



Sanquelim Branch, Goa,
Branch code: 11156
Sanquelim Goa.
Phone No. 0832-2366220/2366227
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EDUCATION LOAN – SCHOLAR LOAN

Sanction of Term Loan to students (Indian Nationals) for pursuing higher education in India in the
GOA INSTITUTE OF MANAGEMENT

Courses Eligible:

Regular full time Degree /Diploma Courses through entrance test/ selection process.
Full time Executive Management Courses like PGDM-BDA,PGDM-HCM ,PGDM are also covered.

Student Eligibility:

Should be an Indian National
Secured admission to Professional/Technical courses through Entrance Test/Selection process.
No minimum qualifying marks stipulated in the last qualifying examination

Maximum Loan Amount & Security:

Category	Maximum Loan Limit		Rate of Interest
	No Security, only Parent/ Guardian as co-borrower	With tangible collateral of full value and Parent/ Guardian as co-Borrower	
List' 'B(GIM)	Rs. 20 lac	Nil	9.50% (1% above MCLR, Presently 8.50% as on 10-04-2019)

HIGHLIGHTS:

1. Repayment to commence after Course period + 12 months repayment holiday Or six months from getting Job whichever is earlier.
2. Maximum repayment Period: Upto 15 years after commencement of repayment.
3. Low Interest Rate
4. Income tax benefits
5. Non SBI Customer also Eligible
6. Disbursement in stages as per the requirement
6. Margin Nil
7. Maximum Loan Upto Rs 20.00 lacs
8. Reimbursement facility is available *

Contact Numbers:

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