



To,
Lamrin Tech Skills University,
Chandigarh, Punjab

We have great pleasure in extending our warm greetings to you and your team at on **Lamrin Tech Skills University, Chandigarh, Punjab** 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*				
LAMRIN TECH SKILLS UNIVERSITY, CHANDIGARH, PUNJAB				
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 programs		
3	Rate of Interest (floating interest rate linked to REPO rate)	Secured loans at 10.25% Unsecured loans at 12%		
4	Max Loan Amount	95% of the total cost as per eligibility		
5	Processing Fees	No PF for loans upto 7.5L; 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>Amit +91-8607750007 amit48@axisbank.com</td> <td>Neeraj Panwar +91-9730374428 neeraj.panwar@axisbank.com</td> </tr> </table>	Amit +91-8607750007 amit48@axisbank.com	Neeraj Panwar +91-9730374428 neeraj.panwar@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
Delhi	Deepak Singh	9910093975	deepak6.singh@axisbank.com
Haryana	Manabendra Singh	9582250612	manabendra.singh@axisbank.com
Gujarat	Chintan Shah	9727753545	chintan6.shah@axisbank.com
MP / Chattisgarh	Anuj Kekre	9981978591	anuj1.kekre@axisbank.com
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	-	-	-
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			