



## Dear Students of IIM Jammu

A hearty congratulations to you for clearing one of the toughest exams in the country and getting admitted to one of the most respected institutes' in the country, IIM JAMMU. You have shown that you are capable of conquering the toughest of challenges and are ready to face the finance world with the best education and resources. We at state bank of India feel proud to assist you by providing a hassle free Education loan with the lowest rate of interest in the market and the best of features.

Last year alone we assisted 100+ students of IIM Jammu by providing hassle free Education loans, the most among public and private banks. We invite you to be a part of this ever-growing family and give us the opportunity of serving you to the best of our abilities.

We at STATE BANK OF INDIA, have curated the best Education Loan scheme exclusively for IIM Jammu students with the best in market features:-

1. **Lowest Rate of interest @ 8.20 % in the banking industry.**
2. Maximum Loan up to **50 lakhs**.
3. No mandatory condition of co-borrower or collateral security up to 40 lakhs.
4. 100% finance for all your expenses required to complete the course.
5. **Simple interest** during moratorium period (course period + 1 year).
6. Maximum repayment period of **180 months (15 years) + moratorium period**.
7. Additional living expenses including **laptop charges, mess bills and Rs. 1,00,000** for miscellaneous expenses incurred during the course.
8. All expenses for **Foreign exchange program** will be funded.
9. Full reimbursement of admission fees already paid.
10. **No pre-payment penalty** for closure of loan at anytime during loan period.
11. LIFE INSURANCE COVER of student with one time premium for the whole tenure also included in the loan amount. (Optional)

Please feel free to connect with us for any assistance on following official contacts:

With Regards and Best wishes

S. No	Name	Designation	Mobile Number	E-mail Id
1.	Umesh Kumar	Chief manager	8271111116	Umesh.kumar13@sbi.co.in
2.	Manoj Sharma	Field Officer	94198696475	<a href="mailto:Manoj.sharma7@sbi.co.in">Manoj.sharma7@sbi.co.in</a>
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