



पंजाब नैशनल बैंक



punjab national bank

#27-33-40, 1st Floor, Gudavalli Vari Street, Besant Road Cross, Governor Pet, Vijayawada – 520 002

4th July 2026

M/s SRM University AP
Inavolu, Amaravati
Andhra Pradesh

Dear Sir/Madam,

Sub : Features of PNB Education Loan Scheme for students Pursuing Higher Education.

Greetings from Punjab National Bank!

We wish to bring to your kind notice that, our bank is the **Second Largest Public Sector Bank in India**. Our bank is offering Education Loans for pursuing **Higher Education** in your College/ University. Some of the key features include:

- ✚ No Processing Charges
- ✚ No Documentation Charges
- ✚ No Pre-payment Charges
- ✚ Rate of Interest starts @ 9.35% p.a. (0.50% Concession for Female Students)
- ✚ Simple Interest will be charged during moratorium
- ✚ Moratorium: Study Period + 1 year
- ✚ Repayment Period: Up to 15 Years (excluding Moratorium)
- ✚ No Collateral Security required up to Rs.7.50 lacs
- ✚ 100% Collateral Security required for loans above Rs.7.50 lacs

* Conditions apply

We request you to kindly circulate the above Education Loan Scheme details among your students and also place the same on your Institute/ University Website. Interested students may approach our bank.

We are committed to supporting the deserving students to achieve their academic goals. For further Clarifications/ assistance for applying Education Loan students may contact our Staff, **Mrs. Sweety, Mobile No.8790585725.**

Thanks and Regards

(Ramesh Pharsany)
Chief Manager
Mobile : 77488 66992
Mail id: cac8414@pnb.bank.in

