



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911



Regional Office- Amritsar

Dear Students of IIM,

We at central bank of India, Congratulate you on your admission in one of the most renowned management institutes of the country, IIM Jammu. Only the smartest, the most brilliant and ecstatic achieves this milestone. Our Bank offers hassle free Education loan to IIM Students upto Rs.40 Lacs. at a very competitive and lowest rate of Interest among all the banks in India including Public Sector, Private Sector and Co-operative and Gramin Banks.

Central bank of India is a student Friendly bank having in its fold more than 5000 IIM students who have availed Education Loan from us in the last few years and our ambassadors. We invite you to be the part of this satisfied family.

Central Bank of India believes that you deserve the best service and best products in Banking. Hence we have come out with our education loan to IIM students with maximum advantages tailored for your needs.

The Features of this scheme are as under:

1. Lowest Rate of Interest @ Rs.8.10% in the banking Industry

2. Loan Upto Rs.40.00 Lacs with Nil Collateral Security.
3. No mandatory condition of adding Parents as a Co-Borrower.
4. Examination/ Library/ Laboratory fee/Travel expenses.
5. Insurance premium for student borrower. Caution deposit, Building fund/refundable deposit supported by Institution bills/receipts.
6. Purchase of books/ equipment/ instruments/ uniforms/Purchase of Computer /Laptops
7. Any other expense required to complete the course -like study tours, project work, thesis work, etc.
8. Visit to foreign universities in Exchange programme.
9. Living Expenses up to Rs.120000/-p.a. on declaration basis. Membership & subscription to Alumni/professional organization.
10. Reimbursement of above expenses already incurred/loan taken from identified sources (to meet the contingencies) by the applicant on merits is allowed, subject to production of original receipts within three months from the date of payments of fees/expenses incurred.
11. Nil processing fees. Repayment period of 15 years with 3 years holiday period.
12. Simple interest to be charged during the study period and up to commencement of repayment.
13. No prepayment penalty will be levied for prepayment of loan at any time during the repayment period.

We invite you to avail the most customized and competitive Education loan from Central bank of India for a friendly and delightful service.

Documents Required:

1. 2 Nos passport Photos.
2. Self attested Xerox copy of Pan card and Adhar card
3. Self-attested Xerox copies of all the academic qualifications.
4. Admission Letter and Fee structure given by the college.
5. Copy of passport.
6. Front Page of the Bank passbook along with the bank statement for last 3 months.
7. CAT Score Card
8. IIM Admission Acceptance Fee Receipt.

Feel Free to Contact us :

S N	Name	Designation	Mobile Number	EMAIL ID
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5.	Mr. Harshul Arora	Manager, RO, Amritsar	7838586327	creditamriro@centralbank.co.in


0 Processing Fee

NO GUARANTOR

0 Prepayment Penalty

NO CO-BORROWER

0 Collateral


(Ram Kumar Yadav)
Regional Head
12.02.2024
at