

के. के. सिंगला

सहायक महाप्रबंधक

**K. K. Singla**

Asst. General Manager

पंजाब नैशनल बैंक  punjab national bank

30<sup>th</sup> April 2016

Prof. Biju G. Pillai  
Director-IT & Professor In-Charge Admissions  
Sri Balaji Society, Pune  
Tathawade, Pune 411033

**Reg: PNB Education Loan to the students of Sri Balaji Society**

Dear Sir,

At the outset, we feel pleasure to introduce our Bank *PUNJAB NATIONAL BANK* which has grown leaps and bounds in 120 years of its existence, having presence in each state/UT of the country and abroad. It gives us immense satisfaction to inform you that the Bank has built a state of art infrastructure, adopted global practices, has invested in *world class technological architecture* and has acquired a large customer base. The performance of the Bank can be well visualised with the awards and accolades won by the Bank.

Kindly refer our meeting with you regarding association of Punjab National Bank with Sri Balaji Society for extending education loan facility for the students of your institute for the below mentioned AICTE Approved Courses :

**1) BALAJI INSTITUTE OF MODERN MANAGEMENT(BIMM)**

- POST GRADUATE DIPLOMA IN MANAGEMENT (IT & MARKETING)
- POST GRADUATE DIPLOMA IN MANAGEMENT
- POST GRADUATE DIPLOMA IN MANAGEMENT (EXECUTIVE)
- POST GRADUATE DIPLOMA IN MANAGEMENT (PM AND HRD)

**2) BALAJI INSTITUTE OF TELECOM & MANAGEMENT**

- POST GRADUATE DIPLOMA IN MANAGEMENT (TELECOM)
- POST GRADUATE DIPLOMA IN MANAGEMENT (TELECOM AND MARKETING)
- POST GRADUATE DIPLOMA IN MANAGEMENT (MARKETING AND FINANCE)

**3) BALAJI INSTITUTE OF INTERNATIONAL BUSINESS (BIIB)**

- POST GRADUATE DIPLOMA IN MANAGEMENT (FINANCE)
- POST GRADUATE DIPLOMA IN MANAGEMENT (INTERNATIONAL BUSINESS)
- POST GRADUATE DIPLOMA IN MANAGEMENT (MARKETING)

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**4) BALAJI INSTITUTE OF MANAGEMENT AND HUMAN RESOURCE DEVELOPMENT (BIMHRD)**

- POST GRADUATE DIPLOMA IN MANAGEMENT
- POST GRADUATE DIPLOMA IN MANAGEMENT (MARKETING AND FINANCE)
- POST GRADUATE DIPLOMA IN MANAGEMENT (PM AND HRD)

Please note that the entire students who get enrolled in any of the above course are eligible for Education Loan Facility from Punjab National Bank. Approval of education loan will be guided in terms of Bank's Guidelines.

Salient features of PNB Education Loan Scheme are as under:

**PNB- EDUCATION LOAN SCHEME**

- Need based Loan for studies in India & abroad.
- Loan covers Tuition fees, Hostel charges, Exam fees, Library/Lab charges, Books, Equipment, Instruments, Uniform, Building fund, Refundable deposit, Study Tours, Project work, Travel expenses & Computers. (Advances for Computers are allowed in Computer/Management courses only)
- Simple rate of Interest during study period/repayment holiday.
  - Loan Up To Rs. 4 Lakhs - **11.50%**
  - Loan over Rs. 4 Lakhs to Rs. 7.50 Lakhs - **12.50%**
  - Loan over Rs. 7.50 Lakhs (with 100% tangible collateral security) - **10.5%**
- Interest rebate of 0.50% for Girls.
- Additional Concession of 1% for regular servicing of interest during study period and regular repayment thereafter.
- Repayment in 10-15 years.
- Quick and easy delivery within 7-14 days.
- Availability of Optional Group life insurance coverage to meet any untoward exigencies
- Tax benefits under Section 80E of Income Tax.

You may guide your students to get in touch with any of the nearest PNB Branch or they can also contact our circle office Pune at the following numbers - 7387087200, 7219003252, 8600167603, 7219001850 to get more information in this regards.

*Yours Sincerely,*



Dy. Circle Head