

One Application for 10 Banks and NBFCs

Product Details		
Parameters	Details	
Name of the Educational Institute	Birla Institute of Management Technology	
Lenders	IDFC First Bank, Yes Bank, ICICI Bank, Avanse, HDFC Credila, TATA Capital	
Course Names	All	
Loan Amount	Upto 1 Crore	
Rate of Interest	Starting from 8.75%	
Processing Fee	0.5 to 1.25%	
Margin	0 to 15% (It depends on Banks policy)	
Repayment Methods	SI/PI/EMI (Its subjective to students eligiblity)	
Repayment Period after Moratorium	Upto 12 Months (It depends on Banks policy)	
Moratorium Period	Course Period + 6/12 Months (It depends on Banks policy)	
Prepayment Charges	Nil	
Part Payment Charges	Nil	
Fore Closure Charges	Nil	
Insurance	Yes	
Disbursement Frequency	As per the college demand letter	
Disbursement of Loan	Directly to the Institute	
Co- Borrower Relation Accepted	Father/Mother/Brother/Sister/Spouse/In Laws/Grand Parents (It depends on Banks policy)	
Co-applicant	Co-applicant is required	
Co-Borrower Loctions Accepted	It depends on Banks policy	



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