

Date: June 4, 2026

To,
Bharati Vidyapeeth University
Pune

Sub: Say YES to Education - Privileged Banking Relationship with YES BANK

Dear Sir/Madam,

We thank you for giving us the opportunity of presenting the **YES BANK Savings Account Trust programme**, a comprehensive offer delivering the finest banking solutions through innovative products and services, to suit the needs of Bharati Vidyapeeth

About YES BANK

YES BANK has successfully completed **20 years of institutional excellence**, and has emerged as a high quality, technology-driven, private Indian bank. It is our constant endeavour to provide the finest banking experience to our customers, through our pan-India world class branch network of over 1255+ branches with 1300+ ATMs across India, and a state-of-the-art technology platform.

Powering Digital India, YES BANK processes every 3rd digital transaction in the country and is an industry leader for digital payments such as NEFT (Rank 2), AePS (Rank 1), UPI (Rank 1) and NACH (Rank 2).

Key Highlights & Update

1. **Sumitomo Mitsui Corporation Bank (SMBC) entered into definitive agreement to acquire ~20% equity stake in YESBANK from SBI & Other Banks, SBI continues to be a Major Shareholder**
2. **Credit Rating Upgrades: Moody's upgraded long term issuer rating from Ba3 to Ba2 with revision of outlook to 'Stable', Both CARE & ICRA upgraded Bank's Long Term rating to AA- from A+ and A respectively (in Jul'2025) with revision of outlook to 'Stable'**
3. **Received a Special Mention Award in Fraud Prevention and Grievance Management category at the Digital Payments Award 2025 by Hon'ble Finance Minister**

About Savings Account Trust programme for Educational Institutions

At **YES BANK** we believe, **Education** will play a significant and remedial role for our country to emerge as knowledge superpower of the world. Bharati Vidyapeeth is not only contributing to growth of our country but also nurturing the minds that would drive the future.

Combined with special privileges, attractive savings, fixed deposit interest rates* and YES BANK's uncompromising service commitment, the proposition is highly compelling and designed to provide you with best-in-class banking solutions. **Please refer enclosed Annexure for further details.**

We look forward to commencing a long-term, mutually beneficial relationship with you and your esteemed institute.

Sincerely,

Rakesh Kumar
CH- Institutional Business
Pune



* Rates are subject to change at the sole discretion of YES BANK. Conditions apply

YES Bank Education Loan offering - Bharati Vidyapeeth University*

Terms	Details
Eligibility	Student should be an Indian Resident & should be selected In Bharati Vidyapeeth Deemed to be university
Loan amount	Unsecured Loan up Rs 30 Lakhs for PG program Unsecured Loan up Rs 20 Lakhs for UG program
Rate of Interest**	➤ Starting at 11.50% up to 12.50%
Processing Fees	0.75% + applicable taxes (GST)
Other charges / Stamp Duty	As applicable
Cost of Education covers	1. Fees payable to university/ Hostel 2. Examination/ Library/ Laboratory Fees 3. Purchase of books/ equipment 4. Purchase of computer, if required for course completion
Margin	10% of Total cost of Education
Prepayment and foreclosure charges	Nil
Maximum Moratorium Period	Nil if Unsecured Course Period + 6 Months for Secured
Repayment	➤ EMI for Unsecured Loans ➤ Simple Interest repayment for Secured Loans.
Maximum Repayment Period (excluding moratorium)	➤ Up to 10 Years for UG ➤ Up to 12 Years for PG
Mode of Payment	➤ Interest / EMI repayment will be recovered on monthly basis from the co-applicant or Applicant account based on "ECS/NACH/SI"
Loan Disbursement	As per fee payment schedule. The payment will be made directly to the institute.
Financial Co-Applicant	Parents / Grand Parents / Spouse / Siblings
Insurance	As applicable
Other Requirements	As per bank policy
Contact Details	North & East - Manish Sikand - 9899962211 West - Santosh Pandey - 8828099097 South - Kiran Kumar - 9819502354

Note:

* The loan offerings are without subsidies (PM VLP).

**All loan will be decision as per internal policy of YES Bank.

