



To,
**Manipal Academy of Higher Education,
 Manipal**

We have great pleasure in extending our warm greetings to you and your team at on **Manipal Academy of Higher Education, Manipal** on 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 institutes.

- No prepayment/foreclosure charges
- Tax benefit on interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN -TERMS AND CONDITIONS*		
MANIPAL ACADEMY OF HIGHER EDUCATION, MANIPAL		
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/Diploma courses
3	Rate of Interest	As mentioned in Annexure below (floating interest rate linked to REPO rate)
4	Margin	5% Margin on loan amount above 4L 100% funding option available for Course Type A and all collateral-backed loans
5	Processing Fees	Applicable as per Axis Bank norms
6	Loan Disbursement	To the University (as mentioned on the admission letter)
7	Co-Applicant	Applicable as per Axis bank norms
8	Insurance	Max Life Insurance
9	Collateral required	Collateral can be taken as per Axis bank norms for loan amounts above 7.5L
You can also give a missed call on 1800-258-7171 to avail education loan and our representative will get in touch with you.		
<i>*Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility</i>		

Axis Bank Contact -

Name	Contact	Mail ID
Manipal Branchhead	+91-9620220251	manipal.branchhead@axisbank.com

Annexure:**Course Type A :**

- Unsecured funding upto 50L
- Principal Moratorium available
- EMI Loan tenure upto 15 years
- ROI for collateral-free loans – 9.50%
- 100% funding option available
- Flat PF of INR 9,999 + GST

INSTITUTE	COURSE
Manipal Institute of Technology, Manipal	All flagship UG programs

Course Type B:

- Unsecured funding upto 50L
- Principal Moratorium available
- EMI Loan tenure upto 15 years
- ROI for collateral-free loans – 9.25%
- 100% funding option available
- Flat PF of INR 4,999 + GST

INSTITUTE	COURSE
TAPMI, Manipal	MBA

Course Type C:

- Unsecured funding upto 50L
- Principal Moratorium available
- EMI Loan tenure upto 15 years
- ROI for collateral-free loans – 10.00%
- 100% funding option available

INSTITUTE	COURSE
Kasturba Medical College (KMC), Manipal	All flagship UG programs

Course Type D:

- Unsecured funding upto 50L
- Principal Moratorium available
- EMI Loan tenure upto 15 years
- ROI for collateral-free loans – 9.25%
- 100% funding option available
- Flat PF of INR 4,999 + GST

INSTITUTE	COURSE
Kasturba Medical College, Mangalore	All flagship UG programs

Course Type E:

- Unsecured funding upto 50L with moratorium applicable
- EMI Loan tenure upto 10 years
- ROI for collateral-free loans – 11.50%
- ROI for collateral-backed loans – 10.50%
- 100% funding option available for collateral-backed loans

For all UG/PG programs:

INSTITUTE
Manipal College of Dental Sciences (MCODS), Manipal
Manipal College of Pharmaceutical Sciences (MCOPS), Manipal
Manipal College of Health Professions (MCHP), Manipal
Manipal College of Nursing, Manipal
Manipal School of Life Sciences (MSLS), Manipal
Department of Science (DSC), Manipal
Manipal School of Architecture & Planning (MSAP), Manipal
Department of Design (DOD), Manipal
Manipal Centre for Business Practice (MCBP), Bengaluru
Department of Commerce (DOC), Manipal
Department of Atomic and Molecular Physics (DAMP), Manipal
Welcomgroup Graduate School of Hotel Administration (WGSHA), Manipal
Srishti Manipal Institute Of Art, Design And Technology, Bangalore
Manipal Institute of Communication (MIC), Manipal
Manipal Center for Humanities (MCH), Manipal
Gandhian Centre for Philosophical Arts & Sciences (GCPAS), Manipal
DOC Bengaluru
DLHS Bengaluru
DPP Bengaluru

For all UG programs:

INSTITUTE
Department of Languages (DLG), Manipal
Manipal Institute of Technology, Bengaluru
Manipal Law School, Bengaluru
Manipal Tata Medical College, Jamshedpur
T. A. Pai Management Institute, TAPMI, Bengaluru

For all PG programs:

INSTITUTE
Department of Geopolitics & International Relations (DGIR), Manipal
Department of Library & Information Science (DLIS), Manipal
Department of Philosophy (DPH), Manipal
Manipal Center for Biotherapeutics Research
Manipal Centre for European Studies (MCES), Manipal
Manipal Centre for Natural Sciences (MCNS), Manipal
Manipal Hospital Bengaluru
Manipal Institute of Regenerative Medicine (MIRM), Bangalore
Manipal Institute of Technology, Manipal
Manipal Institute of Virology (MIV), Manipal
Manipal School of Information Sciences (MSIS), Manipal
Prasanna School of Public Health (PSPH), Manipal

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

Region	Name	Contact	E-Mail ID
Mumbai	Mohan Jadav	8692880963	mohan2.jadhav@axisbank.com
Rest of Maharashtra & Goa	Amit Bhandare	9096370103	amit1.bhandare@axisbank.com
Telangana	Theethu Yemula	8886788667	133154@axisbank.com
AP	Matti Rao	8146677425	matti.rao@axisbank.com
TN	Krishnamoorthy Velu	9600199047	krishnamoorthy.velu@axisbank.com
Karnataka	Abhishek Hegde	9740755841	-
Kerala	Arun Gopi	7012019607	Arun1.Gopi@axisbank.com
Rajasthan	Lalit Suman	7014134677	lalit.suman@axisbank.com
Delhi	Manabendra Singh	9582250612	manabendra.singh@axisbank.com
Haryana / Punjab	Harshul Nagar	9041348003	harshul1.nagar@axisbank.com
Gujarat	Chintan Shah	9727753545	chintan6.shah@axisbank.com
MP	Anuj Kekre	9981978591	anuj1.kekre@axisbank.com
WB / North-East Region	Nishith	8697745305	nishith@axisbank.com