

REGIONAL ADMISSION CENTERS

◆ 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

Plot No. 501, 3rd Floor, 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 Madrasi Dosa, Karnal , 132001,
+91 96716-66126

◆ 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

Office No. 101-B, Ground Floor, 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

◆ CHANDIGARH

SCO 119-120 First Floor, Sector 43 B Chandigarh
+91 81466-51569, 81466-51550

◆ AHMEDABAD

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

◆ AMRITSAR

4th Floor, District Shopping Complex, Signature Tower, Ranjit Avenue, B Block, Amritsar, 143001
+91-7527030533

◆ BATHINDA

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

◆ BHUBANESWAR

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

◆ DEHRADUN

Office No.20-21-22, 2nd Floor, 57/19, Shiva Palace, 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

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

◆ HISAR

DSS 114 ,1st Floor, Green square market, Hisar Haryana, 125001,
+91 82880-94329

◆ SUNDERNAGAR

VPO Bhojpur, Near Cinema Chowk, Teh: Sundernagar. District: Mandi (HP)- 175002
Contact No. 8894707973

◆ 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, olland, 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 Sajana 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

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RANKED 1ST
AMONGST PVT. UNIVERSITIES IN INDIA

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Successfully aiding your journey to Higher Education - Chandigarh University!

“WE FINANCE YOUR DREAMS!”



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📍 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 Education 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 Studies. 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.
- Benefits of digital Edu Loan-
 - Without collateral loan up to 10 Lacs due to grading of university.
 - Paperless & Hassel free process.
 - No Processing charges
 - User friendly- Students can process the loan by their own phone.
 - Instant sanction
- 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.





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 / J-Form.
- A brief statement of assets & liabilities of co-borrower/ guarantor.



STEP 01

STUDY LOAN PROCESS

Obtain Documents From Chandigarh University



DOWNLOAD

STUDY LOAN DOCUMENTS

Wait for 24 Hrs after Save Information
or mail at (edu.loan@cumail.in)



STEP 02

STUDY LOAN PROCESS

Apply to 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 is 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.

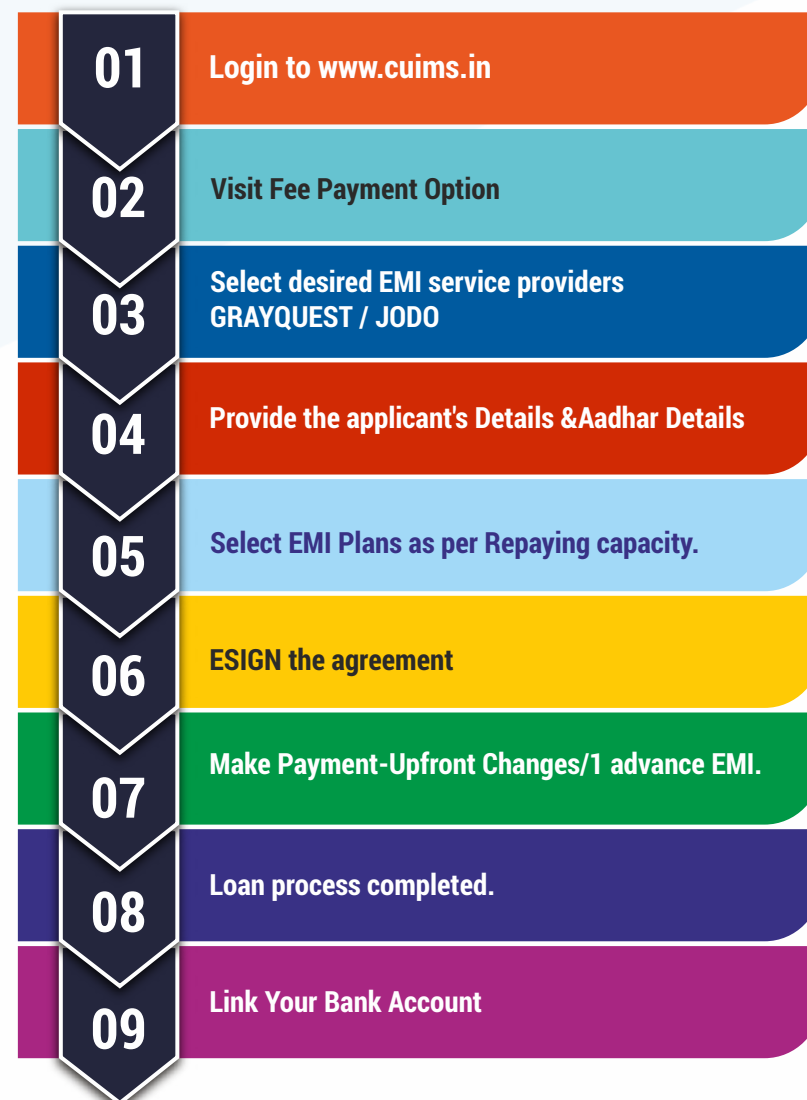
- One advance EMI
- Covers semester fees, books, stationary, hostel, equipment, transportation and additional program fees.
- Chandigarh University students can apply online via CUIMS <https://uims.cuchd.in/uims/>

■ PARTNERS



■ PROCESS:

Link will be available at Student's CUIMS Account/Payment Section / GRAYQUEST/ JODO 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: The Applicant/Co-applicant must pay one advance EMI, after that sanctioned amount will be disbursed to University's Bank Account.

DURATION OF REPAYMENT:

3 to 6 months and 9&12 if semester and Hostel Fee selected together

RATE OF INTEREST:

2.2% to 8% as per scheme selected

ELIGIBILITY:

CIBIL of Applicant/co-applicant.

USP's

- Get Instant Approval, by CUIMS Fee payment section
- 100% Online Process.
- Student-Friendly Low-Cost EMI + 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 studies 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

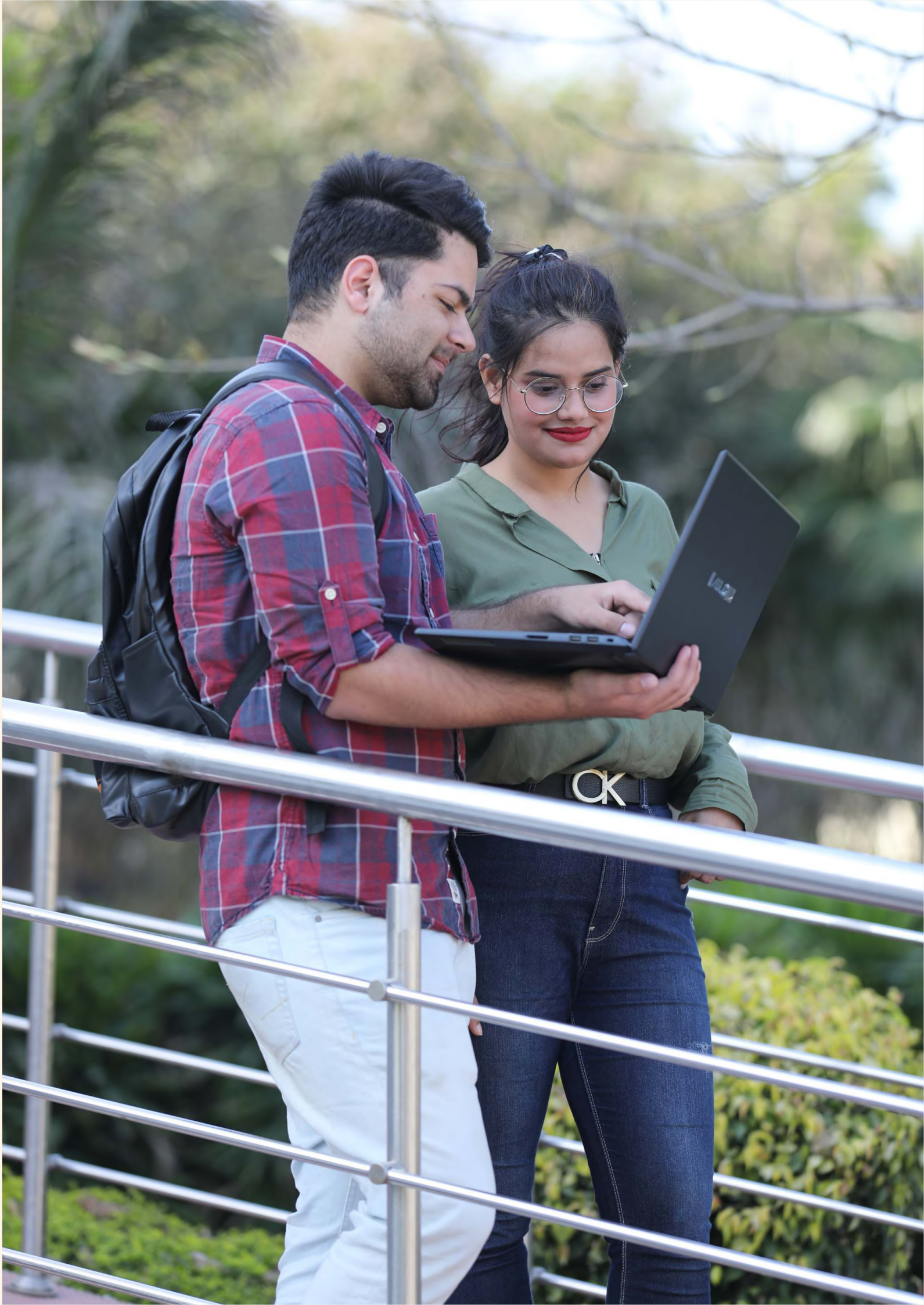
West Bengal students can avail the benefits of the West Bengal Student Credit Card Scheme to pursue Study without having any financial constraints. The Higher Education Department, Government of West Bengal has designed this scheme to support the students who choose to study in secondary, higher secondary, 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://wb SCC.wb.gov.in/>

PROCESS:

- Obtain Documents by Login CUIMS
- Upload letter at WBSCC Portal <https://wb SCC.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



GURUJI STUDENT CREDIT CARD (GSCC) SCHEME

To realize our vision of providing every student the chance to access higher education, Chandigarh University joins hands with the Jharkhand Government to offer financial aid to students to fulfil their career aspirations.

An overarching goal of the State Government is to guarantee that every student has the chance to access higher education in top institutions of the Country, regardless of their collateral free full guaranteed education loan up to Rs 15 Lakh. This commitment aims to eliminate any barriers that might prevent students from pursuing further studies due to financial constraints.

For more details log on to <https://www.gsccjharkhand.com/>

STUDENT ELIGIBILITY

- The student should be an Indian national and must have completed, from a recognized.
- School in Jharkhand, Class 10th to pursue diploma and Class 10th and 12th to pursue.
- undergraduate or higher courses.
- The student should have secured admission At Chandigarh University.
- The student should not be aged more than 40 years at the time of application for loan.
- The student should not be a prior beneficiary of the Scheme.
- The student should not have availed education loan from any State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any Public or Private sector Banks for the course in which he/she is applying for loan under the Scheme.

PROCESS:

- Obtain Documents from Chandigarh University by Login CUIMS
- Student Registration – The student registers on the web-based portal by filling the required details as approved by the High-level committee.
- Student submits loan application. – The student submits the detailed loan application form as per the format approved by the High-level committee.
- Undertaking by Student - The student submits an undertaking regarding truthfulness of fulfilling of all eligibility criteria under the scheme and accepting any legal/penal liability, if



found incorrect. The student shall also provide details of the benefits availed by him/her under any scholarship scheme, if any.

- Admission Document Upload - The student uploads the admission letter and fee payment schedule of the institute.
- Choice of MLI by student – The student chooses one MLI from the list of onboarded MLIs for loan application.
- Approval by MLI – After due process and scrutiny, MLI approves/rejects the student loan application, quantum of loan amount and timeline of disbursement.
- GSCC 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

- All Jharkhand students are eligible for this scheme.
- Previous qualifications (10th / 12th) should be from Jharkhand State.
- Academic Fee, Laptop/Books Stationery & Living Expenses are covered under the scheme.
- Students can Avail of Study loans up to Rs. 15 lakhs under the Scheme.
- Subsidized rate of 4% simple interest rate per annum.
- A moratorium period of 1 year after study is also provided to the student to start repayment.
- The repayment period varies from 5-15 years, including Course duration.



TIE-UPS WITH RENOWNED BANKS

EMI Services

GRAYQUEST

JODO

Associated Banks



CONTACT

CONTACT INFORMATION **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

