

Ropar Main

TEL : 01881-222039, 8288022408 Email : bo0408@pnb.co.in,coptl@pnb.co.in

Date: 05.07.2017

The Dean

Academic & Research,

IIT ROPAR

Dear Sir,

**REG: FACILITY FOR COLLECTION OF APPLICATION/REGISTRATION FEE & EDUCATION
LOAN FACILITY FOR STUDENTS**

It gives me immense pleasure to offer you the facility of PNB PRATIBHA-Education loan facility to Students of your esteemed organisation.

Punjab National Bank is a leading Nationalized Bank of India which was incorporated in the year 1895 in the soil of Punjab. Our bank is the largest nationalized bank with a network of more than **6600 branches and 10000 ATMs** spread all over the country. In Punjab, we are the convener of State level banker committee with a leading network of **more than 700 branches in Punjab State** on CBS platform.

With this Infrastructure & robust technology solutions, our bank is fully equipped to offer various banking facilities viz deposit accounts, funding personal or industrial needs, Foreign Exchange, transfer of funds in India or abroad. In the path of nation building, we are keen to finance students for higher studies.

While our bank has devised various education loan schemes for catering to the requirement of meritorious students, we have our flagship scheme viz "PNB PRATIBHA" which caters exclusively to the students of premier educational institutes operating in India. The main features of PNB PRATHIBA scheme are as under:-

- Interest at MCLR Rate, the lowest rate on which a Bank can offer loan, which is at present at **8.35% in case of loan above Rs. 7.5 lacs**
- Full waiver of upfront/processing fee
- Education loan limit up to of Rs. 15 lakh to the Students.
- No margin. 100% financing.
- Repayment period (after moratorium) upto 15 years for all loan components.



- Only Co-obligation of parents/guardian as joint borrower. No collateral security is insisted upon.
- Easy terms and conditions.

We would like you to associate PNB as a partner by way of providing financing facility to Students. We wish to give a presentation/meeting as per your convenience for resolution of any queries in this regard.

Kindly provide us permission to install a canopy regarding education loan to students during this admission session.

With Regards,

Yours sincerely,

कृते पंजाब नैशनल बैंक-0408
For Punjab National Bank-0408
(Diwan) Branch Head
Ropar Main
वरिष्ठ प्रबन्धक / Senior Manager
कालेज रोड, रोपड़/College Road, Ropar