



बैंक ऑफ बड़ोदा
Bank of Baroda

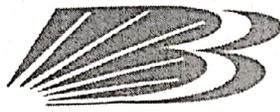


Education Loan Scheme for Executive MBA - IIM Jammu

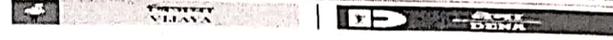
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|----|------------------------|---|
| 1 | Eligibility | <ul style="list-style-type: none">Students who secure admission in IIM Jammu for the Executive MBA Program (Blended Mode)Two-year Degree Program |
| 2 | Purpose | For pursuing Executive MBA |
| 3 | Quantum of Loan | Maximum Rs.20.00 Lakh |
| 4 | Margin | Upto Rs. 4.00 Lakh : NIL Above Rs. 4.00 Lakh : 5% |
| 5 | Reimbursement of fee | <ul style="list-style-type: none">Reimbursement of admission acceptance fee(AAF)Reimbursement of term fee |
| 6 | Interest rate | BRLLR =6.75 % at present (Floating) |
| 7 | Processing Charges | Nil |
| 8 | Repayment Period | 1. For loans up to Rs.7.50 Lac : Moratorium Period + Maximum 120 installments. 2. For Loans above Rs. 7.50 Lac : Moratorium Period + Maximum 180 installments Servicing of Interest during the moratorium period is compulsory. |
| 9 | Moratorium Period | Course Period +3 Months |
| 10 | Co-applicant/Guarantor | 1. Co-obligation of parents/guardian is not required 2. Assignment of existing or future income is compulsory. |
| 11 | Security | 1. Collateral free loan upto Rs.15.00 Lakh 2. 100 % collateral security for loan above Rs.15.00 Lakh for full value of loan |

Gandhi Nagar, Jammu





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|---|--------|--|------------------------------------|
| 12 | Income | Loan Amount (Rs. In Lakh) | Minimum Gross Monthly Income (Rs.) |
| | | >15 upto 20 | Rs.75000/- |
| | | >10 upto 15 | Rs.50000/- |
| | | >5 upto 10 | Rs. 40000/- |
| | | Upto 5.00 | Rs. 30000/- |
| | | For Self Employed: | |
| | | Loan Amount (Rs. In Lakh) | Gross Annual Income (In lacs) |
| | | >15 upto 20 | 9.00 |
| | | >10 upto 15 | 6.00 |
| | | >5 upto 10 | 4.80 |
| | | Upto 5.00 | 3.60 |
| | | In case of Salaried Persons, Salary Slip of Last drawn Salary should be considered | |
| In case of Self Employed, Latest ITR should be considered | | | |

Contact details-

| Sl. No. | Name | Designation | Mobile No. | Email id |
|---------|------------------------|-----------------|------------|--|
| 1. | Mr Rajesh Kumar Kachru | Chief Manager | 9419242277 | Ganjam@bankofbaroda.com |
| 2. | Miss Khushboo Sharma | Officer- Credit | 9086000796 | - |

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