



## Maha Scholar Education Loan

| Purpose             | To provide financial assistance/ support to meritorious student for pursuing higher studies /education in courses conducted by the Premier Educational Institutions in India.   |  |  |  |         |
|---------------------|---|--|--|--|---------|
| Eligibility         | Student of Indian National. Secured admission in Regular full time Degree /Diploma courses of Premium Institutes covered as per category A, B & C.  |  |  |  |         |
| Loan Quantum        | Category of Maximum Loan Amount   |  |  |  |         |
| And Security        | the   | With tangible 100%   | Without any tangible   | e collateral   |         |
|                     | Institutions  | collateral security of full  |  |  |         |
|                     |   | value of the Loan amount   |  |  |         |
|                     | List A  | Rs 80.00 Lakhs   | Rs 40.00 Lakhs   |  |         |
|                     | List B  | Rs.80.00 Lakhs   | Rs.35.00 Lakhs   |  |         |
|                     |   |  | For all Medical College  | ge classified in Catego  | ry B    |
|                     |   |  | Rs 15.00 Lakhs   |  |         |
|                     |   |  | For National Insurance Academy, Pune   |  |         |
|                     |   |  | Rs.20.00 Lakhs   |  |         |
|                     |   |  | For all Other Institut   | ions classified in Cate  | gory B  |
|                     | List C  | Rs.80.00 Lakhs   | Rs 20.00 Lakhs   |  |         |
|                     |   |  | For all Medical College  | ge classified in Catego  | ry C    |
|                     |   |  | Rs 7.50 Lakhs  |  |         |
|                     |   |  | For all other instituti  | ons classified in Categ  | gory C  |
|                     | Loan will cover tuition fees, hostel fees, cost of books, Laptop Cost. etc.   |  |  |  |         |
|                     | Additional educational expenses of Rs 1.50 lakh within the overall limit of loan scheme for   |  |  |  |         |
|                     | purchase 2 wheeler for convenience in commutation   |  |  |  |         |
|                     | -   |  |  |  |         |
|                     | Assignment  | of the future income of the st   | udent for payment of   | the instalments and T  | angible |
| Dab gaves ent       | Assignment collateral of  | of the future income of the st<br>full value along with Parent/  | udent for payment of<br>Spouse/ Guardian as o  | the instalments and T<br>co-borrower.  |         |
| Repayment           | <ul><li>Assignment of collateral of Repaymen</li></ul>  | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in e   | udent for payment of<br>Spouse/ Guardian as c<br>quated monthly inst   | the instalments and T<br>co-borrower.  |         |
| Repayment<br>period | <ul> <li>Assignment of collateral of Repaymen moratorium</li> </ul>   | of the future income of the st<br>full value along with Parent/  | udent for payment of<br>Spouse/ Guardian as o<br>quated monthly insta<br>Il loans.   | the instalments and T<br>co-borrower.<br>allment for a period  | l (afte |
|                     | <ul> <li>Assignment of collateral of</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> </ul>   | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in ed<br>m period) Upto 15 years for a<br>yment penalty will be levion<br>t period   | udent for payment of Spouse/ Guardian as capuated monthly install loans.  The prepayment of the capuage of the prepayment of the capuage of t | the instalments and To-borrower. allment for a period  | l (afte |
|                     | <ul> <li>Assignment of collateral of</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> </ul>  | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in ed<br>m period) Upto 15 years for a<br>yment penalty will be levion<br>t period   | udent for payment of Spouse/ Guardian as Guated monthly install loans.  Ed for prepayment of ROI   | the instalments and T<br>co-borrower.<br>allment for a period<br>of loan anytime duri  | l (afte |
| period              | <ul> <li>Assignment of collateral of</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> </ul>   | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in ed<br>m period) Upto 15 years for a<br>yment penalty will be levio<br>t period  | udent for payment of Spouse/ Guardian as capuated monthly install loans.  The prepayment of the capuage of the prepayment of the capuage of t | the instalments and To-borrower. allment for a period  | l (afte |
| period              | <ul> <li>Assignment of collateral of</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> </ul>  | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in ed<br>m period) Upto 15 years for a<br>yment penalty will be levie<br>t period  | udent for payment of Spouse/ Guardian as Guated monthly install loans.  Ed for prepayment of ROI   | the instalments and T<br>co-borrower.<br>allment for a period<br>of loan anytime duri  | l (afte |
| period              | <ul> <li>Assignment of collateral of</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> <li>List A</li> </ul>  | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in ed<br>m period) Upto 15 years for a<br>syment penalty will be levice<br>t period  | udent for payment of Spouse/ Guardian as of Quated monthly install loans.  ed for prepayment of ROI  RLLR + 0.15%  | the instalments and To-borrower. allment for a period of loan anytime duri  ER 9.45%   | l (afte |
| period              | <ul> <li>Assignment of collateral of Parameters</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> <li>List A</li> <li>List B (Up to 7)</li> </ul>   | of the future income of the st<br>full value along with Parent/s<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>yment penalty will be levie<br>t period<br>  | udent for payment of Spouse/ Guardian as caused monthly install loans.  ed for prepayment of ROI  RLLR + 0.15%  RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime duri  ER 9.45% 10.20%   | l (afte |
| period              | <ul> <li>Assignment of collateral of</li> <li>Repayment moratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> <li>List A</li> <li>List B (Up to 7)</li> <li>List B (above</li> </ul>   | of the future income of the st<br>full value along with Parent/st<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>syment penalty will be levie<br>t period<br>(7.50 Lacs)   | RUIR + 0.15% RLLR + 0.65%  | the instalments and Too-borrower. allment for a period of loan anytime duri  ER 9.45% 10.20% 9.95%   | l (afte |
| period              | <ul> <li>Assignment of collateral of Collateral of Sepayment Monaratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> <li>List A</li> <li>List B (Up to 7</li> <li>List B (above</li> <li>List C (Up to 7</li> </ul>  | of the future income of the st<br>full value along with Parent/st<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>syment penalty will be levie<br>t period<br>(7.50 Lacs)   | RULR + 0.65% RLLR + 0.90% RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime duri  ER 9.45% 10.20% 9.95% 10.45%  | l (afte |
| period<br>ROI       | <ul> <li>Assignment of collateral of Collateral of Sepayment Monaratorium</li> <li>No pre-parepayment</li> <li>Loan Amount</li> <li>List A</li> <li>List B (Up to 7</li> <li>List B (above</li> <li>List C (Up to 7</li> </ul>  | of the future income of the st<br>full value along with Parent/st<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>yment penalty will be levie<br>t period<br>7.50 Lacs)<br>7.50 Lacs)<br>7.50 Lacs)<br>8.50 Lacs)   | RULR + 0.65% RLLR + 0.90% RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime duri  ER 9.45% 10.20% 9.95% 10.45%  | l (afte |
| period              | ◆ Assignment of collateral of | of the future income of the st<br>full value along with Parent/st<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>yment penalty will be levie<br>t period<br>7.50 Lacs)<br>7.50 Lacs)<br>7.50 Lacs)<br>8.50 Lacs)   | ROI RLLR + 0.15% RLLR + 0.65% RLLR + 1.15% RLLR + 0.90%  | the instalments and Too-borrower. allment for a period of loan anytime duri  ER 9.45% 10.20% 9.95% 10.45%  | l (afte |
| period<br>ROI       | Assignment of collateral of Collateral of Sepayment Market Property No pre-parepayment Loan Amount List A     List B (Up to 7 List C (Up to 7 List C (Up to 7 List C (above 7 *0.10% concert Loan Amount Admission for Admission for Collaboration for Collaboratio     | of the future income of the st<br>full value along with Parent/st<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>yment penalty will be levied<br>t period<br>7.50 Lacs)<br>7.50 Lacs)<br>7.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)  | ROI RLLR + 0.15% RLLR + 0.65% RLLR + 1.15% RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime duri  ER 9.45% 10.20% 9.95% 10.45%  | l (afte |
| ROI  Margin         | Assignment of collateral      | of the future income of the st full value along with Parent/st of the loan will be in early meriod) Upto 15 years for a syment penalty will be levied period  7.50 Lacs)  7.50 Lacs)  7.50 Lacs)  7.50 Lacs)  8.50 Lacs)  9.50 Lacs)  9.50 Lacs  9.50 Lacs  1.50 Lacs  1.50 Lacs  1.50 Lacs  1.50 Lacs  1.50 Lacs  2.50 Lacs  2.50 Lacs  2.50 Lacs  3.50 Lacs  4.50 Lacs  5.50 Lacs  6.50 Lacs  7.50 Lacs  | ROI RLLR + 0.15% RLLR + 0.65% RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime during the second seco | (after  |
| period<br>ROI       | Assignment of collateral      | of the future income of the st<br>full value along with Parent/st<br>t of the loan will be in ea<br>m period) Upto 15 years for a<br>yment penalty will be levied<br>t period<br>7.50 Lacs)<br>7.50 Lacs)<br>7.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)<br>8.50 Lacs)  | ROI RLLR + 0.15% RLLR + 0.65% RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime during the second seco | (after  |
| ROI  Margin         | Assignment of collateral      | of the future income of the st full value along with Parent/st of the loan will be in early meriod) Upto 15 years for a syment penalty will be levied period  7.50 Lacs)  7.50 Lacs)  7.50 Lacs)  7.50 Lacs)  8.50 Lacs)  9.50 Lacs)  9.50 Lacs  9.50 Lacs  1.50 Lacs  1 | ROI RLLR + 0.15% RLLR + 0.65% RLLR + 0.90%   | the instalments and Too-borrower. allment for a period of loan anytime during the second seco | (after  |

\*Linked to RLLR -Subject to change from time to time.(present RLLR @9.30%)

RETAIL CREDIT DEPARTMENT