



NDZO/MKTG/2025-26/02

Dated: 15.05.2025

Mr. Sudhir Naudiyal

The Registrar
Shiv Nadar Institution of Eminence
NH-91, Tehsil: Dadri
Greater Noida, U.P. – 201314

Subject: Intimation Regarding Inclusion of Shiv Nadar University under UCO PM Vidya Laxmi Scheme

Dear Sir,

We are pleased to inform you that **Shiv Nadar University has been included under the UCO PM Vidya Laxmi Scheme**, enabling students of your esteemed institution to avail education loan facilities from UCO Bank.

Established in 1943, UCO Bank has been committed to supporting the aspirations of students through accessible and affordable financial solutions. With a strong network of **3,266 branches, 2,478 ATMs**, and **over 10,600 Business Correspondents**, we ensure prompt and efficient services across India.

Our digital initiatives, such as the highly rated **M-Banking Plus App (4.8 rating on Play Store)**, further strengthen our ability to serve students effectively.

The details of the **UCO PM Vidya Laxmi Scheme** are as follows:

Particulars	Details
Name of the Scheme	UCO PM Vidya Laxmi Scheme
Quantum of Finance	Need-Based*
Rate of Interest (ROI)	UCO Float Rate (8.80%) + 0.50% = 9.30% (at present)
Collateral Security	Nil Collateral
Repayment Period	180 EMIs

We look forward to facilitating the smooth implementation of this scheme for the benefit of your students. Our team would be happy to extend full support by:

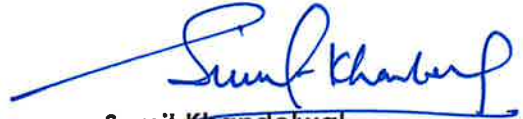
- Conducting awareness sessions and guidance camps
- Assisting students with the loan application process
- Addressing queries regarding eligibility and documentation

We sincerely appreciate your continued cooperation and look forward to working together to support the academic and professional aspirations of your students.

Thank you for your attention.
Sincerely,


Amit Singh
Resource Head
UCO Bank
Zonal Office
New Delhi




Sumit Khandelwal
GM & Zonal Head
UCO Bank
Zonal Office
New Delhi