

Date - 12th Jun 2025

To,
Mr. Santosh Salian,
Director, Finance Bharati Vidyapeeth,
Pune

Sub: : Proposal for Education Loan to Bharati Vidyapeeth

Respected Sir,

Pursuant to the recent discussion with HDFC Bank official on the captioned subject, we would like to extend our sincere thanks for kind considerations extended by your office during our meeting dated 14th May 25 and further subsequent discussions .

We are pleased to inform you that HDFC Bank is actively extending support to educational institutions by offering customized education loan solutions for your students. We believe that empowering students with financial assistance can significantly enhance their academic journey and contribute to your institute's vision of excellence in education.

As part of this empanelment: -

Your students will benefit from simplified processes, competitive interest rates, and faster loan approvals.

Please find our offering for all students of Bharti Vidyapeeth.(Applicable only for Maharashtra and Goa location)

Loan amount	Up to 7.50 Lacs (if family income available else up to 4 lacs)
ROI	11.70% PA
Tenure	Max 7 Years
Processing Fess	Nill up to 7.50 lac
Loan protect	Mandatory for all cases

For further clarification, feel free to contact me Sushant Sonone _9890675401 or Paresh Thite - 8600157763

Thank you for considering this collaboration.


www.hdfcbank.com

Our services will ensure more efficient management of your overall fund management activities.

Please find here with key features and important features for HDFC Bank

- **Domestic Systemically Important Bank (D-SIB) Latest RBI Circular dated 13/11/2024 .**

The Reserve Bank of India has identified HDFC Bank Ltd as a D-SIB in bucket 1 (the highest or least risk bucket). On 22 July 2014, RBI released Framework for dealing with Domestic Systemically Important Banks (D-SIBs). It states the methodology to be adopted by RBI for identifying the D-SIBs. Some of important points:

Being a leader in the Banking digital industry, we will continue to associate ourselves with brands and widen our acceptance on all payments and receipts.

- **Special FD Rates. Fixed Deposits:**

Earn high interest on your savings by investing your money in HDFC Bank Fixed Deposit while enjoying liquidity of a savings account.

We can also provide Sweep in and Sweep Out facility for deposits . No Premature closure penalty for Withdrawal deposits .

- **Please find here with latest GR copy issued by finance department dated 22nd November 2024 .**
- **Also find attached here with revised GR dated 14th Feb 2024 issued by finance department related to Banking transactions for Urban Local body**

As on 30th September 2024, Bank's net revenue is INR 416 billion.

1. Total balance sheet size as on 30th September' 2024 stood at INR 36,881 billion.
2. Total deposits aggregated INR 25001 billion.
3. Bank's total branches stood at 7821 as on 30th September 2024.
4. Bank's Gross NPA stood at 1.12% which is lowest across peers.
5. Bank's capital adequacy stood at 19.3% with a Net Margin of 4.3% .

At HDFC bank, we strive to deliver the best customer service led by our domain knowledge, expertise, best in class offerings and excellent dedicated service support, to maximize customer satisfaction.

Given our proven track record of working effectively with the Government, we believe that we will have a long and mutually beneficial relationship. HDFC Bank would be honoured to associate with you and make a larger contribution to the objectives of your department.



We look forward to your favorable response and assuring you Best of Services

Yours sincerely,

Vaishali Belamkar

HDFC Bank Ltd

Cluster Head Pune



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