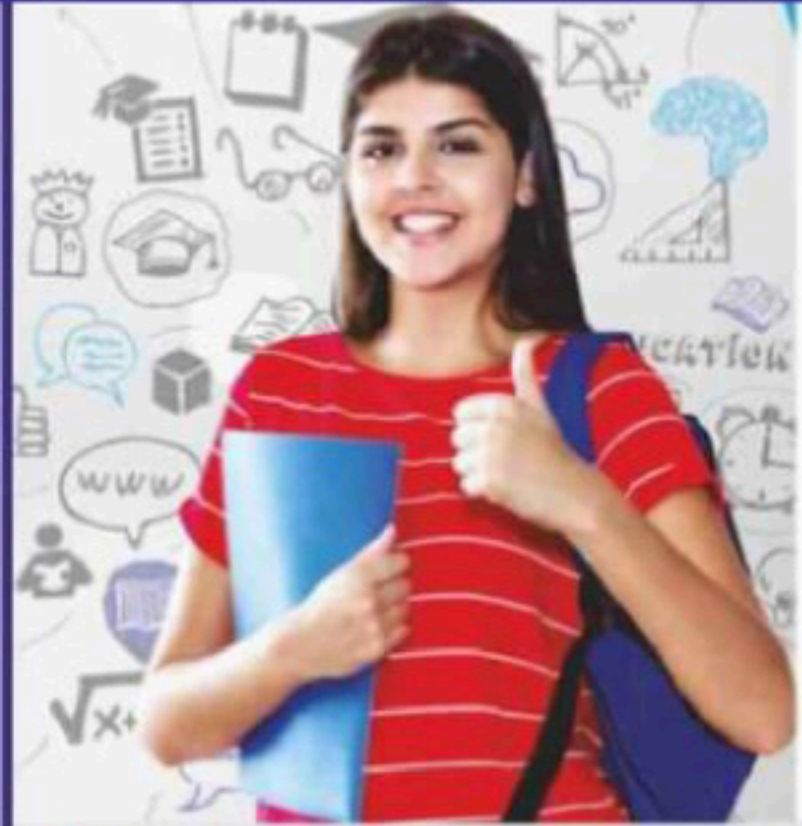


# SBI SCHOLAR LOAN

EXECUTIVE PhD PROGRAM (Doctoral Program for Working Professionals)  
IIM VIASAKHAPATNAM



- Interest debited on simple interest rate basis during the course period and moratorium.
- Interest is applied on daily reducing balance.
- Nil prepayment penalty.
- Repayment start 1 Month after course completion or 06 months after getting job, whichever is earlier.
- Co applicant or Third party guarantee required.

- **LOAN AMOUNT** : Upto **50 lacs** without Collateral (Reimbursement Available)
- **EXPENCES COVERED** : College, Hostel and Exam Fees / Caution money, Laptop, Study Tours, Foreign Visits, Thesis work etc.
- **RATE OF INTEREST** : (Floating) Loan upto Rs. 20 Lakh - **8.05 %**  
(Floating) Loan above Rs. 20 Lakh - **8.10 %**
- **MARGIN** : **NIL**
- **PROCESSING FEE** : **NIL**
- **REPAYMENT PERIOD** : Upto 15 yrs. after moratorium period
- **INSURANCE** : Only to cover loan amount

## Documents required :

- PAN card, Aadhar Card, Proff of residence address (Elec. Bill, Telephone Bill, Passport)
- Three passport size color photograph,
- Proof of admission to the course, Schedule of Expences
- Mark sheet and certificates, (10<sup>th</sup>, 12<sup>th</sup>, Graduation marksheet semester wise)
- Offer letter, Gap Certificate if applicable
- 6 PDC, Income certificate from competent authority of Govt. (Tehsildar/SDM Court) only applicable for those who have annual gross parental /family income upto 4.5 lacs and wish to apply for central Interest Subsidy scheme.

Note: All documents should be self attested.

\_\_\_\_\_ : Contact Details : \_\_\_\_\_

**STATE BANK OF INDIA**

IIM VIASAKHAPATNAM, GAMBHEERAM, ANANDAPURAM

☎ : (Branch Manager) **8374032238**

## Checklist of Documents to be submitted along-with Loan Application Form

### Student - Applicant : (Self-attested documents)

1. Academic Records (Self-attested documents)
  - a) 10<sup>th</sup> Result b) 12<sup>th</sup> Result c) Graduation Result-Semester-wise (if applicable)
  - d) Entrance Exam Result \_\_\_\_\_ (mention the Test taken)
2. Proof of admission : Admission Letter/ Offer Letter (studies abroad only) / ID card (for reimbursement cases)
3. Copies of letter confirming scholarship, free-ship, etc.
4. Schedule of expenses
5. Gap certificate, if applicable
6. 2 passport-size photographs
7. Passport Copy
8. PAN Card
9. AADHAAR card, if available (mandatory for availing subsidy benefit)
10. OVD:-
11. Loan A/c statement for the last 1 year, if any.

### Co-Applicant / Guarantor\* : (Self-attested documents)

1. PAN Card
2. OVD:-
3. 2 passport-size photographs
4. Loan A/c statement for the last 1 year, if any.
5. Asset-Liability Statement  
\*wherever applicable

### Income Proof for Salaried Co-applicant / Guarantor\* (Self-attested documents)

1. Salary Slip or Salary Certificate for the last 3 months
2. Copy of Form 16 or copy of IT Returns for last 2 financial years, acknowledged by IT Dept (ITR.V)
3. Bank account statement for the last 6 months (Salary Account)

Note: (For Executive Courses)

Age should not be more than 50 years

EMI/NMI should be less than 50%

Coapplicant is mandatory

Having account in SBI is mandatory

: Contact Details :

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