

**Education Loan Scheme for Premier Institute Students – Baroda Gyan – Exclusively for IIM
Ahmedabad students.**

Dear Sir/Madam,

Thank you, IIM, Ahmedabad & Executives for all your support. We have always come together to create new opportunities of growth and success... The past has been wonderful, and we are looking forward for much healthier and more mutually beneficial association in the coming year... we welcome you at Bank of Baroda!!!

Salient Feature of Our Education loan for PGPX Program at IIM – Ahmedabad

Programs Included	Meritorious students pursuing PGPX courses conducted by IIM Ahmedabad in India and aids in job creation (Batch 2026-28)
Rate of Interest (ROI)	Rate of Interest at 6.85%
Loan Amount	NO Collateral Security required for Education Loan to the students up to Rs. 40.00 Lakh* . (ONLY IN CASE OF FULL TIME 1 YEAR COURSE)
EMI Start Date	After Moratorium Period (i.e. Course Period + 1 Year).
Repayment Period	Moratorium Period + 10 Years maximum for Loan Up to Rs.7.50 Lakh Moratorium Period + 15 Years maximum for Loan Above Rs.7.50 Lakh
Expenses Covered	Tuition Fees + Living Expenses + other necessary expenses for Course
Processing charges	NIL
Prepayment charges	NIL prepayment charges and Foreclosure Charges
Student GCL	Student Life Insurance Cover is mandatory. Insurance Premium will be financed by Bank.
Tax Benefits	Tax Benefit Under Section 80 E.
Contact Details	Mr. Surendra Kumar Verma, Chief Manager 7355729845 Mr. Manish Kumar, Sr. Manager Mobile No - 9073379075 Mr. Dipak Solanki, Sr. Manager Mobile No : 9173825858 Email : elsc.ahmedabad@bankofbaroda.com Address: Education Loan Sanction Cell, Bank of Baroda Towers, 4 th Floor, Opp. Law Garden, Ellis bridge, Ahmedabad-380006.