



JAMMU CANTT BRANCH
SATWARI CHOWK, JAMMU
PIN:180003
E-MAIL.: sbi.02367@sbi.co.in

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Dear Students of IIM Jammu

A hearty congratulations to you for clearing one of the toughest exams in the country and getting admitted to one of the most respected institutes in the country, IIM JAMMU. We at state bank of India feel proud to assist you by providing a hassle-free Education loan with the lowest rate of interest in the market and the best of features.

Last year alone we assisted 100+ students of IIM Jammu by providing hassle free Education loans.

We at STATE BANK OF INDIA, have curated the best Education Loan scheme exclusively for IIM Jammu students with the best in market features: -

- ✓ **Rate of interest @ 8.20 %** (linked to EBLR with quarterly reset).
Lowest EBLR (i.e. lower avg. rate of interest) means **more saving** during tenure of the loan.
- ✓ **Loan Up to 50 Lacs**
- ✓ **No Co-Applicant**
- ✓ **No Security**
- ✓ **No Third-Party Guarantee**
- ✓ **NO HIDDEN *INSURANCE PREMIUM***
- ✓ LIFE INSURANCE COVER of student (Optional)
- ✓ No Hidden Charges
- ✓ **100% finance for all your expenses required to complete the course.**
- ✓ Maximum repayment period of **180 months (15 years) + moratorium period.**
- ✓ **All expenses for foreign exchange** program will be funded.
- ✓ **Additional living expenses** including laptop charges, mess bills and miscellaneous expenses incurred during the course.
- ✓ **Full reimbursement** of admission fees already paid.
- ✓ **No pre-payment penalty** for closure of loan at any time during loan period.
- ✓ **Simple interest** during moratorium period (course period + 1 year (maximum)).

For more and detailed information please visit our website:

[SBI Scholar Loan](#)

Please feel free to connect with us for any clarification or assistance on following official contacts:

S. No	Name	Designation	Mobile Number
1.	Umesh Kumar	Chief Manager	82711 11116
2.	Aashish Kumar	Deputy Branch Manager	98165 03449
3.	Baljeet Kour	Loan Officer	97962 88063
4.	Ankush	Support Officer	95966 83721