

 <b>Saraswat Bank</b>	<b>Saraswati Education Loan</b>
Features	
Eligibility	Student who has secured admission in any Post Graduate course.
Loan Amount	Upto Rs 75 lakh
Rate of Interest	10% p.a (0.50% discount for Girls)
Processing Fee	0.5% of the loan amount
Tenure	15 years
Moratorium Period	Duration of the course + 1 year
Basis of Advance	100% of the course fee + other expenses (traveling/lodging/boarding and other course related expenses)
Pre-payment Charges	NIL
Repayment During Moratorium	Only Interest (Simple Interest)
Repayment After Moratorium	EMI (Interest + Principle)
Security:	
Upto Rs 5 lakh	NIL
Above Rs 5 lakh	Tangible security (FD, LIC, NSC) or Equitable Mortgage of the property
Shareholding	2.5% of the loan amount Max Rs 25000/-
Preliminary Documents	Basic KYC Documents Income Proof of the Sponsor <ul style="list-style-type: none"> <li>- 3 months Salary Slips OR</li> <li>- 3 years ITR (for businessmen)</li> <li>- 6 months Bank Statement</li> </ul>
Reach Us	You can visit any of our nearest branch OR call Ms Prajakta Bapat Mob - 9619262255 Ms Molina Gurjar Mob – 9833007525 Email – <a href="mailto:educationloan@saraswatbank.com">educationloan@saraswatbank.com</a>
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