



बैंक ऑफ बड़ौदा
Bank of Baroda



ATM
VIRWA



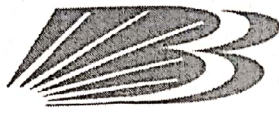
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Education Loan Scheme for Executive MBA – IIM Jammu

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	-

Gandhi Nagar, Jammu
2451481, 2437572,
e-mail-ganjam@bankofbaroda.com