

### YES Bank Education Loan offering – Bharati Vidyapeeth University

Terms	Details*
Eligibility	Student should be an Indian Resident & should be selected In Bharati Vidyapeeth Deemed to be university
Loan amount	Unsecured Loan up Rs 30 Lakhs for PG program Unsecured Loan up Rs 20 Lakhs for UG program
Rate of Interest**	➤ Starting at 11.50% up to 12.50%
Processing Fees	1% + applicable taxes (GST)
Other charges / Stamp Duty	As applicable
Cost of Education covers	1. Fees payable to university/ Hostel 2. Examination/ Library/ Laboratory Fees 3. Purchase of books/ equipment 4. Purchase of computer, if required for course completion
Margin	10% of Total cost of Education
Prepayment and foreclosure charges	Nil
Maximum Moratorium Period	Nil if Unsecured Course Period + 6 Months for Secured
Repayment	➤ EMI for Unsecured Loans ➤ Simple Interest repayment for Secured Loans.
Maximum Repayment Period (excluding moratorium)	➤ Up to 10 Years for UG ➤ Up to 12 Years for PG
Mode of Payment	➤ Interest / EMI repayment will be recovered on monthly basis from the co-applicant or Applicant account based on "ECS/NACH/SI"
Loan Disbursement	As per fee payment schedule. The payment will be made directly to the institute.
Financial Co-Applicant	Parents / Grand Parents / Spouse / Siblings
Insurance	As applicable
Other Requirements	As per bank policy
Contact Details	North & East – Manish Sikand – 9899962211 West – Santosh Pandey - 8828099097 South – Sandeep Date - 9819502354

Note:

\* The loan offerings are without subsidies (PM VLP). Bank is in process of getting the subsidy policies approved and once available, same would be communicated.

\*\*All loan will be decision as per internal policy of YES Bank.