

CHAMPIONING YOUR FUTURE.

Educational Loans by IDFC FIRST Bank for Higher Studies (Domestic & International)

To,
Bharati Vidyapeeth

Greetings from IDFC FIRST Bank.
Our team extends its warm wishes to you and your prestigious institute for the upcoming academic year.

We are delighted to extend our Education Loan offering to the incoming batch of students because we believe in helping the students to Champion their Future. We will be much obliged if you shared our offerings with the students.

Benefits of our Educational Loans:



Hassle free quick sanction



Avail tax benefits under section 80E



No collateral requirement



End-to-end digital journey, no paperwork



Simplified co-applicant requirements



Easy repayment benefits



Loan up to ₹30 Lakhs.



Competitive rate of Interest

Terms	Details
Eligibility	Indian national
Course Name	MBA/ PGDM/ UG
Rate of Interest	11% onwards*
Max Loan Amount	As per eligibility
Tenor	Up to 144 months
Costs Covered	Tuition fees and ancillary expenses
Processing Fees	5k + Taxes (NIL up to 7 lacs)
Foreclosure Charges	Nil
Repayment Type	EMI, SI
Co-applicant Required	Yes
Insurance Covered	Yes
Type of Loan	Unsecured
Contact	Nitin Waghmare - 7038406809/ Ashok Yadav - 8007465596

*TnC - Approval, Sanction & Disbursement and repayment subject to Banks internal policy checks, process and eligibility

We look forward to helping you in this journey through your career goals effortlessly, always.

IDFC FIRST Bank

#alwaysofirst

Speak to our IDFC FIRST Bank representative to know more.  1860 500 9900  idfcfirstbank.com

IDFC FIRST BANK EDUCATION LOAN

Documents List

Student's Documents: -

1. Photo
2. Pan card
3. Aadhar card front & back page
4. Passport front & back page (for sign proof or address proof)(International Loan)
5. 10th, 12th, Graduation semester wise Mark Sheets / Post-Graduation semester wise Mark sheet and degree certificate
6. Entrance Exam Score card
7. Admit letter with Fees structure/I20
8. Fees paid receipt (IF ANY)
9. Work experience document (IF ANY)

Financial Co Applicant's Documents (salaried): -

1. Photo
2. Pan card
3. Aadhar card front & back page
4. Passport front & back page (for sign proof or address proof)
5. Latest electricity bill for own house proof
6. Latest 3 months' salary slips/ Salary documents latest 3 months
7. Latest 8 months' salary account bank statement.

Financial Co Applicant's Documents (Self Employed): -

1. Photo
2. Pan card
3. Aadhar card front & back page
4. Passport front & back page (for sign proof or address proof)
5. Latest electricity bill for own house proof
6. Latest 2 Year ITR with Complete set (Acknowledgement, P&L, Balance sheet, statement of income)
7. Latest Business proof document (Shop act, udhyog Addhar, GST certificate)
8. Latest 8 months' saving and current account bank statement having maximum entries
9. Partnership deed, MOA, AOA, share certificate (In case of partnership or Pvt Ltd)

NON -Financial Co Applicant's Documents: -

1. Photo
2. Pan card
3. Aadhar card front & back page
4. Passport front & back page (for sign proof or address proof)
5. Latest electricity bill for own house proof

Property Documents: - (ONLY FOR SECURED CASES)

1. All title documents including link chain in original including RR and SD receipt. Title Documents also include Lease Deed.
2. Allotment Letter (in authority cases others to be critical)
3. Share Certificate (where the title is being derived by way of share certificate only others to be considered critical).
4. Name Transfer Letter in Authority cases.
5. NOC to Mortgage from Society / Builder / Authority in Original (Provisional and final)
6. Endorsed Share certificate (Assuming share certificate is with us and only endorsement is pending)
7. Non availability of MODT/Registered Mortgage document
8. Receipt of payment made to Society /Authority (For Transfer of Shares/Ownership)
9. Approved Plan, Commencement certificate, Completion Certificate, Possession Letter
10. No dues, No lien certificate, ROC charge withdrawal (if applicable), Re Conveyance Deed/Release Deed, Board Resolutions/ POA
11. Tax paid receipts
12. Copy of any document (Unless otherwise specified at the time of approval).

Executive program checklist

Student documents –

1. Photo
2. Pan card
3. Aadhar card front & back page
4. Passport front & back page (for sign proof or address proof)
5. Latest electricity bill for own house proof
6. 10th, 12th, Graduation semester wise Mark Sheets / Post-Graduation semester wise Mark sheet and degree certificate
7. Entrance Exam Score card (IF ANY)
8. Admit letter with Fees structure.
9. Fees paid receipt (IF ANY)
10. Latest 3 months' salary slips/ Salary documents latest 3 months
11. Latest 2 years Form 16-part A & B/ Latest 2 years ITR - Complete set
12. Latest 8 months' salary account bank statement.
13. Previous companies Work experience letters.
14. Current company Offer letter.