

Education Loan offering for School of Inspired Leadership (SOIL)- PGDM

The Terms and Conditions of the Education Loan to be availed under School of Inspired Leadership (SOIL) PGDM 2023		
Sr. No.	Terms	Details
1	Eligibility	Student should be an Indian Resident & should be selected SCHOOL OF INSPIRED LEADERSHIP (SOIL) PGDM courses
2	Course Name	Post Graduate Diploma in Management - PGDM
3	Course Duration	PGDM - 24 months
5	Loan amount	Max Unsecured up to 90% of the total cost of Education
6	Rate of Interest	Starting at 9.50%* P.A. (Repo rate + 3.6% Spread)
7	Document Handling Charges	1% (inclusive of GST)
8	Other charges / Stamp Duty	As applicable
9	Margin	10%
10	Prepayment and foreclosure Charges	Nil
11	Maximum Moratorium Period	Course duration + 6 months
12	Repayment	<ul style="list-style-type: none"> ➤ Interest to be served during moratorium period ➤ Post moratorium EMI repayment will start
13	Maximum Repayment Period	10 Years (excluding moratorium)
14	Mode of Payment	Interest / EMI repayment will be recovered on monthly basis from the co-applicant or Applicant account based on "ECS/NACH/SI" A minimum of 1 UDCs from applicant & financial co-applicant (Co-applicant/guarantor to furnish 1 UDCs each) each for amount not exceeding loan amount
15	Loan Disbursement	As per fee payment schedule. The payment will be made directly to the institute.
16	Co-Applicant	Parents / Spouse / Brother / Sister / Legal Guardian
17	Insurance	As applicable
18	Other Requirements	YES Bank account needs to be opened
19	Contact Details	North & East - Ankit Jain - +91-9654611713 South - Pramod Shetty - +91-9538397788 West - Prashant Singh - +91-7045359707 Central Team - Sandeep Date - +91-9819502354
20	Others	*Rate of Interest of 9.95% Fixed during moratorium(Applicable 1 year MCLR at the time of disbursement)

SOIL_2023_PGDM_version2



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