



To,
**Symbiosis International University,
 Pune**

We have great pleasure in extending our warm greetings to you and your team at **Symbiosis International University, Pune** 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 Foreclosure/Prepayment Charges
- ✓ Collateral-free loan option available
- ✓ Repayment Tenure as Long as 15 Years with a very low EMI
- ✓ 100% Tax Benefit for interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*			
SYMBIOSIS INTERNATIONAL UNIVERSITY, PUNE			
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 programs	
3	Rate of Interest <i>(floating interest rate linked to REPO rate)</i>	Secured Loans at 10.50% Unsecured Loans at 10.50% onwards	
4	Loan Amount	95% of the total cost; <i>100% funding option available</i>	
6	Processing Fees	As per Bank's norms	
7	Repayment Type*	Interest Servicing During Course option available	
8	Moratorium Period*	Course Period + Maximum of optional 6 months option available	
9	Repayment Tenure*	Maximum 15 years	
10	Loan Disbursement	To the Institute (as mentioned on the admission letter)	
11	Co-Applicant	Applicable as per Axis bank norms	
12	Insurance	Max Life Insurance	
13	Collateral required	Collateral can be required where customer is not eligible for unsecured loan above 7.5L	
14	Axis Bank Contact	Anish Kumar +91-8888812674 anish5.kumar@axisbank.com	Amit Bhandare +91-9096370103 amit1.bhandare@axisbank.com
You can also give a missed call on 1800-258-7171 to avail education loan and our representative will get in touch with you.			
*Final rate leading to approval, sanction and disbursement is subject to bank,s internal policy checks, process and eligibility			
*Rates may change in future as per the Bank's discussion			

AXIS BANK CONTACT – PAN INDIA**AREA MANAGERS**

Region	ASM Name	ASM Contact	ASM Mail ID
Mumbai	Vijay Yadav	7977881176	vijay.yadav3@axisbank.com
Rest of Maharashtra & Goa	Amit Bhandare	9096370103	amit1.bhandare@axisbank.com
Telangana	Jagdish Reddy	9959681469	patlolla1.reddy@axisbank.com
AP	Praveen Darisi	9908777666	praveen.darisi@axisbank.com
TN	Mosesrajasekaran	9842808606	mosesrajasekaran.g@axisbank.com
Karnataka / Kerala	Shaikh Soleman	7829872048	shaikh.soleman@axisbank.com
Rajasthan	Gourav Prakash	7976172574	gourav.prakash@axisbank.com
Delhi	Deepak Singh	9910093975	deepak6.singh@axisbank.com
Haryana / Punjab	Harshul Nagar	9041348003	harshul1.nagar@axisbank.com
Gujarat	Chintan Shah	9727753545	chintan6.shah@axisbank.com
MP	Anuj Kekre	9981978591	anuj1.kekre@axisbank.com
WB / North-East Region	Sumit Saha	8017750405	sumit1.saha@axisbank.com
Chattisgarh / Orissa / Bihar / Jharkhand	Nishith	8697745305	nishith@axisbank.com

REGIONAL MANAGERS

Region	RSM Name	RSM Contact	RSM Mail ID
Mumbai	Sarika Singh	9665043088	sarika1.singh@axisbank.com
Rest of Maharashtra & Goa	Nidhi Ghildiyal	9657720577	nidhi.ghildiyal@axisbank.com
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TN / Karnataka / Kerala	Vijay Gahlot	8095599122	vijaysingh.gahlot@axisbank.com
Rajasthan / Delhi	Abhishek Jain	9919709977	abhishek32.jain@axisbank.com
UP / Haryana / Punjab	Neeraj Panwar	9730374428	neeraj.panwar@axisbank.com
Gujarat / MP	Uday Gupta	9303232609	uday2.gupta@axisbank.com
WB / Orissa / Bihar / Jharkhand / Chattisgarh / North-East Region	Atanu Paul	9830693034	atanu1.paul@axisbank.com