



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

Key Highlights of the Education Loans to the students of National Flying Training Institute CAE Oxford Aviation Academy

Student Eligibility	<ul style="list-style-type: none">• Should be Resident Indian.• Should have secured admission on merit basis through entrance test /selection process of the institute
Course Eligibility	<ul style="list-style-type: none">• Course (as approved by DGCA) provided by National Flying Training Institute CAE Oxford Aviation Academy with offer from Airlines Only
Margin	5%
Rate of Interest	<ul style="list-style-type: none">• Above Rs.7.50 lakhs: 1 year MCLR+Strategic Premium+ 1.75 % p.a.• 0.50 % Concession in rate of interest to Girl students.• Simple interest to be charged at monthly rests during the repayment holiday / moratorium period.
Moratorium period	Course period + 1 year, or 6 months after getting job, whichever is earlier.
Repayment Period	<ul style="list-style-type: none">• Maximum -180- instalments
Unified Processing Charges	NIL A non refundable Lump sum amount Rs.7,500/- per property (towards Advocate and Valuer charges) to be taken upfront in case of all Education Loan accounts, wherever property is mortgaged.
Security	Above Rs.7.50 lacs : Tangible collateral security equal to 100% of the loan amount along with assignment of future income of the student for payment of instalments.

* Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility

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