



EDUCATION LOAN FOR ADMISSION ASPIRANTS OF GOA INSTITUTE OF MANAGEMENT

Purpose	Exclusive Pre-approved student loan from Canara Bank Vidya Turant Scheme for your higher education at Goa Institute of Management (GIM), Sanquelim Campus .
Eligibility	Student should be an Indian National. Student should have cleared the previous qualifying exams and an Offer letter from the institute.
Expenses covered	<ul style="list-style-type: none"> • Fee payable to college/ school/ hostel Examination/ Library/ Laboratory fee • Travel expenses/ passage money for studies abroad • Insurance premium for student borrower, if applicable • Caution deposit, Building fund/refundable deposit supported by Institution bills/receipts • Purchase of books/ equipment's/ instruments/ uniform • Purchase of computer at reasonable cost, if required for completion of the course. • Any other expense required to complete the course - like study tours, project work, thesis, etc. • Reasonable lodging and boarding charges will be considered in case the student chooses / is required to opt for outside accommodation <p>*Students who have paid their fees will also be reimbursed for the current year upon availing the loan.</p>
Loan Quantum	Max Up to Rs 30 Lakhs (For GIM students)
Margin	NIL
Collateral/Security	NIL
Processing Fee	NIL
Prepayment / Part Payment	ZERO penalty will be levied for Prepayment / Part Payment of loan any time during the repayment period
Rate Of Interest	@ prevailing RLLR i.e., 9.25% at present.
Moratorium	Course Period plus ONE year.
Repayment	Up to 15 years excluding Moratorium Period
CSIS Scheme	All Education loans sanctioned under Vidya Turant can be covered under CSIS scheme (Central Scheme of Interest Subsidy on Educational Loans), subject to eligibility
	<ul style="list-style-type: none"> • Loan Application Form duly filled • 4 Passport Sized Photographs of Student and Parent • Students Mark sheets /Certificates of SSC , HSC, Graduation etc • Present Address Proof of Student and Parents (Adhaar Card, Electricity Bill, Rent Agreement , Hostel allotment letter , Passport) • Identity Proof (Pan Card, Adhaar Card, Passport) • Parents Income Documents (Form 16 / ITR / Salary Slips of last 6 months / Agree Income-Agree land proof , Bank Account statement of 1 year) • Admission Confirmation / seat allotment letter • Schedule Expenses for the course from Institution

Canara Bank Representative

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