

Annexure - C				
NON- PM -VIDYALAXMI -SCHEME				
“AAA”				
	Feature	Particular		
A	Quantum of Loan	Without Collateral up to Rs.40.00Lakhs		
B	Margin	Nil		
C	Processing Charges	Nil		
D	Security	No collateral security or third-party guarantee to be taken, irrespective of the income / means of the guarantor.		
SL No	Name of Institute	Rate of Interest		
1	Birla Institute of Technology & Science at Dubai	EBLR - 0.70%		
“AA”				
2	S P Jain School of Global Management, Mumbai	EBLR + 0.00%		
3	BITS School of Management (BITSOM), Mumbai	EBLR + 0.00%		
4	Indian Institute of Corporate Affairs	EBLR + 0.00%		
5	L N Mittal Institute of Information & Technology (LNMIIT), Jaipur	EBLR + 0.00%		
“A” Non-PM Vidyalexmi - Medicos				
	Feature	Particular		
A	Quantum of Loan	Maximum up-to Rs. 200.00 lakhs		
B	Margin			
	Upto Rs.4.00Lakhs	Nil		
	Above Rs.4.00Lakhs to Rs.7.50Lakhs	5%		
	Above Rs.7.50Lakhs to Rs.40.00Lakhs	10%		
	Above Rs.40.00Lakh	20%		
	Up-to Rs.7.50Lakh may be nil if loan is eligible for credit Guarantee, as per extant guidelines.	Nil		
C	Processing Charges	Nil		
D	Security	Up to Rs.40.00 lakh: No collateral security or third-party guarantee to be taken, irrespective of the income / means of the guarantor.		
E	Interest Rate	Quantum	Collateral Coverage	ROI
		Up-to Rs.40.00L	Without Collateral	EBLR + 1%
		Up-to Rs.200.00L	50% Up-to <100% Collateral	EBLR + 0.75%
			100% and above	EBLR +50%

			Collateral	
SL No	Name of Institute			
1	K.S.Hegde Medical Academy, Mangaluru			
2	JNMC Belgaum - Jawaharlal Nehru Medical College			
3	Tirunelveli Medical College, Tirunelveli Tamilnadu			
4	Seth GS Medical College & KEM Hospital, Mumbai			
5	Bangalore Medical College & Research Institute, Bengaluru			
6	Mahatma Gandhi Institute of Medical Sciences, Wardha			
7	SDM College of Medical Sciences & Hospital Dharwad, Karnatka			
8	Era's Lucknow Medical College & Hospital, Lucknow			
9	Sikkim Manipal Institute of Medical Sciences, Gangtok			
10	Dr. Pinnamaneni Siddhartha Institute of Medical Sciences & Research Foundation, Vijayawada			
11	Maharishi Markandeshwar Institute of Medical Science, Mullana Haryana			
12	Sri Guru Ram Das Institute of Medical Sciences & Research, Amritsar			
13	LN Medical College & Research Centre, Bhopal			
14	Mahatma Gandhi Mission Institute of Health Sciences/ Mahatma Gandhi Mission Medical College and Hospital, Navi Mumbai			
15	Maeer's Maharastra Institute of Medical Education & Research Medical College, Pune			
16	Krishna Institute of Medical Sciences Deemed University, Karad Maharastra			
17	Narayana Medical College, Sri Potti Sriramulu Nellore (A.P.)			
18	Trichy SRM Medical College Hospital & Research Centre, Tiruchirappalli			
"A"				
	Feature		Particular	
A	Quantum of Loan		Maximum up-to Rs. 20.00 lakhs	
B	Margin			
	Up-to Rs.4.00Lakhs		Nil	
	Above Rs.4.00Lakhs to Rs.7.50Lakhs		5%	
	Above Rs.7.50Lakhs to Rs.40.00Lakhs		10%	
	Above Rs.40.00Lakh		20%	
	Upto Rs.7.50Lakh may be nil if loan is eligible for credit Guarantee, as per extant guidelines.		Nil	
C	Processing Charges		Nil	
D	Security			
	Up-to Rs.4.00Lakhs		No Security is required.	
	Above Rs.4.00Lakhs to Rs.7.50Lakhs		Suitable third party guarantee acceptable to the bank to be taken or Loan to be covered under CGFSEL.	

	Above Rs.7.50Lakhs to Rs.20.00Lakhs	Obtaining collateral security is not mandatory. However suitable third-party guarantee with adequate means (i.e. minimum equivalent to loan amount) acceptable to bank to be taken for loan above Rs.7.50 lakh	
SL No	Name of Institute	Rate of Interest	
		Male	Female /SC/ST/Minority
1	Kirloskar Institute of Advanced Management Studies (KIAMS), Bengaluru / Pune	EBLR + 1.75%	EBLR + 1.25%
2	Lal Bahadur Shastri Institute of Management (LBSIM), New Delhi	EBLR + 1.75%	EBLR + 1.25%
3	National Institute of Construction Management & Research (NICMAR)	EBLR + 1.75%	EBLR + 1.25%
4	Shri Dharmasthala Manjunatheswara Institute for Management Development (SDMIMD), Mysore	EBLR + 1.75%	EBLR + 1.25%
5	Soil School of Business Design, Manesar (New Delhi)	EBLR + 1.75%	EBLR + 1.25%
6	National Insurance Academy, Pune	EBLR + 1.75%	EBLR + 1.25%
7	Dhirubhai Ambani Institute of Information & Communication Technology, Gandhinagar	EBLR + 1.75%	EBLR + 1.25%
8	L N Mittal Institute of Information & Technology (LNMIIT), Jaipur	EBLR + 1.75%	EBLR + 1.25%
9	Shri Ramdeobaba College Engineering & Management, Nagpur	EBLR + 1.75%	EBLR + 1.25%
10	Sikkim Manipal Institute of Technology, Majitar	EBLR + 1.75%	EBLR + 1.25%
11	Jaypee Institute of Information Technology, Noida (U.P.)	EBLR + 1.75%	EBLR + 1.25%
12	Karunya Institute of Technology and Sciences (KITS), Coimbatore	EBLR + 1.75%	EBLR + 1.25%
13	KS Hedge Medical Academy, Mangalore	EBLR + 1.75%	EBLR + 1.25%
14	Faculty of Medicine & Health Sciences SGT University, Gurugram	EBLR + 1.75%	EBLR + 1.25%
15	Mahatma Gandhi Medical College & Research Institute, Puducherry	EBLR + 1.75%	EBLR + 1.25%
16	Sri Guru Ram Das Institute of Medical Sciences & Research, Amritsar	EBLR + 1.75%	EBLR + 1.25%
17	Mahatma Gandhi Mission Institute of Health Sciences, Navi Mumbai	EBLR + 1.75%	EBLR + 1.25%
18	PES Institute of Technology, Bengaluru	EBLR + 1.75%	EBLR + 1.25%
19	Pearl Academy, New Delhi	EBLR + 1.75%	EBLR + 1.25%
20	Xavier Institute of Social Services (XISS), Ranchi	EBLR + 1.75%	EBLR + 1.25%