



Punjab National Bank

PM VIDYALAXMI SCHEME

Collateral-Free Education Loan

Loan amount: Need based

Margin: Nil

Rate of Interest: 6.85% pa

The advertisement features a dark red background with faint icons of educational tools like a pencil, ruler, and book. At the top left, there are logos for 'PNB' and 'PNB Soldierathon'. At the top right is the PNB logo. The main text reads 'PM Vidyalaxmi' in large white font, followed by 'ROI starting From' and a yellow banner with '@6.85%*'. Below this, three financing options are listed: 'Get Two-Wheeler financing upto ₹1 Lakh', 'Personal Expenses financing upto ₹2 Lakh', and 'Collateral-Free Education Loan for 955 QHEIs.'. A QR code is provided with the text 'Scan here to know more'. On the right, a young boy with a blue backpack stands looking at a framed portrait of a graduate in a black and blue gown holding a diploma. At the bottom, there are social media icons, the website 'pnb.bank.in', toll-free numbers '1800-1800 & 1800-2021', and the PNB logo with the tagline 'पंजाब नैशनल बैंक ... नयेसे का सतीक' and 'punjab national bank ... the name you can BANK upon'.

PNB Digi Edu loan Link : <https://digi1.pnb.bank.in/#/education-home>

PNB Whatsapp Link : <https://chat.whatsapp.com/GuslOdBOXyV9fPjdZ7zaiE>

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Loan Features

- Fee payable to college/ school/ hostel. *
- Examination/ Library/ Laboratory fee.
- Insurance premium for student borrower, if applicable.
- Caution deposit, building fund/refundable deposit supported by Institution bills/receipts. *
- Purchase of books/ equipment's/ instruments/ uniforms. *
- Purchase of computer at reasonable cost, if required for completion of the course. *
- Any other expense required to complete the course - like study tours, Student exchange program, project work, thesis, etc.*
- Two-wheeler upto **Rs. 1,00,000/-** on submission of quotation
- Personal living expenses upto **Rs. 2,00,000/-**
- **Fees paid can be reimbursed.**

Documents Required

- Four passport size photographs
- KYC Details (Student) – Aadhar, PAN ID and Address Proof.
- CAT Score card.
- Copy of 10th, 12th & Degree mark sheets and Certificates
- Letter of Admission from college and fee structure