



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)

<b>AXIS BANK EDUCATION LOAN -TERMS AND CONDITIONS*</b>		
<b>MANIPAL ACADEMY OF HIGHER EDUCATION, MANIPAL</b>		
<b>No</b>	<b>Parameters</b>	<b>Details</b>
1	<b>Eligibility</b>	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute/university.
2	<b>Course Name</b>	All approved UG/PG/Diploma courses
3	<b>Rate of Interest</b>	As mentioned in Annexure below <i>(floating interest rate linked to REPO rate)</i>
4	<b>Margin</b>	5% Margin on loan amount above 4L 100% funding option available for Course Type A and all collateral-backed loans
5	<b>Processing Fees</b>	Applicable as per Axis Bank norms
6	<b>Loan Disbursement</b>	To the University (as mentioned on the admission letter)
7	<b>Co-Applicant</b>	Applicable as per Axis bank norms
8	<b>Insurance</b>	Max Life Insurance
9	<b>Collateral required</b>	Collateral can be taken as per Axis bank norms for loan amounts above 7.5L
You can also give a missed call on <b>1800-258-7171</b> to avail education loan and our representative will get in touch with you.		
<b>*Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility</b>		

**Axis Bank Contact -**

<b>Name</b>	<b>Contact</b>	<b>Mail ID</b>
Shrihari	+91-9916531066	shrihari1.d@axisbank.com
Shaikh Soleman	+91-7829872048	shaikh.soleman@axisbank.com
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%
- ROI for collateral-backed loans – 8.99%
- 100% funding option available

INSTITUTE	COURSE
Manipal Institute of Technology, Manipal	All UG programs
TAPMI, Manipal	MBA

**Course Type B :**

- Unsecured funding upto 40L with moratorium applicable
- EMI Loan tenure upto 10 years
- ROI for collateral-free loans – 10.50%
- ROI for collateral-backed loans – 8.99%
- 100% funding option available for collateral-backed loans

**For all UG/PG programs:**

INSTITUTE
Kasturba Medical College (KMC), Manipal
Kasturba Medical College, Mangalore
Manipal College of Dental Sciences (MCOADS), 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 (MBCP), 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	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	Dharmesh Vidhani	9755593550	dharmesh.vidhani@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	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			