

Branch Rupnagar

Sr. No.	Features	Details
1.	Loan Amount	Loan amount up to Rs 20L without collateral
2.	Co-Applicant parent/ Guardian	Parents/spouse need to join as co-obligant
3.	Expenses covered under Loan Facility	meeting all genuine study expenses of a student required to complete the study undertaken
4.	Documents required	
5.	Collateral Security	Loan amount up to Rs 20L without collateral
6.	Margin (if any)	5%
7.	Repayment Terms	10years
8.	Rate of Interest (Floating)	@9.30% (MCLR Linked)
9.	Other terms and conditions (if any)	---

RPN/IIT/2017

Date:15 /05/2017

TO

IIT ROPAR

Sub: offer for Education Loan Facility to the Students

For The Federal Bank

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Branch Rupnagar

Date : 12.05.2016

To

The Chief Manager

Credit Hub Chandigarh

Sub: Query reply for Gill mart enhancement.

- 1) Godown inspection report enclosed along with stock statement.
- 2) As discussed with party turnover has been decreased due to overall slowdown in industry during last year. According to party last year weather was unpredictable and summer season was not fully utilized due to continuous rainfall at uncertain time. AC stock could not be sold upto to expected level due to this weather situation. Party has promised and is confident of increasing turnover this year 2016-2017.
- 3) Enclosed
- 4) Enclosed
- 5) Family owned
- 6) As mentioned in point 2, last year sales was low due to overall slowdown in industry and low summer season product sale.
- 7) Suppliers are videocon, Philips, Electrolux etc. This party has also started with blue star as direct dealer. Payments to supplier is advanced through RTGS/ Neft.
- 8) No inspection comment are pending.
- 9) Valuation will be provided.
- 10) Enclosed.

Regards

Anjani Kumar Tiwary