



To,
GMERS Medical College & Civil Hospital,
Ahmedabad

We have great pleasure in extending our warm greetings to you and your team at on **GMERS Medical College & Civil Hospital, Ahmedabad** the occasion of the new academic year.

We are happy to inform you that, Axis Bank has customized a special Education Loan Product for the students taking admissions into your esteemed institute.

- No prepayment/foreclosure charges
- Collateral-free loan option available
- Tax benefit on interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*

GMERS MEDICAL COLLEGE & CIVIL HOSPITAL, AHMEDABAD

No	Parameters	Details		
1	Eligibility	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute/university.		
2	Course Name	All approved UG/PG Medical programs		
3	Rate of Interest (floating interest rate linked to REPO rate)	Secured loans at 9.75% Collateral-free loans at 10.25%		
4	Loan Amount	95% of the total cost; 100% funding option available		
5	Processing Fees	Applicable as per Axis Bank's norms for loans above 7.5L		
6	Repayment Type*	Simple Interest during moratorium period option available		
7	Moratorium Period*	Course Period + 6months (optional)		
8	Repayment Tenure*	Maximum 15 years option available		
9	Loan Disbursement	To the University (as mentioned on the admission letter)		
10	Co-Applicant	Applicable as per Axis bank norms		
11	Insurance	Max Life Insurance		
12	Collateral required	Collateral can be taken as per Axis bank norms for loan amounts above 7.5L		
13	Axis Bank Contact	<table border="0"> <tr> <td>Hemant Devare +91-7698097737 devare.hemant@axisbank.com</td> <td>Chintan Shah +91-9727753545 chintan6.shah@axisbank.com</td> </tr> </table>	Hemant Devare +91-7698097737 devare.hemant@axisbank.com	Chintan Shah +91-9727753545 chintan6.shah@axisbank.com
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You can also give a missed call on **1800-258-7171** to avail education loan and our representative will get in touch with you.

*Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility

*Rates may change in future as per the Bank's discretion

AXIS BANK CONTACT – PAN INDIA**AREA MANAGERS**

Region	ASM Name	ASM Contact	ASM Mail ID
Mumbai	Vijay Yadav	7977881176	vijay.yadav3@axisbank.com
Rest of Maharashtra	Nidhi Ghidiyal	9657720577	nidhi.ghidiyal@axisbank.com
Telangana (Hyderabad)	Jagdish Reddy	9959681469	patlolla1.reddy@axisbank.com
AP	Praveen Darisi	9908777666	praveen.darisi@axisbank.com
TN (Chennai)	Mosesrajasekaran	9842808606	mosesrajasekaran.g@axisbank.com
Karnataka (Bangalore) / Kerala	Shaikh Soleman	7829872048	shaikh.soleman@axisbank.com
UP / Rajasthan / Punjab	Neeraj Panwar	9730374428	neeraj.panwar@axisbank.com
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Kolkata	Sumit Saha	8017750405	sumit1.saha@axisbank.com
Orissa / Bihar / Jharkhand / North-East Region	Nishith	8697745305	nishith@axisbank.com

REGIONAL MANAGERS

Region	RSM Name	RSM Contact	RSM Mail ID
Mumbai	Preejit Muralidharan	9819042098	preejit.muralidharan@axisbank.com
Rest of Maharashtra			
Telangana (Hyderabad)	Lakshmikanth Samaya	8297133888	lakshmikanth.samaya@axisbank.com
AP			
TN (Chennai)			
Karnataka (Bangalore) / Kerala	Vikas Jain	8595197514	vikas7.jain@axisbank.com
UP / Rajasthan / Punjab			
Delhi			
Haryana	Ritesh Doshi	9824502187	doshi.ritesh@axisbank.com
Gujarat			
MP / Chattisgarh	Atanu Paul	9830693034	atanu1.paul@axisbank.com
Kolkata			
Orissa / Bihar / Jharkhand / North-East Region			