



विजया
VIJAYA



देना
DENA

TURN YOUR DREAM INTO REALITY WITH
GOA INSTITUTE OF MANAGEMENT



BARODA EDUCATION LOAN

INTEREST RATES
STARTING FROM 6.80%

100% FINANCE
AVAILABLE

UNSECURED LOAN UPTO
30 LAKHS AND NEED BASED SECURED LOAN

NIL PROCESSING
CHARGES

REPAYMENT HOLIDAY
OF COURSE PERIOD +1 YEAR

REPAYMENT PERIOD
TILL 15 YEARS



Contact:

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E: bichol@bankofbaroda.com

L: 0832-2360243/2481320

Apply Online : <https://bit.ly/3hTNHUK>

The major features under the loan are as follows:

- GOA INSTITUTE OF MANAGEMENT (listed under A category of premier institutes)
- Student Eligibility: Should be Resident Indian, Secured admission in professional / technical courses in India conducted by above mentioned Institutions.
- Maximum finance amount possible under A category : Rs 80.00 lakhs
- **Interest Rate : for any amount = (BRLLR + 0.25%+ 0.05%[risk premium] = 6.80% max presently) * subject to prevailing guidelines**
- **Collateral / Mortgage of property : NO SECURITY UPTO finance amount of Rs 30.00 lakhs**
- Moratorium : Course period + 1 year
- Repayment period : Moratorium + max 120 months for loan limit upto Rs 7.50 lakhs,
Moratorium + max 180 months for loan limit above Rs 7.50 lakhs
- Tax benefits under Section 80E
- Loan can be availed from any of our Bank of Branch branch in Goa.

Checklist of Documents (self-attested) to be submitted along-with duly filled Education Loan Application Form and Form No. 135

- Proof of Identity : PAN
- Proof of Residence/ Address (Any one)
- Academic Records: 10th Result & 12th Result, Graduation Result- Semester-wise (if applicable)
- Entrance Exam Result through which admission is being taken
- Proof of admission: Offer Letter or Admission Letter from the Institution.
- 2 passport-size photographs
- A/C statement for last 1 year in case of any previous loan from other Banks/Lenders

Income Proof for Salaried Co-applicant/ Guarantor:

- Salary Slip or Salary Certificate
- Copy of Form 16 and IT Returns acknowledged by IT Dept.
- Bank account statement for last 6 months (of Salary Account)

Income Proof for Self-employed Co-applicant/ Guarantor:

- Business address proof (If applicable)
- IT Returns acknowledged by IT Dept., TDS Certificate (Form 16A, if applicable)
- Bank account statement for last 6 months

Contact person: Branch Manager, Bank of Baroda

Mobile No: 7391062510

Landline: 0832-2360423/2481320/2481321

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