

Ref: EDU TIEUP/RODDN/001/2022-22

Date: 27.04.2022

To,  
The Chairman  
DIT University  
Mussori Diversion Road  
Dehradun  
Uttarakhand.

**Subject: LOAN FACILITY TO THE STUDENTS TAKING ADMISSION IN DIT UNIVERSITY FOR UG/PG COURSES, SEASSION 2022-23**

Dear Sir/Madam,

At the outset, we extend our heartfelt greetings to you and to your Team at DIT UNIVERSITY, DEHRADUN on the occasion of New Academic Year.

We are Happy to inform You that, Canara Bank is Offering Education Loan Scheme specially designed for your Esteem Institution. The Details of the Scheme Is as follows:-

**Eligibility:-**

- Selected through Entrance Test For all other courses (either Under Graduate /Post Graduate courses) where admission is secured through entrance tests/selection process admission letter to the course to be treated as eligibility for education loan, without looking into marks, in the previous examination.
- Students who are directly getting admission to the College without undergoing any Selection process has to obtain minimum cut off marks in the previous examination as under:

Percentage (%) of Marks Required	For General Category students	For SC/ST students	For Girl students
		60%	50%

Loan Quantum: No Upper Limit\*

Repayment: Up to 15 Years

**Margin:-**

Your Contribution	Upto Rs. 4 lacs	Above Rs. 4 lacs (Inland Studies)
		NIL

**ROI:-**

Upto 7.5 Lacs	8.90%*	*Linked to RLLR (subject to change from time to time)	Above 7.5 Lacs	8.50%*
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\*0.50% concession in interest for girl



\*0.50% Interest Concession for Prompt serving Interest monthly during moratorium Period.

**Security:-**

Up to 7.5 lacs	Above 7.5 lacs
No Collateral Security For General Merit Student (100% CGFSEL Coverage)	Tangible security up to 100% of the loan & loan jointly with parents/ guardian

**Processing Charges:-**

- Nil documentation charges
- Processing fee :- up to 7.5 lakh- NIL  
 Above 7.5 lakh- Min 0.5% of loan amount ie Min Rs 1000/- & Max Rs10000/-

**DOCUMENTS REQUIRED**

- Loan Application Form (Duly Filled)
- Students Marklist / Certificates ( Duly Attested)
- Present Address Proof: Adhar/Ele Bill/Passport Etc. Of Student & Parent
- Identity Proof : Pan Card/ Voter Id/ Adhar Card/ Passport ( Student & Parent)
- Parents Income Proof : Itr's/ Form 16/Salary Slips (3months) / Agri Income Proof & Agri Land Proof, Bank A/C Statement 6months
- Schedule Expenses For The Course From Institution / College
- 2 Recent Color Passport sized Photographs ( Student & Parent)

**Note:-** Students will submit the Education Loan application on Vidyalakshmi Web Portal <https://www.vidyalakshmi.co.in/> maintained by M/S NSDL (National Securities Depository Limited).

  
**Assistant General Manager**  




For Any Further Assistance Please Contact  
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 (Marketing Manager RAH)