

Ghaziabad/Indirapuram

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Jaipuria Institute of Management,

Date:06.7.2026

Indirapuram, Ghaziabad.

We are pleased to extend our warm greetings to you and your team **Jaipuria Institute of Management, Indirapuram, Ghaziabad**. On the new academic year. We are delighted to inform you that **Federal Bank Ltd** has customized a special Education Loan Product for the students' taking admission into your esteemed institute.

Category	Details
Loan Amount	Studies in India: Minimum 7.5 L and Maximum loan Rs. 25L
Eligible Courses	India: Any Degree/Diploma course offered by colleges affiliated to Government Universities and approved by regulatory bodies such as AICTE/PCI/INC. Abroad: UG & PG job-oriented professional/technical courses offered by reputed universities (reference: www.webometrics.info – indicative only).
Cut-off Marks	Merit-based seat with: • Minimum 85% marks in Plus Two (or equivalent), OR • Minimum 75% marks in Graduation (as applicable).
Eligible Expenses	• Initial expenses: Caution Deposit, Security Deposit, infrastructure development cost, institutional charges, travel expenses (for abroad), visa fees, etc. • Recurring expenses: Tuition fees, examination fees, special fees, hostel/residence expenses, books, equipment, computers, uniforms, etc. • Study tours, project work, thesis-related expenses. • Insurance amount can also be included in the loan component.
Margin Norms	A margin of 15% shall be maintained for studies in India
Security Requirement	Co-borrowership of the Parent(s)/guardian of the student borrower together with Tangible Collateral security of suitable value irrespective of the Loan amount.
Security LTV	Only residential property shall be accepted as eligible collateral, with the loan amount restricted to a maximum of 50% of its FSV.
Tenure	• Moratorium: Course period + 12 months or 6 months after getting a job, whichever is earlier. • Maximum loan repayment period: 15 years (excluding moratorium period).
Interest Rate	13.50%

Thanks and Regards,

Federal Bank Ltd.

For more queries please contact- 1800 420 1199

