

**LIST OF BANKERS FOR EDUCATIONAL LOAN DETAILS FOR ACADEMIC YEAR 2024**

Sr. No	Name of the bank	STATE BANK OF INDIA	BANK OF INDIA	ICICI BANK
[A]	Maximum amt. of loan with parent as Co- borrower but without any security & guarantor	RS. 7,50,000.00	Rs.25 Lakh – under Vidya Loan	Maximum of Rs 50L(Subject to Cibil, Cost of Education & Income/Profile)
	Maximum amt. of loan with Collateral Security	RS. 30,00,000.00	No Collateral Security Required	Rs 1,00,00,000
[B]	Rate of interest	Up to ₹ 7.50 Lakh EBLR + 0.50% Spread Above ₹ 7.50 Lakh EBLR + 0.50% spread ----- <b>9.65%</b>	Rs.20 lakh 16/02/2024 10.95% p.a. to 11.75% p.a.Up to Rs.40 lakh-9.25% p.a. onwards	ROI Start from 10%* (Secured Loan) & 10.99%*(Unsecured Loan)
[C]	Concession in rate of int.	No Concession	NA	
	(a) If int. is paid during study period	----	NA	
	(b) For Girls students	----	NA	NA
[D]	Repayment	MAX. TENURE 180 MONTHS + MORATORIUM PERIOD OF 6 MONTHS	Max. 15 Years	Simple Interest & Direct EMI
[E]	Contact Details	KAUTILYA KAPADIA (MANAGER - LOAN) GUJARAT UNIVERSITY BRANCH Mobile No: +91 7600038385	Navrangpura Branch, Swastik Cross Road, Navrangpura, Ahmedabad. Contact: 079-26562373/26425949	Name : Ruchit Shah No 6352071934
			(Loan Department ) Mr. Rameshwar Panwar Mobile No: +91 9461866375	
[F]	Other details if any	WALKABLE DISTANCE FROM UNIVERSITY EASY LOAN PROCESS	WALKABLE DISTANCE FROM UNIVERSITY	WALKABLE DISTANCE FROM UNIVERSITY

Note: Please note that above bankers have shown their interest for providing Education Loan to CEPT Students as per their respective policy, CEPT University does not have any tie up with any bankers, it is only facilitator.

**Govt Education loan : Refer Link Vidhya Laxmi : <https://www.vidyalakshmi.co.in/Students/>**