

Main Features	State Bank of India (SBI)	Bank of Baroda (BOB)	Canara Bank	Punjab National Bank (PNB)	Union Bank of India
Interest Rate (Currently)	9.65%	9.15%	9.25%	9.00%	9.30%
Loan Amount Maximum	30 Lacs	30 Lacs	40 Lacs	30 Lacs	40 Lacs
Processing Fees	NIL	NIL	NIL	NIL	NIL
Margin	NIL	NIL	NIL	NIL	NIL
Collateral Security	Nil (upto Rs. 7.5 lacs, required above Rs. 7.5 lacs to Rs. 30.00 lacs)	Nil (Up to Rs. 30 Lacs loan)	Nil (upto Rs. 40 lacs loan)	NIL	NIL
Prepayment Penalty	Nil	Nil	Nil	Nil	Nil
Moratorium Period	12 Months	12 Months	36 Months	Course period plus one year	
Repayment Period	up to 15 yrs	120 to 180 Months	15 yrs	15 years plus 1 year	15 years plus 1 year
Income Tax Benefit	U/S 80 (E)	U/S 80 (E)	U/S 80 (E)	U/S 80 (E)	U/S 80 (E)
Contact Number	7976389005	8209891535 7060408815	8058443175 0141-2565080	9166244670 8619527583	8469877086 9950453512
Contact Person	Abhinav Saraswat	Sukhdev Yadav	Pawan Kumar Verma	Damini Badjatya Priyanka Pareek	Mohit Kumar Goyal, Vipul Kumar Saini

Note:- The above features are based on the proposal received for LNMIIT students, the bank may change at any time depends on the market situation and their policies.