

REGIONAL ADMISSION CENTERS

CHANDIGARH

SCO-223 First Floor, Sector - 36 D,
Chandigarh - 160036
+91 81466-51569, 81466-51550

AHMEDABAD

Office No 142,143 Satyam Mall, Jodhpur
Char Rasta ,Satellite -Ahmedabad -
380015
+91 73470-02618

AMRITSAR

Chandigarh University Admission office
SCO 9, district shopping complex 3rd
floor, Burj Punjab building, Ranjit
Avenue, Block B, Amritsar,
+91 75270-30533

BATHINDA

2nd Floor, Inder Singh Tower, Ghore
Wala Chowk ,Corner of Ajit Road-
Bathinda
+91 81466-76296

BHUBANESWAR

Ground Floor,Plot No 357/3473
&358/3474 Biju Pattnaik College Road,
Jaydeb vihar, Bhubaneswar, Odisha -
751012
+91 81143-77227

DEHRADUN

Shiva Palace, Office No.20-21-22, 2nd
Floor, 57/19, Rajpur Road, Opposite
Secretariat, Dehradun - 248001
+91 87555-57959

DELHI

9F, 9th Floor, Gopala Tower, Rajendra
Place- 110008, New Delhi
+91 96500-12670

GUWAHATI

#401, 4th Floor, Royal Centre, Ulubari,
Guwahati, Assam, 781007
+91 70871-17946

HAMIRPUR

City Tower,Shop no.1,F.F.,
Near Canara Bank, Hamirpur (HP)
177001
+91 81466-51519

HISAR

Chandigarh University, Hisar office DSS
114 ,1st floor, Green square market,
Hisar Haryana, 125001,
+91 82880-94329

HYDERABAD

6-3-887, 2nd Floor, MCP Arcade, Raj
Bhavan Road, Somajiguda Hyderabad-
500082
+91 75270-09639

INDORE

308, Shekhar Central, Palasia Square,
Indore (M.P.) 452001,
+91 91110-19091

JAIPUR

Chandigarh University, 3rd Floor,
Plot No. 501, Surya Nagar, Gopalpura Bypass
Road, Jaipur-302018,
+91 75270-09620

JAMMU

111 A1 First floor North block Bahu Plaza
Jammu, PIN CODE: 180012, +91 94192-21148

KARNAL

SCO 357, 1st floor, mugal canal, opp Madraasi
Dosa, Karnal , 132001,
+91 90344-30144

BANGALORE

Premises No. 42/36, "Rajani Towers" 3rd Floor,
27th Cross, 7th "B" Main Road, 4th Block,
Jayanagar, Bangalore- 560011
+91 81466-51657

KOCHI

27/167-A7, Padath Building, INTUC
Junction, Ambalakadavu Road,
Nettoor, Kochi, Ernakulam- 682040
+91 70128-65310

KOLKATA

Ergo Tower-A-1/4;block EP & GP
Block,Room No-1602A,16th
Floor, Saltlake Sector 5,kolkata-700091
+91 98306-67988

LUCKNOW

Chandigarh University Office,
Ground Floor, Office No. 101-B,
Govinda Building, 1-A, Shahnajaf Road,
Hazratganj, Pincode: 226001
+91 70735-94798

LUDHIANA

Building number - 17 AX, 2nd Floor,
Guru Nanak Tower, Near Baba Deep Singh
Gurudwara, Model Town Extension, Ludhiana,
+91 81466-51541

MANDI

Chandigarh University Admission Office,
Opposite Bank of India ATM, Moti Bazar
Mandi. HP.175001
+91 88947-07973, +91 81466-51519

PALAMPUR

Shop No 1, Destination mall, opposite to
Yamini hotel, Ghuggar, Palampur 176061
+91 81466-51519

PATNA

Chandigarh University Ground Floor, Sudama
Bhawan, in Front of AMS Park, Heera Panna
Lane,Boring Road Crossing, Patna - 800001
+91 98183-29202

RAIPUR

3rd Floor, Dinesh Kanti Complex, MIG 54,
Sector-1, Shankar Nagar, Turning Point
Square, Raipur, CG, PIN-492001
+91 97555-58676

RANCHI

3rd Floor, SAI MANSION OPPOSITE
PANCHSHEEL APARTMENT, opposite Bit
Extension, Usha Rani Lane, LALPUR,
Jharkhand, RANCHI-834001
+91 98759-49731

SAHARANPUR

FF-3B, 2nd Floor, Court Road, Parsavnath
Plaza, Saharanpur (U.P)- 247001
+91 94127-42492

SHIMLA

Arpit Apartment,Old Chestereon No 1,
Tolland, opposite Forest Head Office,
Shimla (171001)
+91 81466-51643

CHENNAI

No.1 Wheatcroft Road 3rd floor Gee Gee
Plaza Behind Adyar Anandha Bhavan Hotel,
Nungambakkam Chennai - 600034
+91 81466-51603

VARANASI

Chandigarh University, Shop No- 15, 2nd
Floor, BC Tower, Near Sajjan Cinema, Sigra,
Varanasi, UP- 221001
+91 98759-22535

VIJAYAWADA

Dr. No : 45-1-81,2nd Floor,
Padavalarevu, Opposite HCG City Cancer
Center, Eluru Road, Vijayawada- 520004
+91 75270-09636



**CHANDIGARH
UNIVERSITY**

Discover. Learn. Empower.

**NAAC
GRADE A+**

Accredited University

**QS UNIVERSITY
RANKINGS
ASIA**

RANKED 2ND
AMONGST PRIVATE UNIVERSITIES IN INDIA

Your
Economic Conditions
should not stop
you to persue your
Dreams.
Successfully aiding
your journey to
higher education-
Chandigarh
University!

**WE
FINANCE
YOUR DREAMS!**



NH-05 Chandigarh-Ludhiana Highway, Mohali, Punjab (INDIA)
ADMISSION HELPLINE: +91 99159 99224, 99159 99223 | 1800 1212 88800



FINANCIAL AID & STUDY LOANS FOR CU STUDENTS

Chandigarh University is a steppingstone for students who aspire to transform their dreams into reality. In order to encourage students to take up higher Study despite their financial shortcomings, nowadays, Banks/NBFCs, EMI Services and State Government, are providing loans to students.

Chandigarh University strives to support students to pursue higher Study. The fraternity has set up a separate loan assistance cell to accommodate the students, during the admission process (Online or Offline) to acquire loans from university-partnered banks.



Study Loan



Bank Loan Services

Chandigarh University gives an option to apply study loan via various banks to fund your Study with attractive rates and different schemes.

USPs

- A wide range of expenses covered.
- No Collateral up to 7.5 Lacs by Maximum Banks.
- Apply multiple banks under one roof (Vidya Lakshmi).
- Study Loan with 100% Subsidy on interest rates (family income < Rs. 4.5 Lacs P.A.)
- Moratorium Holiday-Pay after your course completion.
- Tax benefit- Section 80E.
- Build your CIBIL score.
- No need to liquidate valuable assets.
- Liberating your parents from loan burden.

■ Benefits of digital Study Loan by Bank of Baroda

- Covers all Engineering & MBA Programs
- Without collateral loan up to 10 Lacs due to grading of university.
- Loan up to 100% of education loan.
- Paperless & Hassel free process.
- No Processing charges
- Instant sanction
- Time saver of parents as well as parents need not to go to branch near college or residence.
- Minimum documentation of student and parents.
- No pre-payment charges.





DOCUMENTS REQUIRED TO AVAIL STUDY LOAN

FROM APPLICANT

- KYC (Aadhaar Card/Voter Card/ Driving License/ Passport)
- 2 Recent Passport Size Photographs
- Mark Sheets/Passing Certificates of 10TH, 12TH/Diploma & Degree
- PAN Card
- CUCET Scorecard available at CUCET id till closure of admission.

FROM CHANDIGARH UNIVERSITY

- Admission Offer Letter via automatic generated mail on registered email id after registration (Sometime Check SPAM/Junk File).
- Full Fee Structure of the Chosen Course via CUIMS-Apply for Loan Documents-Document Status.
- Prospectus of the University available at CUCET id till closure of admission.
- Courses (Fee Payments Slips/ Registration Slip) available at CUIMS Payment Section.
- Placement Record available at <https://www.cuchd.in/placements/>
- Recognitions and approvals available at <https://www.cuchd.in/recognitions-and-approvals/>

FROM PARENTS (Co-Applicant) / GUARANTOR

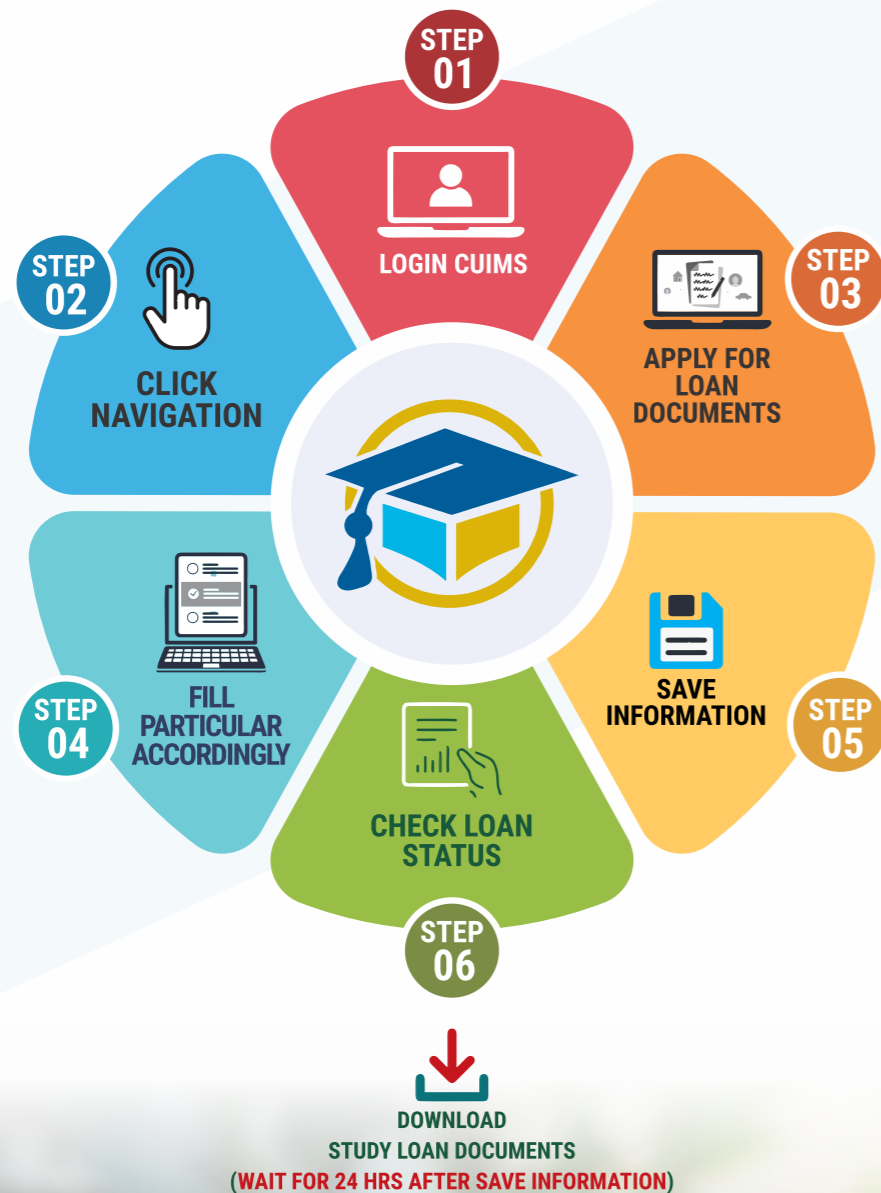
- KYC (Aadhaar Card/Voter card/ Driving License/ Passport)
- 2 Recent Passport Size Photographs
- PAN Card
- Last 1-year active bank account statement
- IT returns/ IT assessment order of previous 2 years/ Form no 16/16A/Salary Slip or Income Proof issued by Magistrate/Tehsildar.
- A brief statement of assets & liabilities of co-borrower/guarantor.



STEP 01

STUDY LOAN PROCESS

Obtain Documents From Chandigarh University



STEP 02

STUDY LOAN PROCESS

Apply multiple banks online at a time with the help of



Registration at Vidya Lakshmi

<https://www.cuchd.in/admissions/Education-loan.php#mygallery-1>

OR

Registration at JanSamarth

<https://www.jansamarth.in/home>

OR

Registration at Bank Website

Digital Study Loan Services offered by Bank of Baroda, ICICI Bank and IDFC Bank.

STEP 03

Submission of Document file at selected Bank Branch.

- Take colour print of all documents and ready your Study loan file according to check list(*).
- Visit registered Bank Branch which is selected by user in Vidyalakshmi /JanSamarth portal with parents.
- Submit study loan file at the Bank and Collect contact number and email id from the bank branch for future reference.
- Share these details with us on email-id edu.loan@cumail.in once all process initiated.



Chandigarh University gives an exclusive opportunity to the students to apply study loan through Short Term Loan and State Government Scheme.

■ SHORT TERM LOAN (EMI)

Short-term loans are available to the students experiencing a low-bar financial crisis.

- One advance EMI
- Covers semester fees, books, stationary, hostel, equipment, transportation and additional program fees.
- Chandigarh University students can apply online via CUIMS <https://uims.cuchd.in/uims/>

■ PARTNERS



EDUVANZ



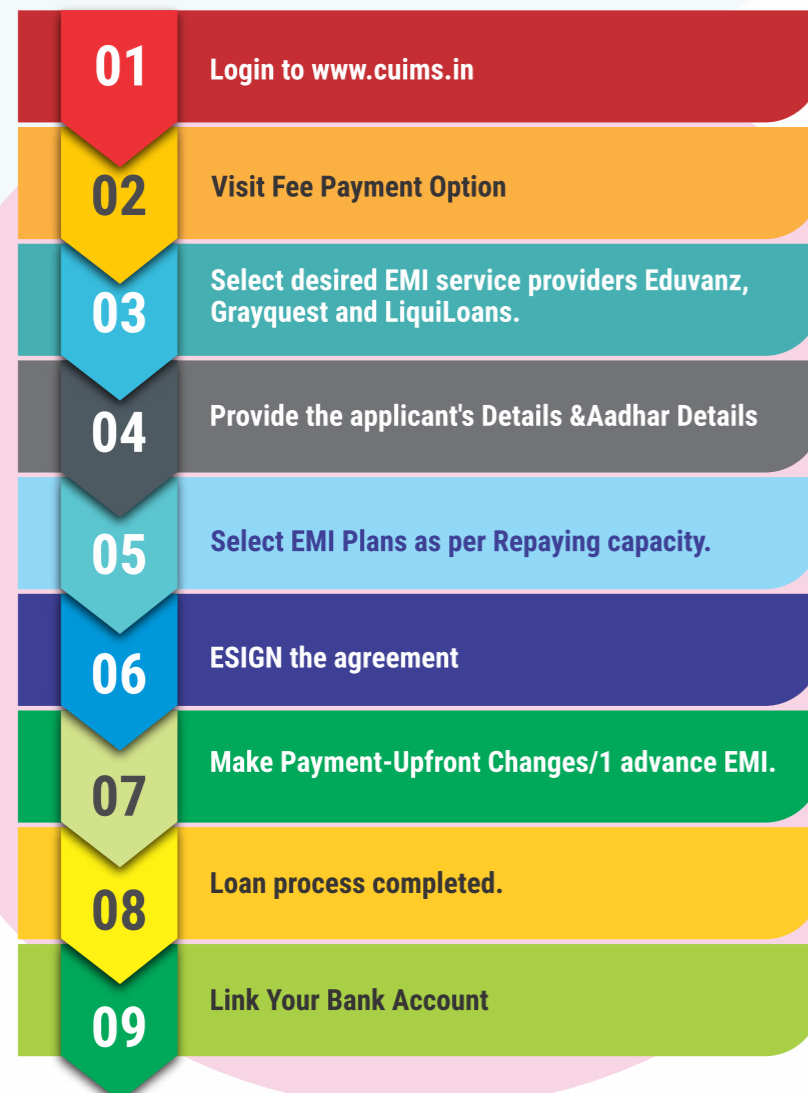
GRAYQUEST



LIQUILOANS

■ PROCESS:

Link will be available at Student's CUIMS Account/Payment Section/EDUVANZ/ GRAYQUEST/ Yes Bank through the course.



Share the details of Disbursement at edu.loan@cumail.in if payment is not updated within 24 Bank Working Hours after disbursement.

Note: Applicant/Co-applicant must pay one advance EMI after that sanctioned amount will be disbursed to University's Bank Account.

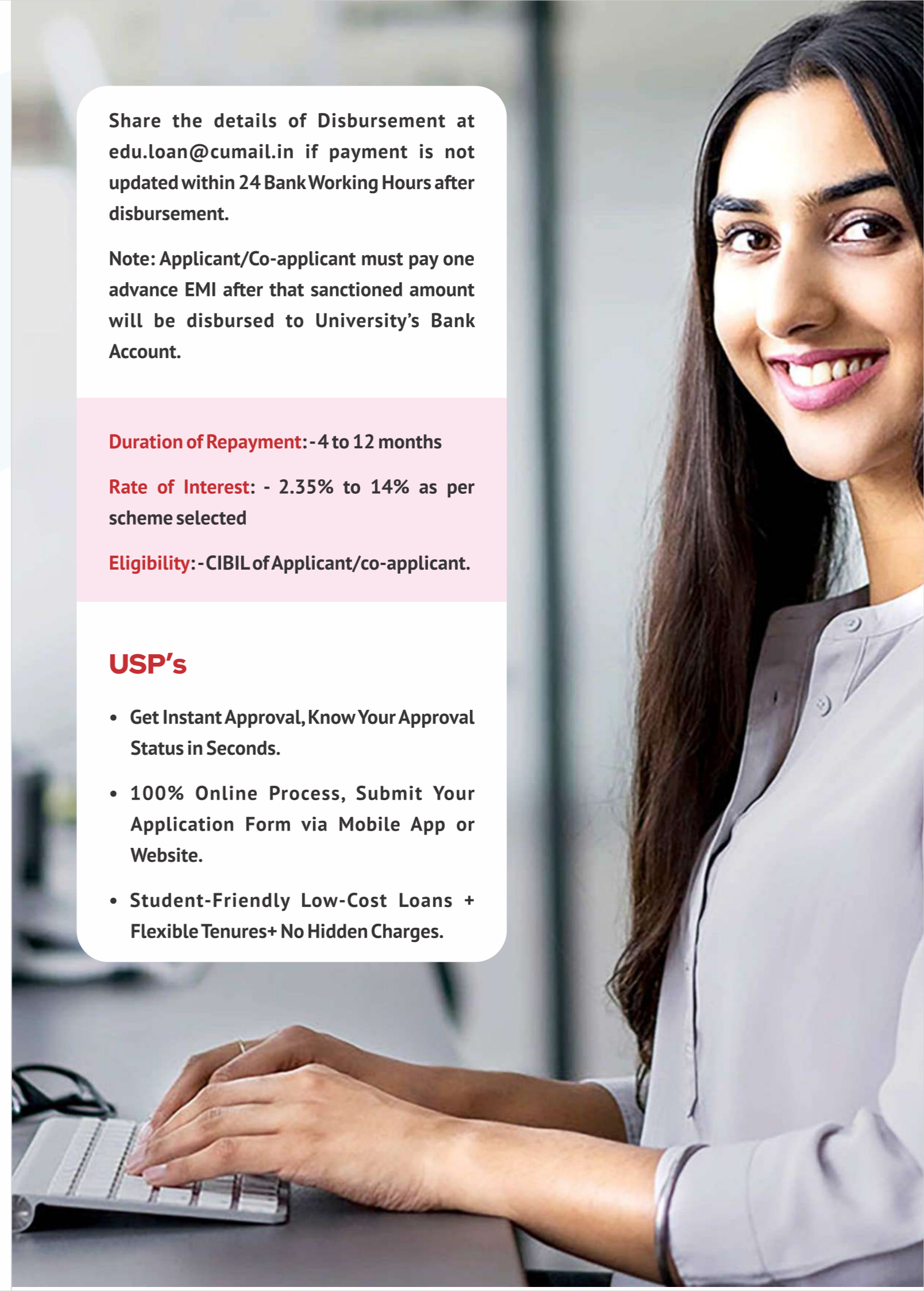
Duration of Repayment: - 4 to 12 months

Rate of Interest: - 2.35% to 14% as per scheme selected

Eligibility: - CIBIL of Applicant/co-applicant.

USP's

- Get Instant Approval, Know Your Approval Status in Seconds.
- 100% Online Process, Submit Your Application Form via Mobile App or Website.
- Student-Friendly Low-Cost Loans + Flexible Tenures+ No Hidden Charges.



BIHAR STUDENT CREDIT CARD SCHEME

Students from Bihar have two options of taking economic help/study loan, Bank Loan or BSCCS. If the course fee is up to Rs 4,00,000, students can avail Bihar Student Credit Card Scheme. Introduced by the Government of Bihar, the scheme is only applicable to NAAC A+ graded Universities, NIRF ranked Institutions and NBA accredited institutions. This is a loan scheme that enable college students who wish to pursue higher Study without any financial problems.

For more details log on to <https://www.7nishchay-yuvaupmission.bihar.gov.in/>

Process:

- Obtain Documents by Login CUIMS or from Camus Chandigarh University.
- Upload letter at <https://www.7nishchay-yuvaupmission.bihar.gov.in/>
- Visit Nearest DRCC Office to submit Physical Documents and identification of student.
- Verification at University Level by DRCC Bihar/TPVAAbhay Techno Pvt. Ltd.
- Approval by DRCC, Agreement in between DRCC Office and Student.
- BSEFCL will share the transaction details with students via SMS and E-mail.
- For payment update on CUIMS, send transaction details to edu.loan@cumail.in

USP's

- All the Bihar students are eligible for this scheme.
- Previous qualifications (10th /12th) should be from Bihar State/Native State (Jharkhand, Uttar Pradesh, West Bengal School/Board).
- Academic Fee, Laptop/Books Stationary & Living Expenses covers under the scheme.
- Student Can Avail Study Loan Under the Scheme up to Rs. 4 lakhs.
- ROI for Boys 4% & for Girls 1% per annum.
- Moratorium Period of 1 year after study also provided to student to start repayment.
- Repayment period varies from 5-7 years depend upon Loan amount.
- 0.25 Interest Subsidy at pre-closure of Loan before scheduled time period.



WEST BENGAL STUDENT CREDIT CARD SCHEME

West Bengal students can avail the benefits of the West Bengal Student Credit Card Scheme to pursue Study without having any financial constraints. The Higher Study Department, Government of West Bengal has designed this scheme to support the students who choose to study further- in secondary, higher secondary, madrasa, undergraduate and postgraduate studies including professional degree and other equivalent programs in any school, Madrasa, College, University or other affiliated institutes within and outside India. Maximum loan amount Rs.10,00,000/- (Including Semester Fee/Hostel Fee/Other Expenses). For more details log on to <https://wbcc.wb.gov.in/>

Process:

- Obtain Documents by Login CUIMS
- Upload letter at WBSCC Portal <https://wbcc.wb.gov.in/>
- Verification by HOI (Chandigarh University)
- Physical Visit by Student/Parents at an assigned Bank by WBSCC.
- Approval by WBSCC, Agreement in between Bank and Student.
- WBSCC will share the transaction details with students/University via E-mail.
- For payment update on CUIMS, send transaction details to edu.loan@cumail.in

USP's

- Study loans without providing any collateral security and third-party guarantee.
- All West Bengal students can obtain a maximum loan of Rs. 10 lakhs @ 4% per annum simple interest.
- Covers All Expenses (Academic Fee/Living Expenses/ purchasing of books/ Computer/ Laptop/ Tablet/ equipment) including different competitive examinations Fee.
- Moratorium or repayment holiday of one year under the arrangement after completion of the course or one year after getting employment, whichever is earlier.
- For Girl students, an additional concession @ 0.5% p.a.
- 1% interest concession is provided for the borrowers if the interest is serviced during study time.



FAQ Study Loan

01 WHAT ARE THE IMPORTANT DOCUMENTS THAT I NEED TO PROVIDE?

From Applicant/Student

- KYC (Aadhaar Card/Voter Card/Driving License/Passport)
- 2 Recent Passport Size Photographs
- Mark Sheets/Passing Certificates of 10TH,12TH/Diploma & Degree
- PAN Card
- CUCET Scorecard available at CUCET id till closure of admission.

From Chandigarh University

- Admission Offer Letter via automatic generated mail on registered email id after registration (Sometime Check SPAM/Junk File).
- Admission Confirmation Letter/Selection Letter/Full Fee Structure of the Chosen Course.
- Prospectus of the University available at CUCET id till closure of admission.
- Fee Payments Slips/Registration Slip available at CUIMS Payment Section.
- Placement Record available at <https://www.cuchd.in/placements/>
- Recognitions and approvals available at <https://www.cuchd.in/recognitions-and-approvals/>

From Parents / Guarantor

- KYC (Aadhaar Card/Voter card/Driving License/Passport)
- 2 Recent Passport Size Photographs
- PAN Card
- Last 1-year active bank account statement
- IT returns/IT assessment order of previous 2 years/Form no 16/16A/Salary Slip or Income Proof issued by Magistrate/Tehsildar.
- A brief statement of assets & liabilities of co-borrower/ guarantor

02 WHAT IS THE PROCESS TO AVAIL STUDY LOAN DOCUMENTS FROM CHANDIGARH UNIVERSITY?

[Login CUIMS](#) > [Click Navigation](#) > [Apply for Loan Documents](#) > [Fill Particular Accordingly](#) >

[Save Information](#) > [Check Loan Status](#) > [Download required documents.](#)

03 WHAT IS THE PROCESS OF STUDYING FOR A LOAN?

Apply multiple banks online at a time with the help of

Registration at Vidya Lakshmi

<https://www.cuchd.in/admissions/Education-loan.php> OR

Registration at JanSamarth

<https://www.jansamarth.in/home>

Submission of Document file at selected Bank Branch.

- Take colour print of all documents and ready your Study loan file according to the checklist(*).
- Visit registered Bank Branch which is selected by user in Vidyalakshmi /JanSamarth portal with parents.
- Submit a study loan file at the Bank and Collect contact number and email id from the bank branch for future reference.
- Share these details with us on email-id edu.loan@cumail.in once all processes are initiated.

04 WHAT IS THE TENURE OF A STUDY LOAN?

The average tenure for a Study loan is between 10-15 years after completion of course at Chandigarh University

05 RATE OF INTEREST CHARGED BY THE BANK.

ROI is depending upon the loan amount required and scheme offered by the bank for the Chandigarh University Students.

Also, It varies bank to bank as per RBI Guidelines at the time sanctioning of study loan.

06 SUGGEST ME A BEST BANK TO AVAIL STUDY LOAN?

There is no best bank to avail a study loan. In India there are several banks both public and private sector from which you can avail a study loan. There are also dedicated NBFCs from which you can avail study loans.

07 AGE

You should be 18 years of age to avail a study loan, or your parents can take the loan in their name. Banks might set an upper age limit of 35 years and no study loan is given if you are above this age. In Case of minors, one of the parents acts as guardian.

08 ELIGIBILITY FOR STUDY LOAN

Students should be an Indian National & have secured admission on merit basis through entrance test or selection process of Chandigarh University mentioned in the prospectus.

09 FAMILY INCOME?

The applicant's annual family income and the course pursued are primary determinants for the applicable loan amount.

10 DOES A STUDY LOAN REQUIRE SECURITY OR COLLATERAL?

The requirement of collateral varies from one bank to another; however, the following is generally the thumb rule:

For loans up to Rs. 7.5 lakh – Collateral is not needed.

For loans above Rs. 7.5 lakh – Collateral is required. Some of the key types of collateral accepted by banks include LIC/NSC/KVP, Fixed Deposit held with the lender, property documents owned by the applicant or consigner.

11 MINIMUM LOAN AMOUNT?

Rs. 50000/- by maximum Banks

12 DOES CREDIT SCORE IMPORTANT IN CASE OF STUDY LOAN?

Most students applying for a Study loan do not have previous credit history such as other loans or credit cards. Thus, Study loan specialized lenders have a specialized credit scoring model that scores Study loan application based on the University, College and the Course of admission. They factor the academic background of the student as well as the credit history of the co-borrower into their decision.

13 WHAT IS EMI? HOW IS IT CALCULATED?

EMI stands for Equated Monthly Instalments. This instalment comprises both principal and interest components. Your EMI would be calculated depending on the tenor you choose, to repay your loan. The EMI would be higher if you choose to repay within a shorter period as against a longer-term loan. A shorter repayment period, however, reduces your interest cost over the term of the loan. Add EMI Calculator Link <https://www.jansamarth.in/checkEligibility>.

14 WHAT IS THE REPAYMENT SCHEDULE LIKE?

The repayment would begin one year after the course period or six months after you get a job, whichever is earlier. You are expected to pay a minimum amount equivalent to the EMI on a monthly basis. However, you can choose to pay more than the EMI, and we do not charge any prepayment penalty.

15 IS A CO-APPLICANT FOR STUDY LOAN NEEDED?

Yes, for all full-time courses a co applicant is required. The co-applicant can be Parent/Guardian or Spouse (if-married).

16 WHO CAN BE MY CO-BORROWERS?

Your parents/ guardian can be a co-borrower as well as spouse in case of a married applicant. The co-borrower should have a steady source of income and a good credit history in order to improve the applicant's chances of a successful loan application.

17 IS THERE A MAXIMUM LIMIT ON A STUDY LOAN THAT A LENDER CAN DISBURSE?

The Maximum Limit depends upon Academic Fee +Hostel Fee/Transport Fee Books Stationary Re-equipment Fee as per Mentioned in the Prospectus or asked by the institution.

18 IS THERE A MARGIN ON STUDY LOANS?

Most Study loan providers do not charge a margin on Study loans equal to or less than Rs. 4 lakhs. For higher loan amounts of up to 7.5 lakhs, banks and NBFCs have a margin of around 5-10% i.e., they provide loan amount equal to 95% of the course cost and the rest must be borne by the applicant. In case of higher loan amounts, the lender may decide to set margins on a case-by-case basis according to internal policies. (For More Details read instructions mentioned in Tie Up Letters).

19 IS THE LOAN DISBURSED IN FAVOUR OF THE BORROWER OR THE INSTITUTE/COLLEGE/UNIVERSITY?

The academic fee, transport fee and hostel fees are disbursed directly to the institute as per their schedule and fee structure usually in the form of a draft. Other components of the loan such as course-related expenses for lab equipment, laptop computer, uniform, travel expenses etc. may be claimed by and provided to the loan applicant.

20 WHAT IS EMPLOYMENT VERIFICATION IN A STUDY LOAN?

Some banks perform independent verification of the employment records of the loan consigner, which typically include the parent/guardian or spouse (if married) of the student who is applying for the Study loan. In case the details provided cannot be verified, the loan application may be rejected by the prospective lender.

21 WHAT IS A HOLIDAY/INTEREST FREE/MORATORIUM PERIOD? WHAT IF THERE IS A BREAK IN THE STUDY?

Each student is given some time by the bank before the repayment tenure starts. This is the time granted by the lender before the repayment begins and is referred to as the holiday period. It is usually either 6 months to 1 year after the successful completion of the course, or the time it takes the borrower to start working at a job, whichever is earlier. If there is a break in the course or the borrower chooses a sabbatical, it is entirely up to the lending bank's discretion on whether to add a few months to the holiday period.

22 SINCE THERE IS A MORATORIUM PERIOD, HOW WILL MY REPAYMENTS BE DETERMINED?

The outstanding interest for the moratorium period will be added to the loan amount at the time of commencement of the repayment. The EMI will be determined on this amount at the time the repayment is to commence.

23 DO STUDY LOANS HAVE ANY INCOME TAX BENEFITS?

Loan borrowers can avail tax benefits on interest paid on Study loan under Sec 80E of the Income Tax Act. This benefit is available over and above the Rs. 150,000 deductions allowed under Section 80C. Tax benefits can be availed once the borrower starts paying the interest on the Study loan. Further, the deduction is available until the borrower pays off the full interest amount on the loan or for a maximum period of 8 years, whichever is earlier.

24 IS THERE A PREPAYMENT PENALTY ON A STUDY LOAN?

Most banks do not levy prepayment penalty on Study loans. However, it is best to check with the bank before signing the dotted line.

25 IS IT NECESSARY TO HAVE AN ACCOUNT WITH THE BANK TO AVAIL OF A STUDY LOAN?

Earlier, having an account in the bank from where the borrower was hoping to get a loan used to be an important criterion. Now it is no longer a mandatory requirement. If you have an account with the bank, it usually becomes easier to get the loan sanctioned. This is because of your prior relationship with the bank, your past financial records and transactions can be analysed faster to decide.

26 CAN A STUDENT AVAIL ANOTHER LOAN FOR FURTHER STUDIES? WHEN WILL THE REPAYMENT OF THE NEW LOAN COMMENCE?

Yes, this is possible. You can borrow a loan for a bachelor's degree followed by one for master's without repaying the first loan. This loan can be taken as a top-up loan against the already existing loan; however, it is subject to the lending bank's discretion and the internal rules and regulations of the lender.

27 IS ANY INCENTIVE AVAILABLE FOR A GIRL STUDENT APPLYING FOR STUDY LOAN?

Banks generally provide a 0.5% concession on the applicable Study loan interest rate to girl students pursuing higher Study in India and abroad.

28 ARE THERE ANY CHARGES OR PROCESSING FEE?

NIL

29 DISBURSEMENT OF THE STUDY LOAN?

The loan amount will be disbursed in stages directly to the Chandigarh University

30 DIFFERENCE BETWEEN SECURE AND UNSECURED LOAN?

Study loan that doesn't ask the borrower to pledge security is called an unsecured loan. Such education loans that need a guarantee in the form of collateral from the borrower (or co-applicant) are called secured loans. They have lower interest rates and are easier to get since the risk to the bank is much lower.

31 POSSIBLE REASONS FOR LOAN REJECTION

A lender may also reject a collateral-free education loan if the CIBIL score of the co-applicant is weak.

Incomplete paperwork, especially on the collateral, raises the chances of your loan being declined.

If the student's past academic performance has been poor, an unsecured student loan is harder to get.

In case the co-signer is already shelling out other EMI's, the chances of refusal increase further.

32 CAN I AVAIL STUDY LOAN IF THERE IS STUDY GAP BEFORE ADMISSION AT CHANDIGARH UNIVERSITY?

1-3-year gap in study period will not be an obstacle. What is required is that you should qualify for taking admission in Chandigarh University as per admission eligibility criteria.

33 CAN I AVAIL STUDY LOAN FROM CHANDIGARH UNIVERSITY CAMPUS?

Yes, you can avail study loans from banks who have tie up with Chandigarh University (See Bank Tie up List at website).

34 IS THERE A FACILITY FOR DIGITAL STUDY LOAN?

Many Public and private sector banks offer digital study loan facilities like-Bank of Baroda, Punjab National Bank, State Bank of India, ICICI bank, Axis Bank provides a digital platform to sanction study loans. (Note: Applicant/Co Applicant must have to fulfil digital study loan criteria as per bank norms and requirement)

35 WHAT HAPPENS IF I PAY INTEREST ON THE STUDY LOAN DURING THE MORATORIUM PERIOD?

If you pay back the interest on the study loan in the moratorium period, you get a discount (cut) on the interest rates by 1% in this period.

So we would ask you to gain knowledge and then visit two or three banks to compare their term and conditions and then choose the best one.

36 CENTRAL SECTOR INTEREST SUBSIDY SCHEME (CMISS)?

<https://www.jansamarth.in/education-loan-central-sector-interest-subsidy-scheme>

37 DR. AMBEDKAR CENTRAL SECTOR SCHEME?

<https://www.jansamarth.in/education-loan-dr-ambedkar-central-sector-scheme>



TIE-UPS WITH RENOWNED BANKS



EMI Services



Associated Banks





CONTACT

Contact Information at the end

STUDY LOAN HELP DESK

Admission Department, Block- A1,
Chandigarh University,
NH-05, Chandigarh Ludhiana Highway
Gharuan, S A S Nagar, Punjab, Pin Code-140413



CONTACT NUMBERS:

+91 81466 51561, 70870 00654

Email Id: edu.loan@cumail.in

