



harbir singh talwar <harbirsinghtalwar@gmail.com>

Fwd: Special Education Loan Scheme from Punjab National Bank for students getting admission in selected courses at your institution

1 message

Nisha Sehrawat <soadmin@ramjas.du.ac.in>

Fri, Jun 28, 2024 at 11:04 AM

To: ananddwivedi160 <ananddwivedi160@gmail.com>, harbir singh talwar <harbirsinghtalwar@gmail.com>

Mrs. Nisha Sehrawat
Section Officer (Admin) ,
Ramjas College,
University of Delhi, Delhi
011-27667706
www.ramjas.du.ac.in

----- Forwarded message -----

From: **Principal Ramjas College** <principal@ramjas.du.ac.in>

Date: Thu, Jun 27, 2024 at 3:51 PM

Subject: Fwd: Special Education Loan Scheme from Punjab National Bank for students getting admission in selected courses at your institution

To: Gaganpreet Kaur <soaccounts@ramjas.du.ac.in>, Dilbag admin <soadmin@ramjas.du.ac.in>

Sent from my iPhone

Begin forwarded message:

From: "PNB Cards & Services Limited (PNBCSL)" <info@pnbcsl.co.in>

Date: 26 June 2024 at 4:49:03 PM IST

To: principal@ramjas.du.ac.in

Cc: Abhishek Jain <abhishek.jain@pnbcsl.co.in>, Ajay Pratap Singh <ajay.singh@pnbcsl.co.in>, Kiran Kumar Maddela <kiran.maddela@pnbcsl.co.in>, Pawan Kumar <pawan.kumar@pnbcsl.co.in>, Shivdatta Kumar Gupta <shivdatta.gupta@pnbcsl.co.in>, Swatantra Kumar Pandey <swatantra.pandey@pnbcsl.co.in>, Upendra Kumar <upendra.kumar@pnbcsl.co.in>

Subject: Special Education Loan Scheme from Punjab National Bank for students getting admission in selected courses at your institution

Date: 26-06-2024

Director/Registrar
Ramjas College, Delhi

Subject: Special Education Loan Scheme from Punjab National Bank for students getting admission in selected courses at your institution.

Dear Sir/Mam,

PNBCSL is a wholly-owned captive subsidiary and a strategic marketing arm of Punjab National Bank (PNB), one of India's largest public sector banks with over 10,000 branches nationwide, offers competitive education loans from Punjab National Bank to students pursuing higher education at premier institutes like yours.

We understand that counselling is a crucial time for students finalizing their academic journey. To ensure they have access to the most beneficial financial options, we propose setting up a Single-window Education Loan counter within your esteemed institute's premises during the admission period.

This initiative will allow our representatives and Bank officials to directly interact with students and their families, providing them with comprehensive information about our education loan schemes. We offer highly competitive rates that are difficult to match by any other banks. Additionally, our services include doorstep delivery for education loans, ensuring a hassle-free experience.

We believe that having a dedicated presence during counselling will significantly benefit your potential students by:

- Providing them with immediate access to education loan information.
- Offering expert guidance on tailoring loan options to their specific needs.
- Ensuring a smooth and swift loan application process.

We are confident that this collaboration will be mutually beneficial. PNB CSL will be able to assist your students in securing their educational goals while Ramjas College, Delhi can provide valuable support to its students' financial well-being.

We would be happy to discuss this proposal further at your convenience. Please do not hesitate to contact us to schedule a meeting.

S.No.	Name of Territory Head	Email	Mobile No.	Territory
1	Ajay Pratap Singh	ajay.singh@pnbcsl.co.in	8853099026	Lucknow
2	Abhishek Jain	abhishek.jain@pnbcsl.co.in	9004997824	Delhi
3	Swatantra Kumar Pandey	swatantra.pandey@pnbcsl.co.in	9831998860	Mumbai
4	Kiran Kumar Maddela	kiran.maddela@pnbcsl.co.in	9848084222	Hyderabad
5	Upendra Kumar	upendra.kumar@pnbcsl.co.in	9004004368	Bhopal
6	Pawan Kumar	pawan.kumar@pnbcsl.co.in	7018398528	Chandigarh
7	Shivdatta Kumar Gupta	shivdatta.gupta@pnbcsl.co.in	9575611217	Kolkata

Corporate Office:

S.No.	Name of Officials	Email	Mobile No.
1	Agam Srivastava	agam.srivastava@pnbcsl.co.in	7007650312
2	Prithvi Singh Tomar	prithvi.tomar@pnbcsl.co.in	8650412938

Detailed Education Loan Scheme is annexed.

Thank you for your time and consideration.

**Sincerely,
Chief Business Development Officer**

DISCLAIMER: The Information transmitted in this email is solely for the addressee. It is confidential and may be legally privileged. Access to this email by anyone else is unauthorized. Any disclosure, copying, distribution or any action taken by anyone other than by the intended recipient is prohibited and may be unlawful. If you are not the intended recipient then kindly delete the mail from your system. Any opinion or views expressed in this mail may not necessarily reflect that of PNB Cards & Services Limited (PNBCSL). The company considers unencrypted email as an insecure mode of communication.



PNB PRATIBHA SCHEME

Special Scheme for Ramjas College, Delhi

- **Objective:** The Education Loan Scheme PNB Pratibha aims at providing financial support to meritorious students who get admission in Premier Institutes of the country which include (i) Business Schools, (ii) Engineering Colleges, (iii) Medical Colleges and other reputed Institutes, are eligible to avail loan under the Scheme.
- **Eligibility:** Should be a Resident Indian & Secured admission in regular full time Degree/PG Degree/PG Diploma courses of 300 Premier Institutes approved under the scheme as per institutes specific courses as well.
- **Courses Eligible (Studies in India):** All regular full time Degree/PG Degree/PG Diploma courses
- **Loan Amount:** Need Based Finance to meet the expenses.

Personal living expenses up to ₹ 2.00 lakh on declaration basis, Up to ₹ 1.00 lakh for purchase of Two-Wheeler also provided. These personal living expenses and two-wheeler amount is included in overall collateral free loan amount only.

- **Margin:** Nil for collateral free loan amount.
- **Security:** Co-obligation of parent(s)/guardian as joint co-borrower(s). **No collateral security to be insisted upon for the amount up to ₹ 10 lakhs**
- **Repayment & Moratorium:** Max. 15 years (including moratorium Period.), Repayment to commence after one year of completion of course.
- **Processing Fee:** Presently Nil
- **Documentation charges:** Presently Nil
- **Rate of Interest-** 8.10% to 9.00%* (presently)



Doorstep delivery and operational support shall be provided by PNBCSL, a wholly owned captive subsidiary and a strategic marketing arm of Punjab National Bank (PNB).

Please feel free to contact the below mentioned officials for any kind of support and guidance:

S.No.	Name of Territory Head	Email	Mobile No.	Territory
1.	Ajay Pratap Singh	ajay.singh@pnbcsl.co.in	8853099026	Lucknow
2.	Abhishek Jain	abhishek.jain@pnbcsl.co.in	9004997824	Delhi
3.	Swatantra Kumar Pandey	swatantra.pandey@pnbcsl.co.in	9831998860	Mumbai
4.	Kiran Kumar Maddela	kiran.maddela@pnbcsl.co.in	9848084222	Hyderabad
5.	Upendra Kumar	upendra.kumar@pnbcsl.co.in	9004004368	Bhopal
6.	Pawan Kumar	pawan.kumar@pnbcsl.co.in	7018398528	Chandigarh
7.	Shivdatta Kumar Gupta	shivdatta.gupta@pnbcsl.co.in	9575611217	Kolkata

Corporate Office:

S.No.	Name of Officials	Email	Mobile No.
1.	Agam Srivastava	agam.srivastava@pnbcsl.co.in	7007650312
2.	Prithvi Singh Tomar	prithvi.tomar@pnbcsl.co.in	8650412938

Illustrative Check List for Education Loan

Applicant:

- i. Loan application on Bank's format.
- ii. Passport size photograph.
- iii. Proof of Identity and Address as per Bank's KYC Guidelines.
- iv. Proof of Age.
- v. Copy of PAN*.
- vi. Academic records:
 - a. 10th Result
 - b. 12th Result
 - c. Graduation Result- Semester-wise (if applicable)
 - d. Gap Certificate (If any)
 - e. Entrance Exam Result
 - f. Letter of admission.
- vii. Prospectus of the course wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned.
- viii. Any other document/information, depending upon the case and purpose of the loan.
- ix. Photocopy of passport and visa for studies abroad**.

Note: Aadhaar is mandatory for student, wherever applicable as per Supreme Court decision.

Co-applicant/Guarantor:

- i. Passport size photograph.
- ii. Proof of Identity and Address as per Bank's KYC Guidelines.
- iii. Proof of Age.
- iv. Copy of PAN*.
- v. Previous / existing loan, if any, from other Banks/Lenders, Statement of account for last 12 months, Sanction letter to be obtained.
- vi. Income documents such as Income certificate issued by designated authority of the respective State Govt./UT administration/ITR/Form 16/Audited accounts as per scheme guidelines is mandatory in case of students wants to avail benefit of Government Interest Subsidy schemes.
- vii. In case loan is to be collaterally secured by mortgage of IP, copy of Title Deed and other documents required for proof of Title.
- viii. Any other document/information, depending upon the case and purpose of the loan.

*If PAN is not available at the time of sanction, the same must be obtained before disbursement of loan.

** Copy of Visa is required before first disbursement of Education Loan.