



To,
Prof. Ramesh Behl –Director
International Management Institute-(IMI) Bhubaneswar

IDCO Plot No. 1, Gothapatna
PO: Malipada, Dist.: Khurda
Bhubaneswar- 751003

Dear Sir,

Greetings from Axis Bank!!!

Thanks for your interest in Axis Bank products. Axis Bank has one of the best bundled 'Education Loan Product' where students will get access for multiple products & services from Bank.

We are Happy to inform you that both **PGDM & PGDM (WE)- Management** courses are selected and approved by our Bank for providing Education Loans to the students joining your Institute and applying for Education Loans with us.

Axis Bank Education Loan Advantages:

- ✓ *Principal Moratorium Available*
- ✓ *No Processing Fees/Charges*
- ✓ *No Prepayment Charges*
- ✓ *Repayment Tenure as Long as 10-15 Years with a very low EMI.*
- ✓ *100% Tax Benefit for interest paid under Sec (80E)*
- ✓ *Banks other products available for Education Loan Applicants*

Axis Bank Educational Loan – Terms and conditions

No	Terms	Details
1	Eligibility	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute.
2	Course Name	POST-GRADUATE DIPLOMA IN MANAGEMENT- PGDM POST-GRADUATE DIPLOMA IN MANAGEMENT for Working Executives -PGDM (WE)
3	Rate of Interest	Competitive Rate of Interest
4	Loan Amount	95% of the total cost of Education.
5	Processing Fee	Nil. Security creation/out of pocket expenses payable by the customer on actual basis, if applicable.
7	Prepayment Charges	Nil
8	Repayment	Interest servicing during the moratorium period. EMI repayment will start on completion of the moratorium period.
9	Moratorium Period	Course period plus one year.
10	Repayment Period	up to 15 years i.e. 180 Months Maximum
11	Loan Disbursement	As per fee payment schedule. The payment will be made directly to the institute.
12	Co applicant	The co-applicant should be parent(s)/guardian, elder sibling of the student borrower. In case of married person, co-applicant can be spouse or the parent(s)/parents-in-law.
13	Insurance	Max Life Insurance -MLI On the loan amount availed. Insurance amount can be included in the loan amount.
14	Contact point	Mr. Kaushik Dutta Cell# 9051222706 kaushik1.dutta@axisbank.com

***Subject to Approval based on Banks internal policy and checks**

VO_02222016

Contact Details for Other Locations of Axis Bank Managers:

Location	Name	Contact Number	Email ID
Ahmedabad	Shreeda Sutaria	9978821841	shreeda.sutaria@axisbank.com
Ahmedabad	Ritesh S. Doshi	9824502187	ritesh.doshi@axisbank.com
Bangalore	Vijay Singh	8095599122	vijaysingh.gahlot@axisbank.com
Bangalore	Geetanjali Shukla	8951418121	Geetanjali.Shukla@axisbank.com
Chandigarh	Inderjit Singh Bedi	9815598444	inderjit.bedi@axisbank.com
Chennai	Raajvarman Natarajan	7502794648	raajvarman.natarajan@axisbank.com
Chennai	Harish Somisetty	9884363638	harish.somisetty@axisbank.com
Coimbatore	Gopinath M	9943155762	gopinath1.m@axisbank.com
Hyderabad	Pasumarthi Kumar	8297225915	pasumarthi.kumar@axisbank.com
Hyderabad	Vinay Reddy	9160772277	vinay.reddy@axisbank.com
Indore	Dinesh Tiwari	9926788876	dinesh.tiwari@axisbank.com
Jaipur	Piyush Sharma	9351847554	piyush3.sharma@axisbank.com
Kolkata	Kaushik Dutta	9051222706	kaushik1.dutta@axisbank.com
Kolkata	Avisekh Mondal	9874245582	avisekh.mondal@axisbank.com
Lucknow	Abhishek Jain	9919709977	abhishek14.jain@axisbank.com
Mumbai	Anuraj Joseph	8879055606	anuraj.joseph@axisbank.com
Mumbai	Ashish Kadu	9821889078	ashish.kadu@axisbank.com
Mumbai	Geetika Raina	9930030326	geetika.raina@axisbank.com
Mumbai	Sandeep Date	9819502354	sandeep.date@axisbank.com
Mumbai(Thane)	Jivan Dhakate	9820886809	jivan.dhakate@axisbank.com
New Delhi	Utsav Anand	9911439099	utsav.anand@axisbank.com
New Delhi	Vikas Jain	8595197514	vikas7.jain@axisbank.com
New Delhi	Pankaj Kanojia	9999440084	pankaj.kanojia@axisbank.com
Pallavaram	Kesavan A	9941650830	kesavan.a@axisbank.com
Pune	Rohit Shrivastava	8237397974	rohit5.srivastava@axisbank.com
Pune	Amol Godkhindi	7875971452	amol.godkhindi@axisbank.com
Rajkot	Parth Rathod	9825548682	parth.rathod@axisbank.com
Surat	Rupesh Panchal	9998877099	rupesh.panchal@axisbank.com
Vadodara	Ullas Shah	9727222444	ullas.shah@axisbank.com