

REF No. : RAH-J/EDU LOAN/IIM-J/2022-23/RJ

Date: 06.05.2022

**EDUCATION LOAN SCHEME FOR IIM JAMMU**

1. Eligibility	<ul style="list-style-type: none"> <li>Student should be an Indian National.</li> <li>Students should have cleared the previous qualifying exam and selected through Entrance Test (CAT) conducted by Competent Authorities.</li> </ul>
2. Purpose	To assist the needy and meritorious students who are in need of education loans who are pursuing their higher studies (MBA Degree Programme) in reputed institutions like IIMs.
3. Quantum of Loan	Need based subject to maximum of Rs.40.00 Lacs.
4. Margin	Nil.
5. Interest Rate	100% finance with competitive rate of interest starting from 6.90% (Rate of interest subject to change from time to time).
6. Processing charges	Nil.
7. Repayment Period	180 months (15 years).
8. Moratorium Period	Course Period + 12 months/student getting the job whichever is earlier.
9. Co-applicant/Guarantor	Joint borrower ship of Parent/Guardian is to be obtained.

**Contact Persons Details:**

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For Canara Bank, RAH Jammu

मण्डल प्रबन्धक / Div. Manager

Div. Manager

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