

Education Loan Scheme for Student of IIM Jammu

Sr No	Parameter	Features		
1	Purpose	Student of Premier education institute like IIMs & IITs		
2	Quantum of loan	Rs. 40.00 lakh or 100% of total cost of program whichever is lower		
3	Margin	Nil		
4	Interest Rate	8.50% (ROI subject to change/reset quarterly)		
5	Repayment term	<b>Moratorium Period:</b> Course period + 1 year <b>Repayment Tenor:</b> Repayment of the loan will be in EMI for a period of upto 15 years after completion of moratorium period		
6	Security	As per bank extant Guidelines.		
7	Pre-Payment Penalty	Nil		
8	Co – Applicant / Guarantor	Co Applicant is mandatory. Parent(s)/ Guardian (s) to be co applicant.		
9	Document Required for application of Loan	<ul style="list-style-type: none"> <li>• Aadhar Card.</li> <li>• Pan Card.</li> <li>• 10<sup>th</sup>, 12<sup>th</sup>, Graduation Mark sheet and certificates.</li> <li>• CAT Scorecard.</li> <li>• Offer Letter from IIM and fee Structure.</li> <li>• Application Form.</li> <li>• Other documents as required by Bank</li> </ul>		
10	CSIS Subsidy	Govt Subsidy under CSIS is available subject to applicant fulfilling scheme norms and guidelines.		
11	Other	Other Norms as applicable to the education loan facility		
Contact Details				
Sr No	Name	Designation	Contact No	Email Id
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2	Shri Shivam Kushwaha	Asset Officer	8400833309	ibk10000147@idbi.co.in



सत्य प्रकाश / Satya Prakash  
 शाखा प्रबन्धक / Branch Manager  
 सहायक महाप्रबन्धक / Asst. Gen. Manager  
 कर्मचारी कूट सं 102877 / EIN- 102877  
 न आई.बी.वी.आई.बी. / IDBI BANK

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