

Sr. No.	Parameters	Features
7		i) last 3 month salary slip ii) Salary Account statement for last 3 months with salary credits. If Income in addition to salary like pension, rent, etc. Is considered - documentary evidence viz. ITR or bank account statement or rent agreement, etc. To be obtained. SEP and SENP – Audited/ CA Certified P & L and BS for last 2 years. Others – Income Certificate by Competent Authority (Tahasildar and above, BPL Card issuing authority, etc.)
8	Co-applicant	Co-applicant is mandatory for all the loans. The loan documents should be executed by both, the student and the co-applicant/s. Parent (if parents deceased, grand-parents) should mandatorily join the loan as a co-applicant.
9	Repayment Terms	Moratorium Period : Course Period + 1 Year Repayment Tenor : Repayment of the loan will be in EMI for a period of up to 15 years after completion of the moratorium period.

Nodal officer: Trimurti Nagar Branch, Nagpur, 188, Ashirvad, Trimurti Nagar, Near Pratap Nagar Police Station, Ring Road, Nagpur Pin :440015, Maharashtra

1: Chandan P Jawre, Relationship Officer, Trimurti Nagar , Nagpur **8380068724** / 0712-2226342

2: Godhuli Ghosh, Branch Head, Trimurti Nagar Branch , Nagpur 9630138583/
Email: ibkl0001034@idbi.co.in

RBG Regional Office, Nagpur

Regional Office, Lobby Floor, Bajaj Wings, Mangalwari Complex, Near Anjuman College, Sadar, Nagpur Pin :440001 Maharashtra ,Board Line 1 : 0712-6659991/92/6652288

3. Sarfaraz Shaikh, AGM-Assets, RBG Regional Office Nagpur, 9920132493

*RLLR Stands for Repo Linked Lending Rate of the Bank which is subject to change.