



राष्ट्रीय वित्तीय शिक्षा केन्द्र
National Centre for Financial Education
एक आर्थिक रूप से जागरुक और सशक्त भारत
A financially aware and empowered India



LOANS

& Accounts



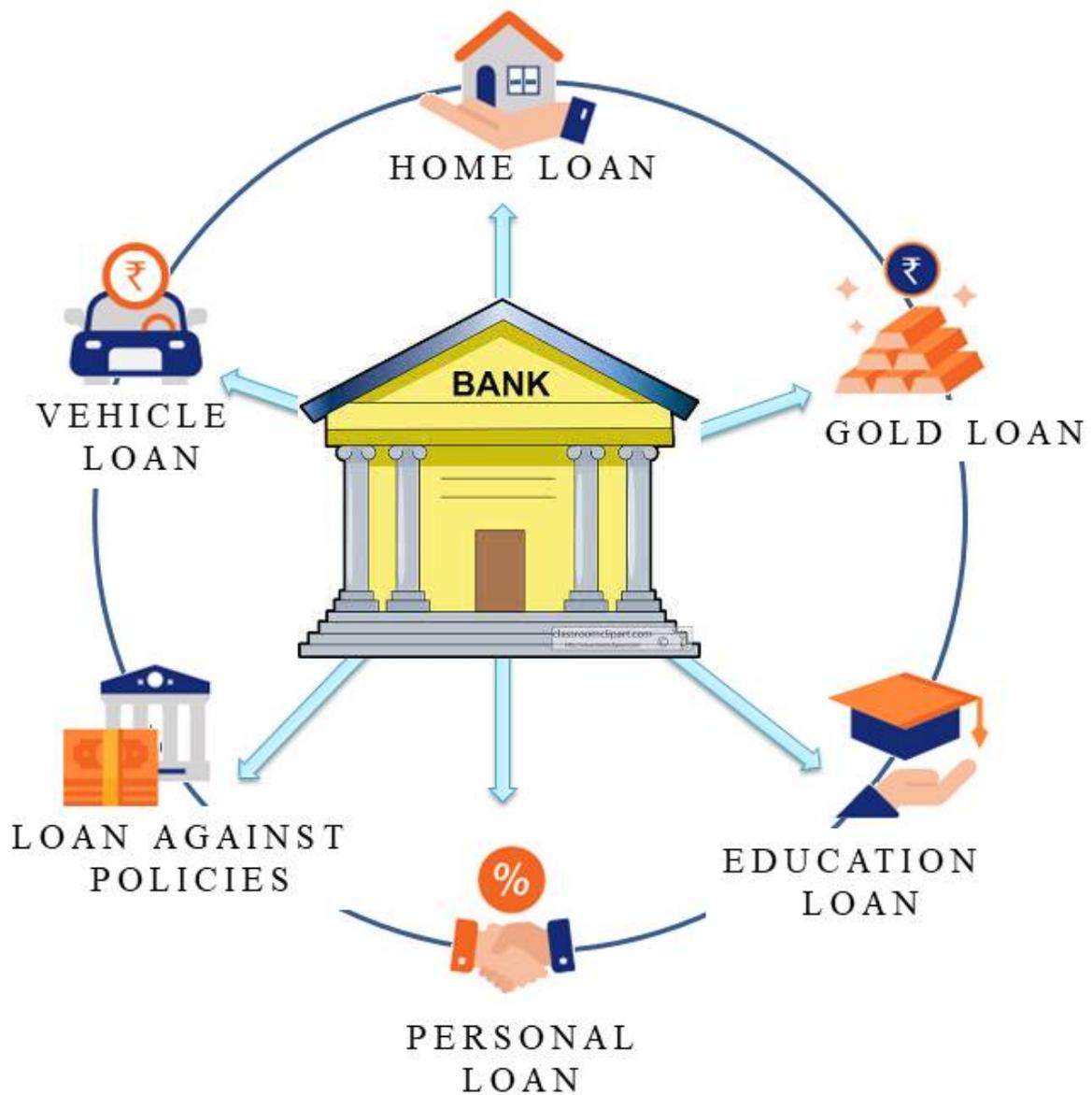
**DELHI PUBLIC SCHOOL
JAIPUR**

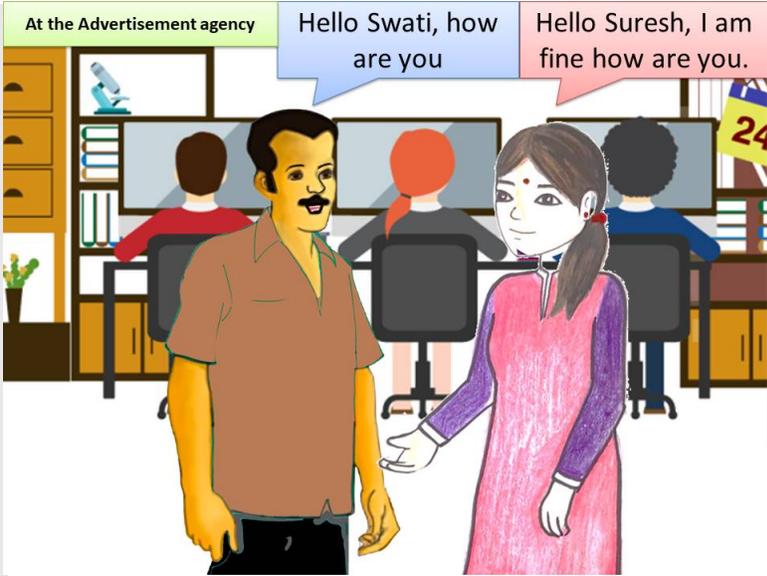
ACKNOWLEDGEMENT

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STORYBOARD

Types of loans





All fine, I am come to get an advertisement made for our bank to attract more loan seekers.

Ok, No Problem, I will make the advertisement for Vehicle loan and Home loan.



we need to include all the types of loan in our advertisement.



ALL? I thought there were only two types of loans for customers?



No! There are many more. Let me explain it to you.

I will be very happy to know.



Ok! Our bank offers its customers a variety of loans that can be taken by them to fulfill their various needs. Let me explain

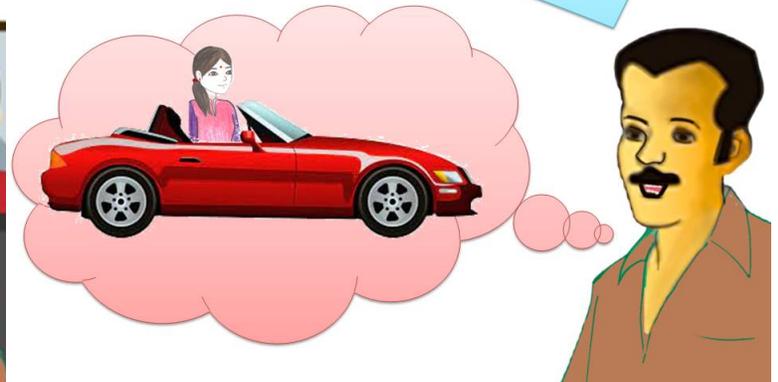


Education Loan is provided to students for graduation and higher studies. No Collateral is required for loans upto 4 lakhs. Loan amount Max 150 Lakhs.



Vehicle Loan

Own your dream ride with car and two wheeler loans. Attractive interest rates on car and bike loans with up to 90% financing.



Home Loan: You can buy a plot, purchase a flat, build your own home and even extend your existing residence with a home loan. The rate of interest varies from bank to bank and time to time.



Is Credit Card also a type of loan?

Yes, It's a type of overdraft that we allow our customers to take, the interest rates on credit card are high



I suppose you are thinking about Gold Loan now?

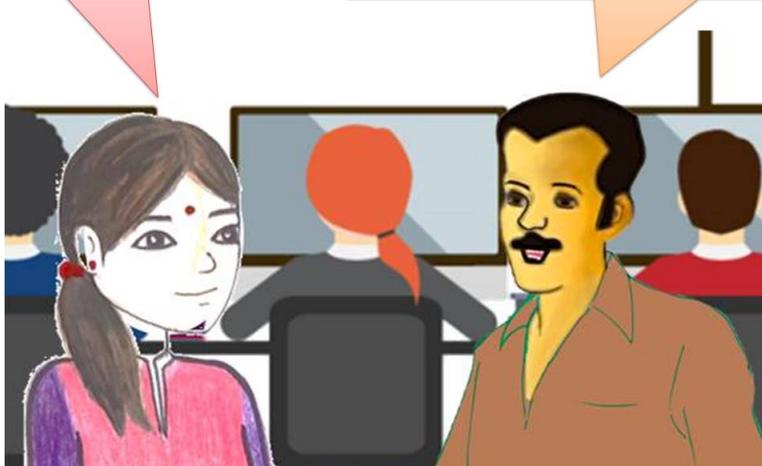


Ok. We also provide Gold loans. There in concession for women on the rate of interest on gold loan



One of my friend had once take a loan against his securities. Is this possible?

Yes. Its known as 'Loan against LIC Policies or Securities.' in this we use your policy as a collateral.



Beside all these loans, we also provide our customers with **Personal Loans**.

Wow! I did not know that banks provide so many types of loans. Thanks for telling me.



Tell me about some types of accounts that we can open also.

Sure, Why not.

We have the Saving Account There are regular savings accounts for children, senior citizens, women, institutional savings accounts, family savings accounts, and so many more. One gets a minimum interest on the deposits made.



Then we have the **CURRENT Account** for traders, business owners, and entrepreneurs, who need to make and receive payments more often than others.

The **FIXED ACCOUNT** help is getting higher interest, but you are not allowed to withdraw before the maturity period

That why they call it fixed account I suppose.



Wow! That's a lot of information on loans and accounts.

You are welcome.

We hope you have understood that a bank offers various types of loans and accounts to suite every person and their needs. All you need to do, is to visit the nearest bank and talk to the Relationship manager or visit the official web site of the bank.

