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 #8P &9P, KIADB Indl. Arca,
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 BANGALORE 560 100.

PBU/GMI/EDN/215

28TH June 2006.

Dear Sir,

**STUDENT LOAN TIE UP BETWEEN
 INSTITUTE OF FINANCE & INTL. MANAGEMENT (IFIM)
 & STATE BANK OF INDIA**

Please refer to your letter dated 10/5/2006. We are pleased to inform you that we have decided to extend financial assistance to students who have secured admission to PGDM Course of your Institute. This is being done as a very special case in view of the status of your Institute and the fact that your Institute has 100% placement record. In this connection, the salient features of Education Loan are given below :

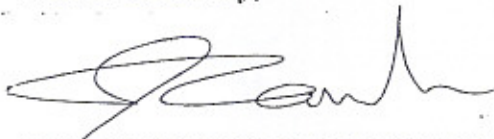
- 1) The loan is given on a case to case basis depending upon the eligibility.
- 2) The loan is given to jointly to the student's parents/guardian
- 3) The loan will be need based
- 4) The loan will be at the place of domicile.
- 5) The loan will be disbursed in instalments.
- 6) Margin for loans :
 - For loans upto Rs.4 lacs – No margin
 - For loans above Rs.4 lacs – Studies in India – 5%
 - Studies abroad – 13%
- 7) Documenta~~ti~~on required:
 - Completed Education Loan Application Form
 - The mark sheets of your last qualifying examinations
 - Proof of admission scholarship, studentship etc.
 - The schedule of expenses for the specified course
 - 2 passport size photographs
 - The co-borrower's Bank Account Statement for the last 6 months.
 - Income tax assessment order of the last 2 years of co-borrower
 - A brief statement of assets & liabilities of the co-borrower
 - Proof of Income (i.c. Salary slips/Forms 16 etc.)

As observed from the fee schedule that the students are to pay security deposit. This security deposit being refundable should be credited to our loan account whenever the purpose for retaining the deposit is over. We also request you set in process for tracking the students who avail of credit facilities from us.

You may print in your prospectus our Logo and that "State Bank of India will extend student loans as per eligibility".

We reiterate it is a privilege to be associated with your Institute.

Yours faithfully,



DY. GENERAL MANAGER (PBU D)