

**EDUCATION FINANCING-I (WITHOUT TAKAFUL)
ELECTRONIC PAYMENT**

YEAR	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
EFFECTIVE RATE	*KA+7.15%																			
FLAT RATE	5.25% - 6.38%																			
10,000	878	461	322	253	212	185	165	151	140	131	124	119	114	110	106	104	101	99	97	95
20,000	1,756	921	643	505	423	369	330	301	279	262	248	237	227	219	212	207	202	197	193	190
30,000	2,634	1,381	965	758	634	553	495	452	419	393	372	355	340	328	318	310	302	296	290	285
40,000	3,512	1,842	1,286	1,010	845	737	659	602	558	524	496	473	454	438	424	413	403	394	386	380
50,000	4,390	2,302	1,608	1,263	1,057	921	824	753	698	654	619	591	567	547	530	516	503	492	483	475
60,000	5,268	2,762	1,929	1,515	1,268	1,105	989	903	837	785	743	709	680	656	636	619	604	591	579	570
70,000	6,146	3,223	2,251	1,767	1,479	1,289	1,154	1,053	977	916	867	827	794	766	742	722	704	689	676	664
80,000	7,024	3,683	2,572	2,020	1,690	1,473	1,318	1,204	1,116	1,047	991	945	907	875	848	825	805	788	772	759
90,000	7,902	4,143	2,894	2,272	1,902	1,657	1,483	1,354	1,255	1,177	1,115	1,063	1,020	984	954	928	905	886	869	854
100,000	8,780	4,603	3,215	2,525	2,113	1,841	1,648	1,505	1,395	1,308	1,238	1,181	1,134	1,094	1,060	1,031	1,006	984	965	949
150,000	13,170	6,905	4,823	3,787	3,169	2,761	2,471	2,257	2,092	1,962	1,857	1,772	1,700	1,640	1,590	1,546	1,509	1,476	1,448	1,423
200,000	17,560	9,206	6,430	5,049	4,225	3,681	3,295	3,009	2,789	2,616	2,476	2,362	2,267	2,187	2,119	2,061	2,011	1,968	1,930	1,898
250,000	21,950	11,508	8,038	6,311	5,282	4,601	4,119	3,761	3,486	3,270	3,095	2,952	2,833	2,734	2,649	2,576	2,514	2,460	2,413	2,372
300,000	26,340	13,809	9,645	7,573	6,338	5,521	4,942	4,513	4,184	3,924	3,714	3,543	3,400	3,280	3,179	3,092	3,017	2,952	2,895	2,846
350,000	30,730	16,111	11,253	8,835	7,394	6,441	5,766	5,265	4,881	4,577	4,333	4,133	3,967	3,827	3,708	3,607	3,520	3,444	3,378	3,320
400,000	35,120	18,412	12,860	10,098	8,450	7,361	6,589	6,017	5,578	5,231	4,952	4,723	4,533	4,373	4,238	4,122	4,022	3,936	3,860	3,795
450,000	39,510	20,714	14,468	11,360	9,506	8,281	7,413	6,769	6,275	5,885	5,571	5,314	5,100	4,920	4,768	4,637	4,525	4,428	4,343	4,269
500,000	43,900	23,015	16,075	12,622	10,563	9,201	8,237	7,522	6,972	6,539	6,190	5,904	5,666	5,467	5,297	5,152	5,028	4,920	4,825	4,743
550,000	48,290	25,317	17,683	13,884	11,619	10,121	9,060	8,274	7,670	7,193	6,809	6,494	6,233	6,013	5,827	5,668	5,530	5,412	5,308	5,217
600,000	52,680	27,618	19,290	15,146	12,675	11,041	9,884	9,026	8,367	7,847	7,428	7,085	6,799	6,560	6,357	6,183	6,033	5,903	5,790	5,692
650,000	57,070	29,920	20,898	16,408	13,731	11,961	10,707	9,778	9,064	8,501	8,047	7,675	7,366	7,107	6,886	6,698	6,536	6,395	6,273	6,166
700,000	61,460	32,221	22,505	17,670	14,787	12,881	11,531	10,530	9,761	9,154	8,666	8,265	7,933	7,653	7,416	7,213	7,039	6,887	6,755	6,640
750,000	65,850	34,523	24,113	18,933	15,844	13,801	12,355	11,282	10,458	9,808	9,285	8,856	8,499	8,200	7,946	7,728	7,541	7,379	7,238	7,114
800,000	70,240	36,824	25,720	20,195	16,900	14,721	13,178	12,034	11,155	10,462	9,904	9,446	9,066	8,746	8,475	8,244	8,044	7,871	7,720	7,589
850,000	74,630	39,126	27,328	21,457	17,956	15,641	14,002	12,786	11,853	11,116	10,523	10,036	9,632	9,293	9,005	8,759	8,547	8,363	8,203	8,063
900,000	79,020	41,427	28,935	22,719	19,012	16,561	14,826	13,538	12,550	11,770	11,141	10,627	10,199	9,840	9,535	9,274	9,049	8,855	8,685	8,537
950,000	83,410	43,729	30,543	23,981	20,069	17,481	15,649	14,291	13,247	12,424	11,760	11,217	10,766	10,386	10,064	9,789	9,552	9,347	9,168	9,011
1,000,000	87,800	46,030	32,150	25,243	21,125	18,401	16,473	15,043	13,944	13,078	12,379	11,807	11,332	10,933	10,594	10,304	10,055	9,839	9,650	9,486

*Current Base Rate (BR) is 2.60% per annum

Terms and conditions apply