



To,
**N.L Dalmia Institute of Management Studies and Research,
 Mumbai**

We have great pleasure in extending our warm greetings to you and your team **N.L Dalmia Institute of Management Studies and Research, Mumbai** 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 taking admission into your esteemed institute.

- No prepayment/foreclosure charges
- Tax benefit on interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*		
N.L Dalmia Institute of Management Studies and Research, Mumbai		
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/university.
2	Course Name	All approved courses
3	Rate of Interest <i>(floating interest rate linked to REPO rate)</i>	Unsecured loans at 8.25%* Secured loans at 8.00%*
4	Loan Amount	95% of the total cost; 100% funding option available
5	Margin	As per norms
6	Processing Fees	For loan amount >INR 7.5L: INR 4,999 (Incl. GST)
7	Repayment Type*	Simple Interest during moratorium period available
8	Moratorium Period*	Course Period + 6 months (optional) 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 requirement as per Axis bank norms
14	SPOC Details	Mandar Pawar Mobile no: 8286215178 mandar1.pawar@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.		

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

Region	SPOC	SPOC Contact	SPOC Mail ID
Mumbai	Aribam Sharma (ZSM)	9910028301	AribamP.Sharma@axisbank.com
Mumbai	Mohan Jadav	8692880963	mohan2.jadhav@axisbank.com
Rest of Maharashtra & Goa	Amit Bhandare	9096370103	amit1.bhandare@axisbank.com
Telangana	Theethu Yemula	8886788667	133154@axisbank.com
AP	Matti Rao	8146677425	matti.rao@axisbank.com
TN	Sivakumar K	9962596990	sivakumar10.k@axisbank.com
Bangalore	Shaikh Soleman	7829872048	shaikh.soleman@axisbank.com
Rest of Karnataka	Abhishek Hegde	9740755841	abhishek84@axisbank.com
Kerala	Arun Gopi	7012019607	Arun1.Gopi@axisbank.com
Rajasthan	Lalit Suman	7014134677	lalit.suman@axisbank.com
Delhi	Manabendra Singh	9582250612	manabendra.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	Nishith	8697745305	nishith@axisbank.com