

PNB PRATIBHA- NEW EDUCATION LOAN SCHEME

***For students of IIMs/IITs/ NITs/ other premier institutes.**

***At 10.75% ROI for girl students and 11.25% for male students#**

Education loan Scheme for students of premier educational studying:

- Management
- Engineering
- Medicine
- Law & other professional courses

Student Eligibility

Secured admission in Regular full time Degree /Diploma

Quantum of Finance

Studies in India –

- Max. Rs.15.00 lac** as per list at **Annexure ‘A’ – 08 Institutes.**
- Max. Rs.10.00 lac** as per list at **Annexure ‘B’ – 57 Institutes.**
- Max. Rs.7.50 lac** as per list at **Annexure ‘C’– 38 Institutes.**

(Annexure A, B &C available at hyperlink)

Rate of Interest

- For Loans (repayable in 3 yrs. & above)
Base Rate + 1.50% + TP i.e. presently 12.75%.
- For Loans(repayable in less than 3 yrs)
Base Rate + 1.50% i.e. presently 12.25%.

- iii Relaxation of 0.50% to women beneficiaries on the above rates.
- iv. Effective Interest rate for 35 months repayment period shall be 10.75% for Girl students and 11.25% for male students upon regular service of interest during study period and moratorium

Security

- i. Co-obligation of parents/guardian as joint co-borrowers.
- ii. No collateral security required.

Margin:

Up to Rs 4.00 lac: NIL

Above Rs 4.00 Lac: 5%

Online application is welcomed.

#Conditions apply

ANNEXURE 'A'

S. No.	INSTITUTES with ceiling of loan amt of Rs.15 lacs
1	Indian Institute of Management (IIM), Ahmedabad
2	Indian Institute of Management (IIM), Bangalore
3	Indian Institute of Management (IIM), Kolkata
4	Indian Institute of Management (IIM), Indore
5	Indian Institute of Management (IIM), Lucknow
	IIM Lucknow - Noida Campus
6	Indian Institute of Management (IIM), Kozikode
7	Indian Institute of Management (IIM), Shillong
8	Xavier Labour Relations Institute (XLRI), Jamshedpur

ANNEXURE 'B'

S. No.	INSTITUTES with ceiling of loan amt of Rs.10 lacs
1	Indian Institute of Management (IIM), Raipur
2	Indian Institute of Management (IIM), Ranchi
3	Indian Institute of Management (IIM), Rohtak
4	Indian Institute of Management (IIM), Trichy
5	Indian Institute of Technology (IIT), Mumbai
6	Indian Institute of Technology (IIT), Kanpur
7	Indian Institute of Technology (IIT), Chennai
8	Indian Institute of Technology (IIT), Kharagpur
9	Indian Institute of Technology (IIT), Guwahati
10	Indian Institute of Technology (IIT), Delhi
11	Indian Institute of Technology (IIT), Roorkee
12	Indian Institute of Technology (IIT), Gandhinagar
13	Indian Institute of Technology (IIT), Roopnagar
14	Indian Institute of Technology (IIT), Jodhpur
15	Indian Institute of Technology (IIT), Hyderabad
16	Indian Institute of Technology (IIT), Patna
17	Indian Institute of Technology (IIT), Bhubaneswar
18	Indian Institute of Technology (IIT), Mandi
19	Indian Institute of Technology (IIT), Indore
20	IT BHU, Banaras (converted into IIT Varanasi)
21	Faculty of Management Studies (FMS), Delhi
22	IIT-SJSOM, Mumbai

23	Indian Institute of Foreign Trade (IIFT), Delhi
24	Indian Institute of Foreign Trade (IIFT), Kolkata Campus
25	Institute of Management Technology (IMT), Ghaziabad
26	Dept of Management Studies, IIT, Delhi
27	Narsee Monjee Institute of Management & Higher Studies (NMIMS), Mumbai
28	Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai
29	Nirma Institute of Management, Ahmedabad
30	S P Jain Institute of Management and Research (SPJIMR), Mumbai
31	Xavier Institute of Management (XIM), Bhubaneswar
32	Symbiosis Institute of Business Management (SIBM), Pune
33	Management Development Institute (MDI), Gurgaon
34	National Institute of Industrial training (NITIE), Mumbai
35	Dept of Industrial & Management Engineering, IIT, Kanpur
36	Marine Engineering College, Kolkata
37	Delhi Technological University (DTU)
38	Birla Institute of Technology & Science (BITS), Pilani

39	National Institute of Design (NID), Ahmedabad
40	Christian Medical College (CMC), Vellore
41	Bangalore Medical College (BMC), Bangalore
42	Jawaharlal Institute of Post-Graduate Medical Education and Research (JIPMER), Pondicherry
43	Madras Medical College (MMC), Chennai
44	Grant Medical College (GMC), Mumbai
45	Armed Forces Medical College (AFMC), Pune
46	King Edward Medical College (KEMC), Mumbai
47	Maulana Azad Medical College (MAMC), Delhi
48	All India Institute of Medical Sciences (AIIMS), Delhi
49	Lady Hardinge Medical College (LHMC), Delhi
50	Kasturba Medical College (KMC), Manipal
51	Post Graduate Institute of Medical education & Research (PGIMER), Chandigarh
52	Indian School of Business (ISB), Hyderabad
53	Mudra Institute of Communication (MICA), Ahmedabad
54	Indian Institute of Science (IISc), Bangalore
55	Institute of Rural Management, Anand (IRMA)
56	Tata Institute of Social Sciences (TISS), Mumbai
57	Indian School of Mines (ISM), Dhanbad

S. No.	INSTITUTES with ceiling of loan amt of Rs.7.50 lacs
1	National Institute of Technology (NIT), Warangal
2	National Institute of Technology (NIT), Tiruchirapalli
3	National Institute of Technology (NIT), Surathkal
4	National Institute of Technology (NIT), Raipur
5	National Institute of Technology (NIT), Rourkela
6	National Institute of Technology (NIT), Kurukshetra
7	National Institute of Technology (NIT), Calicut
8	National Institute of Technology (NIT), Durgapur
9	National Institute of Technology (NIT), Jamshedpur
10	National Institute of Technology (NIT), Patna
11	National Institute of Technology (NIT), Silchar
12	National Institute of Technology (NIT), Agartala
13	National Institute of Technology (NIT), Hamirpur
14	National Institute of Technology (NIT), Srinagar
15	Malaviya National Institute of Technology (NIT), Jaipur
16	Maulana Azad National Institute of Technology (NIT), Bhopal
17	Sardar Vallabh Bhai National Institute of Technology (NIT), Surat
18	Motilal Nehru National Institute of Technology (NIT), Allahabad
19	Dr. B R Ambedkar National Institute of Technology (NIT), Jalandhar
20	Visvesvaraya National Institute of Technology (NIT), Nagpur
21	Birla Institute of Technology & Science (BITS), Hyderabad Campus
22	Birla Institute of Technology & Science (BITS), Goa Campus
23	Birla Institute of Technology (Mesra), Ranchi

24	St. John's Medical College, Bangalore
25	Christian Medical College (CMC), Ludhiana
26	Dayanand Medical College (DMC), Ludhiana
27	Amrita School of Medicine (ASM), Kerala
28	Netaji Subash Institute Of Technology (NSIT), Delhi
29	Dhirubhai Ambani Institute of Information & Communication Technology (DAIICT), Gandhinagar
30	LN Mittal Institute of Technology (LNMIT), Jaipur
31	School of Planning & Architecture, New Delhi
32	National Law School of India University (NLSIU), Bangalore
33	National University of Juridical Sciences (NUJS), Kolkata
34	Loyola Institute of Business Administration (LIBA), Chennai
35	College of Engineering, Guindy (Anna University)
36	Madras Institute of Technology (Anna University)
37	Alagappa Chettiar College of Technology (Anna University)
38	College of Structural & Architectural Planning (Anna University)