



State Bank of India

## Education Loan

<p><b>Courses Covered</b> Regular full time Degree/ Diploma Courses through entrance test/ selection process. Full time Executive Management Courses like PGD are also covered. No Certificate/ Part time courses are covered under the scheme.</p> <p><b>ATM cum Debit Card and Internet Banking Facility</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">Margin</td> <td style="text-align: right;">Nil</td> </tr> <tr> <td>Processing Fee</td> <td style="text-align: right;">Nil</td> </tr> <tr> <td>Prepayment charges</td> <td style="text-align: right;">Nil</td> </tr> </table> <p><b>Repayment</b></p> <ul style="list-style-type: none"> <li>Repayment period up to 18 years(3 Years Moratorium)</li> </ul>	Margin	Nil	Processing Fee	Nil	Prepayment charges	Nil	<p><b>Loan Amount &amp; Security</b> Maximum Loan amount Rs. 75.00 Lacs without any tangible collateral security. <b>Co-Applicant also not required.</b></p> <p><b>Expenses Covered</b></p> <ul style="list-style-type: none"> <li>Fees payable to college/ school/ hostel</li> <li>Insurance Premium</li> <li>Examination/ Library/ Laboratory Fees</li> <li>Purchase of books/ Equipments/ Instruments</li> <li>Caution Deposit/ Building Fund/ Refundable Deposit supported by Institution Bills/ Receipts</li> <li>Travel Expenses/ Expenses on Exchange Programme</li> <li>Purchase of Computer/ Laptop</li> <li>Any other Expenses related to Education</li> </ul> <p><b>IT Exemption under Section 80E in respect of interest paid in all Education Loans.</b></p>
Margin	Nil						
Processing Fee	Nil						
Prepayment charges	Nil						
<p><b>Interest Rates</b> Floating Rate: <b>7.65% p.a.</b></p>							

Contact Details	
For Delhi Campus	For Kolkata Campus
<p><b>State Bank of India,</b> NCERT Branch (Branch Code: 1690), N.I.E. Campus, Sri Aurobindo Marg, New Delhi -110016</p> <p>Phone: 011-26961530,26567336 e-Mail: sbi.01690@sbi.co.in</p> <p>Deepak Kumar (Loan Officer) Mob No: 8077679348</p> <p>Avinash Kumar Prasad (Branch Manager) Mob No.9599122249</p>	<p><b>1. State Bank of India</b> Baroda Park Branch (Branch Code: 9470) 68, Baroda Avenue, Kolkata-700084</p> <p>Mrs. Biasali Mitra Mallick (Branch Manager) Mob. No. 9674719508/9674713177 e-mail: sbi.09470@sbi.co.in</p> <hr/> <p><b>2. State Bank of India,</b> Anandpur Branch (Code: 16634) Siddha 5<sup>th</sup> Avenue, 179 Anandpur, Kolkata-700107</p> <p>Mr. Chiranjit Hazra (Branch Manager) Mob. No. 9674717029 e-Mail: sbi.16634@sbi.co.in</p>