



CIN: L65190MH2004GOI148838

Ref. - IDBI/ Lokmanyagar/ FY 2025-26/EL . VII

Date- June 13, 2025

To,

The Authority

Bharati Vidyapeeth Deemed University

Bharati Vidyapeeth Bhavan,

Lal Bahadur Shastri Rd, Sadashiv Peth, Pune, Maharashtra 411030

Dear Sir,

Sub- Special Education Loan offers for students of your esteemed Institution

Bharati Vidyapeeth is a home to more to 50 educational institutions spread over seven campuses. We at IDBI Bank Ltd, truly believe in the guiding principle of your noble organization *i.e. Social Transformation through Dynamic education*. It is our privilege to walk this path with you. We are here to offer an easy, hassle free and cost efficient education loan to the eligible students joining your various institutes. Salient features of the Education Loan facility offered by us are as under :

S. No.	Features	Details
01.	Loan amount	As per fee structure and extant guidelines
02.	Co- Applicant	Parents or Legal guardian
03.	Margin Money	Nil to 10% depending on course and amount
04.	Processing Fees	<ul style="list-style-type: none">Nil for Bank loanRs. 200+ Taxes for PM Vidyalaxmi portal fees
05.	Rate of Interest	<ul style="list-style-type: none">Upto Rs. 7.50 lakh- RLLR+ 2.00% p.a.Above Rs. 7.50 lakh – RLLR + 1.50% p.a.Listed Premier Institutions (All amount)- RLLR+ 0% p.a <p>(pls note RoI above is subject to change based on type of course- vocational/ non vocational , interest payment preference, various concessions and periodic revision in Repo rate. As on date RLLR is @ 8.45 % p.a.)</p>
06.	Moratorium period	Course period + 12 months (maximum)
07.	Repayment tenor	Repayment of loan will be in EMI for a period maximum upto 15 years depending upon the course and loan amount.
08.	Pre payment / Foreclosure charges	Nil
09.	Collateral Security	<ul style="list-style-type: none">Nil upto Rs. 7.50 lakh in all cases.Nil upto Rs. 25 lakh for Listed Premier Institutions

आईडीबीआई बैंक लिमिटेड: ५, लक्ष्मी पार्क, डॉ. साबने बंगलो, लोकमान्यनगर, पुणे पिन - ४११०३० महाराष्ट्र
IDBI Bank Ltd.: 5, Laxmi Park, Dr. Sabane Bungalow, Lokmanyagar, Pune Pin - 411030 Maharashtra

आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई 400 005, Website: www.idbi.com
IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005, Website: www.idbi.com



Tentative List of Documents required for Education Loan :

A. Applicant :-

1. Duly signed application form
2. Latest 4 passport size colour photographs
3. Identity Proof – PAN card, Aadhar Card, Passport , Voter ID
4. Address Proof – Electricity Bill, Phone Bill, Passport
5. Cast Certificate / EWS Certificate if applicable
6. Admission Offer letter with Schedule of expenses for applied Institution and course along with scholarship and other details like brochure etc.
7. Marksheets with certificates from 10th to last qualifying examination.
8. Previous Employment / experience certificate if applicable.

B. Co-applicant :-

1. Document no 1 to 4 as above in applicant category.
2. Last 2 ITRs along with Form 16, latest 3 salary slips and 12 month bank statement of salary account in case of Salaried Co applicant. Last 2 ITRs along with Computation of Income and supported documents like Profit & Loss statement + Balance sheet, Business proof viz Shop Act, GST certificate etc, 12 month bank statement of current account in case of Self employed Co applicant. 7/12 extract with 8 A and Talathi certificate for agriculture income.

C. Property documents including all applicable Title deeds, Completion certificate/ Occupancy Certificate, Share certificate, latest property tax receipt , Charges at actual for legal and valuation report, FDR / LIC policy in original as applicable in case of collateral backed proposals.

Applications shall be processed through PM Vidyalaxmi portal as applicable. Student may contact undersigned for further details regarding documents and process or write us on ibk10000460@idbi.co.in or visit us at IDBI Bank Ltd- Lokmanyanagar branch, 5 Laxmi Park, Navipeth, Pune -411030 (Landline- 02029993100/ 02029993200).

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|------------------------------------|---|-------------|
| 1. Shri Sushil Kumar (Mgr/ AO) | – | 08457038255 |
| 2. Shri Gaurav Chitle (AGM/ AO) | – | 08827019192 |
| 3. Smt Varija Nigam (AGM/ SoM) | – | 09540287272 |
| 4. Dr. Priti N. Charate (DGM/ BH) | – | 08806666109 |

Looking forward to take it forward.

For IDBI Bank

Authorised Signatory

