



pnb cards & services limited

(a wholly owned subsidiary of PNB)

Regd. Off: Plot No. 4, Dwarka Sector-10, New
Delhi-110075

CIN: U74999DL2021PLC378579

Corporate Office: 6th Floor, 7 Bhikaji Cama
Place, New Delhi-110067

Date: 21.06.2024

Director/Registrar,
National Institute of Technology (NIT), Meghalaya
National Institute of Technology, Meghalaya
Bijni Complex, Laitumkrah, Shillong, Meghalaya 793003

Subject: Special Education Loan Scheme from Punjab National Bank for students getting admission in any regular full time Degree/PG Degree/PG Diploma 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 have curated a special Education Loan Scheme for the student's getting admission in the India's premier institutes like your where student can avail the Education Loan without any collateral security.

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 would be happy to support the education journey of your students. You are kindly requested to popularize this special scheme of Education Loan by placing the Information handout at your website. Please do not hesitate to contact us for any kind of support:

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

Dr. Sw

*Registrar
For circulation
Maddela
5/7/24*

*D. Gupta
8/7/24*



PNB PRATIBHA SCHEME

- **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):** Regular full time Degree/PG Degree/PG Diploma courses of 300 Premier Institutes.
- **Loan Amount:** Need Based Finance to meet the expenses.

Personal living expenses up to Rs 2.00 lakh on declaration basis, Up to Rs 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 the prescribed limit.**
- **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% - 9.00%* (presently)