



To,  
Goa Institute of Management,  
Goa

We have great pleasure in extending our warm greetings to you and your team **Goa Institute of Management, Goa** on the occasion of the new academic year.

We are happy to inform you that Axis Bank has customized a special Education Loan Product for the students taking admission into your esteemed institute.

- No prepayment/foreclosure charges
- Tax benefit on interest paid under Sec-80(E)

AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS*		
Goa Institute of Management, Goa		
No.	Parameters	Details
1	<b>Eligibility</b>	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute/university.
2	<b>Course Name</b>	All approved courses
3	<b>Rate of Interest</b> <i>(floating interest rate linked to REPO rate)</i>	Unsecured loans at <b>7.00%*</b> Secured loans at <b>6.99%*</b>
4	<b>Loan Amount</b>	95% of the total cost; 100% funding option available
5	<b>Margin</b>	As per norms
6	<b>Processing Fees</b>	Nil
7	<b>Repayment Type*</b>	No payment during the moratorium period
8	<b>Moratorium Period*</b>	Course Period + 6 months (optional) available
9	<b>Repayment Tenure*</b>	Maximum 15 years
10	<b>Loan Disbursement</b>	To the Institute (as mentioned on the admission letter)
11	<b>Co-Applicant</b>	Applicable as per Axis bank norms
12	<b>Insurance</b>	Max Life Insurance
13	<b>Collateral required</b>	Collateral requirement as per Axis bank norms
You can also give a missed call on <b>1800-258-7171</b> to avail education loan and our representative will get in touch with you.		

**AXIS BANK CONTACT – PAN INDIA****AREA MANAGERS**

<b>Region</b>	<b>ASM Name</b>	<b>ASM Contact</b>	<b>ASM Mail ID</b>
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