

Congratulations on securing admission to Indian Institute of Foreign Trade, Features of BOB Education Loan Scheme 'Baroda Education Loan to Students of Premier Institution':

Programs included	MBA, Integrated Program in Management, Executive Program, MA, Certificate Programmes & Doctoral Programme			
Rate of Interest*	8.85% *			
Collateral Free Loan	Up To 30 Lacs. Co-obligation of parents is waived for MBA (IB) course for Delhi & Kolkata Campus.			
EMI starts	After "Course Period + 1year" i.e. moratorium period			
Repayment Period	Moratorium Period +15 years Max (for Loan Above 7.5 Lacs)			
Margin	Nil (above 7.50 lacs)	Processing Charges	Nil	Pre-Closure Charges Nil
Payment Method	Directly to Institute			
Expense Covered	Tuition Fee + Living Expense + Other necessary expenses for completing the course			

*Effective ROI with INSURANCE

List of Documents for Education Loan

Checklist of Documents (self-attested) to be submitted along-with duly filled Education Loan Application Form and Form No. 135 to any Bank of Baroda branch either in Delhi NCR or at the place of residence (outside Delhi)

	All documents to be self-attested by the applicant & co-applicant (wherever applicable)	Applicant (Student)	Co-Applicant (Parent/Guardian)
1	KYC Documents -PAN Card, Aadhaar Card, Passport, Voter ID		Co-obligation of parents is not required for MBA (IB) course for Delhi & Kolkata Campus.
2	ITR/Form-16 (for last 2 years)	if working	
3	Salary Slips for 3 months / Balance Sheet and P&L	if working	
4	Last 6 months Bank Statement	if working	
5	Registration on Vidyalakshmi Portal by Student		
6	Proof of Past academic record (Xth onwards all Mark sheets/ Certificates Semester-wise)		
7	Competitive Exam/Entrance Exam Score Card (CAT/GMAT/XAT etc.)		
8	Confirmed Admission Letter from the institute, Fees Structure, Prospectus		
9	If fees already paid (Copy of Fee Receipts)		
10	If in service or having work experience (Work Experience Certificate/Joining letter/Relieving Letter)		
11	In case of GAP in education, undertaking to be taken		

Please also reach out to us on the below contact details to help you out:

NEW DELHI (Education Loan Cell Contact No. 011-2344 1487/83/81)	Mr. Sulabh Jain, Senior Manager	9899125450
	Mr. Sundar Singh, Officer	7827253766

We would request you to contact us for any queries at elsc.nd@bankofbaroda.com to guide you further.

Digital education loan link <https://dil2.bankofbaroda.co.in/el/>