



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

IOB VIDYA JYOTHY

An Educational loan scheme

SCHEME	IOB VIDYA JYOTHY
Eligibility	Student should be in IILM Academy of Higher Learning (Campus at Jaipur, Delhi, Gurgaon, Greater Noida, Lucknow)
Purpose	<ul style="list-style-type: none">➤ Fee payable to Institution.➤ Examination / Library Fees.➤ Hostel fee /Charges.➤ And all other essential for completion of the course.
Rate of Interest	@ 10.55% (Upto 7.50 lacs) Simple Interest will be charged at monthly rests during the moratorium period.
Moratorium Period	Course period + 1 year or 6 month after getting job, whichever is earlier.
Documents Required	1. Student <ul style="list-style-type: none">➤ All the Mark Sheets and certificates from 10th and onwards.➤ Proof of admission letter – Offer Letter Etc.➤ KYC (Pan Card / Aadhar Card Mandatory).➤ 3 Passport size Photographs.➤ University Prospectus and Fee Structures for all semesters. 2. Co – borrower / Parent / Guardian <ul style="list-style-type: none">➤ Last two years Form16 / 3 Yrs. ITR & Three months salary slips Salary➤ Acs statement for last 1 Yr.➤ KYC (Pan Card / Aadhar Card Mandatory).➤ 3 Passport size photographs.➤ Documents of the property to be offered as security.
For Loan Application	<ul style="list-style-type: none">➤ Login to www.vidyalakshmi.co.in➤ Visit us at www.iob.in➤ Contact us at – Indian Overseas Bank , D-672, Malviya Nagar Branch Mail us at iob1549@iob.in, PH. – 0141- 2724482 / 9694013377

