



Special Features



Entire interest paid on education loan qualify for income tax deduction Under Section 80E

Unsecured Loans, no collateral required!



Savings can be invested and also keep them for family/medical emergencies

EL cover course Tuition Fee, Travel Expenses, Stay Expenses and all other related to Education Purpose

Sharda University, Uttar Pradesh

Proposal Date	17-Aug-2022
Validity Date	17-July-2023

No.	Parameters	Details
1	Product code	IND_UG/PG_S/US_A4
2	Name of The Educational Institute	Sharda University, Uttar Pradesh
3	Course Name/s	Please refer Below list.
4	Applicable academic year	2022-2023
6	Unsecured loan amount	Rs 7.5 Lakhs
7	Rate of Interest	<ul style="list-style-type: none"> Secured – 11.25% Unsecured – 11.75%
8	Processing fee	1% + GST
9	Margin	No margin till Rs 20 Lakh & 15% margin above Rs 20 Lakh
10	Repayment Type in Moratorium	Simple Interest / EMI
11	Repayment Period after Moratorium	10 Years after Moratorium
12	Principal Moratorium period	Course Period + Six Months
13	Pre-payment Charges	NIL
14	Collateral/Security	Not applicable, Collateral Free Loan
15	Insurance available (Optional)	ICICI Prudential/Lombard
16	Disbursement frequency	As per Institute, fee payment schedules.
17	Disbursement of Loan	Fees will be transferred directly to the Official Institute Payment Account.
18	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
19	Co Applicant (Financial) Not Required	For Applicants with 3 years or more work experience, financial co-applicant is not required.
20	Co-Borrower Locations Accepted	As per the Bank's Listed Location
21	Pre-payment & Part payment	Available

Courses	Unsecured ROI	Secured ROI
Bachelor of Technology (Civil Engineering)	11.75%	11.25%
B.Tech. - (CSE) Business Analytics	11.75%	11.25%
Bachelor of Technology (Biotechnology)	11.75%	11.25%
Bachelor of technology (CSE) Bioinformatics	11.75%	11.25%
Bachelor of Technology (Electrical and Electronics Engineering)	11.75%	11.25%
B.Tech (CSE) with specialization in Cyber Security & Forensics in association with (Microsoft)	11.75%	11.25%
Bachelor of Technology (Electronics & Communication Engineering)	11.75%	11.25%
B. Tech. (EEE) with specialization in Renewable Energy Systems	11.75%	11.25%
Bachelor of Technology (Mechanical Engineering)	11.75%	11.25%
Bachelor of Technology (Mechanical Engineering) specialization in Automobile Engineering	11.75%	11.25%
Bachelor of Technology (Mechanical Engineering)Specialization in Mechatronics	11.75%	11.25%
B. Tech. (ECE) with Specialization in Robotics and Automation	11.75%	11.25%
Bachelor of Technology (Computer Science & Engineering)	11.75%	11.25%
Bachelor of Technology (Information Technology)	11.75%	11.25%
Bachelor of Technology in Computer Science (Data Science & Analytics)	11.75%	11.25%
Bachelor of Technology in Computer Science (IOT & application)	11.75%	11.25%
Bachelor of Technology in Computer Science (Block Chain Technology)	11.75%	11.25%
Bachelor of Technology in Computer Science (Artificial Intelligence & Machine Learning)	11.75%	11.25%
B.Tech. (ECE) Specialization in Embedded System	11.75%	11.25%
B.Tech (CSE) with specialization in cloud computing & information security in association with Ali Baba	11.75%	11.25%
B.Tech (CSE) with specialization in Cloud Technology & virtualization in association with AWS	11.75%	11.25%
B.Tech CSE with Specialization in Banking & Insurance	11.75%	11.25%
Master of Business Administration - Marketing Management	11.75%	11.25%
Master of Business Administration - International Business	11.75%	11.25%
Master of Business Administration - Business Analytics	11.75%	11.25%
Master of Business Administration - Human Resources Management	11.75%	11.25%
Master of Business Administration - Banking & Finance	11.75%	11.25%
Master of Business Administration - Health Care & Hospital Administration	11.75%	11.25%
Master of Business Administration - Fashion Management	11.75%	11.25%
Master of Business Administration - Entrepreneurship & Family Business	11.75%	11.25%
Master of Business Administration	11.75%	11.25%
Master of Business Administration - Public Policy & Administration	11.75%	11.25%
Master of Business Administration - Pharma Marketing & Management	11.75%	11.25%
Master of Business Administration - Supply Chain Management and Logistics	11.75%	11.25%
Master of Business Administration - Dual Specialization	11.75%	11.25%

Masters of Business Administration (Integrated)	11.75%	11.25%
M.B.B.S,MD-General Medicine	11.75%	11.25%

Version1_Sharda Uni_UP

Education Loan Contact Details

Name	Mobile No.	Email ID	Location
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Escalation Contact

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Apply directly scanning the below QR Code



Note: This is a special pricing rate linked to repo rate and applicable until further notice. Information concerning any of the above rates of interest and other loan conditions are subject to change. All loan sanctions are subject to bank's internal policy from time to time.