

Ref: CB/DECGYM/0382/EL/2026-27/AS

Date: 24.07.2026

To

Mr Santosh Salian,
Director Finance,
Bharati Vidyapeeth,
Pune

Dear Sir,

Sub: Education Loan offered by Canara Bank to students of Bharati Vidyapeeth university Medical college Pune under Vidyaxmi.

With reference to the Captioned subject, we are pleased to inform you that, Canara Bank will be offering education loan to the eligible students who will be enrolling in various courses in the institutes of yours university.

The detail term sheet of our education loan is as under:

Programs Included	All UG/PG Courses conducted at Medical college of Bharati Vidyapeeth Pune.
Repayment Period	Max of 15 yrs
Moratorium period	Course period + (1 year after completion of course)
Rate of Interest*	(RLLR+1.25) I.E 8.25% 0.50% Concession for Girl Students 0.50 Concession for interest served during Monomorium period 0.50 Concession for Aspire account holder
Margin	5%
Processing fee amount	Nil. (*A referral fee of Rs 118/- has to be paid to NSDL for any loan sanctioned and disbursed, through NSDL - Vidya Lakshmi Portal.)
Collateral Security	Nil Collateral Security
Pre-payment charges	Nil
Eligible student	Merit based only
Institute Category	A
Vidya Laxmi AISHE Code	C-35423
Insurance coverage	Mandatory

*conditions apply - ROI may change based on changes in repo rate as per rbi guidelines and as per bank's extant guidelines.



List of Documents required for Education Loan:

1. Application form - (Bank Will Provide) along with Vidyalaxmi application ID.
2. Academics & Admission Letter
3. Documents in support of income of the parent / guardian, viz., ITAO/WTAO/certified salary slips etc. If agricultural income, copies of relative land records are to be obtained.
4. Three photographs of the borrower, Co Borrower.
5. Particulars of Assets & Liabilities Report/declaration of borrower/ guarantor / co-obligant, wherever guarantee -Bank will provide the required format.
6. Copy of PAN card from student/parents.
7. Details of Unique Identity Number (UIDAI/ AADHAR)
8. Admission offer letter from the college.
9. Copies of mark sheets of qualifying exams with Merit exam.
10. Allotment letter from CET/GRE/GMAT/CAT etc.
11. Detailed fee structure for the entire course period.
12. Quotations for laptop if prescribed by the College Authorities.
13. Admission letter to Hostel if included in the course with year wise charges.
14. Estimates/monthly living expenses for the course period.
15. Electricity bill last month .
16. For Rented house (Rent agreement)

Students can contact us for any queries on following contact details to guide them further.

Contact Persons

Mr Manish Kumar Roy
Mr. Pramod Saroj
Mr Sushant Kumar

Contact Details

9503001600
8149967307
9082898660

We request you to allow us for an education loan desk at your institute, so that our marketing executives can provide loan information to the students at your location for the convenience of the students.

Yours faithfully



Authorized Signatory

