100% education finance to Indians students, to study in India & abroad. Customized solutions and flexible repayment plans. Encouraging and mentoring the holistic development of all students, through underwriting innovation, accessibility & trustworthiness.

**Silent Features of our Education loan :**

Terms	Details
Academic Year	2019-2021
Max Loan Amount	Total cost of education. Unsecured till 7.5 lacs
Margin Money	Not Required
Costs Covered	Tuition, Fees, Hostel, Food, insurance, laptop, study materials, etc
Repayment Tenure	Moratorium + 10 years
Repayment Type	Simple Interest repayment (principal moratorium) during course & grace period; EMI repayment post course completion
Rate of Interest	10.75%*
Processing Fee	1% +GST
Co-borrower Relationships	Parents/Siblings/Spouse as co-applicant
Pre-payment/Foreclosure Charges	Nil
Disbursement	Disbursement per payment schedule Tuition Fee disbursed to Institute Living Expenses disbursed to customer or institute
Other Benefits	1. Sanction within 3-4 business days after submission of all documents 2. Student-focussed loans 3. Multi-city servicing through single window
Contact details	Vishakha : 9687451209

We look forward to assisting students of this course with their education loan

requirements in the near future! Best Regards,