



സെൻട്രൽ ബാങ്ക് ഓഫ് ഇൻഡ്യാ  
सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

1911 से आपके लिए "केन्द्रित"

CENTRAL TO YOU SINCE 1911

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इरिजालक्कुडा शाखा

Irinjalakkuda Branch

Loan Ref. No - 5530714006

Date : 07.08.2024

To  
Mr Marshal Varghese  
Manjaly Achandy House  
Annalloor P O  
Thrissur - 680731. Kerala. India

**Dear Mr MARSHAL VARGHESE**

**Sub: Sanction of Cent Vidyarthi loan (Abroad) Scheme for Rs. 27,85,000/-, (Approx 30374.42 EURO).**

With reference to the education loan application dated 28.12.2023, we are pleased to inform you that an Education loan of Rs.27,85,000/- (Rupees twenty seven lakh eighty five thousand only) has been sanctioned for pursuing your higher Education in the FRANCE. These funds can be used for both paying the tuition fees and living expenses for the duration of course.

University Name	ISTEC BUSINESS SCHOOL - PARIS
Course Name	Master's in Applied Geosciences
Nature of loan	MBA Digital Marketing and Ecommerce
Amount Sanctioned	Rs.27,85,000/-
Validity of loan months starting from the date sanctioned	210 Months
Rate of Interest % per annum	10.60%
Margin amount (optional)	16.00%
Repayment Period	Loan is repayable 180 months in equated monthly Installments of Rs.30,958/- each w.e.f. 30.07.2026.
Guarantor's Name	NIL
Co-borrower's Name	Mr Varghese M R
Security offered	Equitable Mortgage of 06 ares 07 sq.mts, land and building in Sy No. 422/3-2 in Annallur Village, Mukundapuram Taluk,

काट्टूर रोड, नगरपालिका बस स्टैण्ड के पास, इरिजालक्कुडा  
KATTOOR ROAD, NEAR MUNICIPAL BUS STAND, IRINJALAKKUDA  
मोबाइल/Mobile: 8943336351 ईमेल/E-Mail:bmcoch0967@centralbank.co.in





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ഇരിങ്ങാലക്കുട ശാഖ	इरिजालक्कुडा शाखा	Irinjalakkuda Branch
Disbursement	Thrissur District. Loan will be disbursed on demand or grant of visa. All terms and conditions of loan are met.	
Name of the Bank	Central Bank of India, Irinjalakuda Branch. Thrissur. Kerala. India	

Thanking you

Yours truly

  
For CENTRAL BANK OF INDIA

वरिष्ठ प्रबंधक - Senior Manager  
इरिजालक्कुडा शाखा / IRINJALAKUDA BRANCH

RUKESH RAMABHADRAN  
Designation: Branch Manager  
Contact No: 8943336351  
Email ID - bmcoch0967@centralbank.co.in



UNIVERSITY NAME	ISTEC BUSINESS SCHOOL - PARIS
COURSE NAME	Master's in Applied Geosciences
AMOUNT SANCTIONED	Rs 27,82,000/-
VALIDITY OF LOAN	210 Months
RATE OF INTEREST	10.60%
MARGIN AMOUNT (OPTIONAL)	1.00%
REPAYMENT PERIOD	Loan is repayable 180 months in equal monthly installments of Rs.30,928/- each w.e.f. 30.07.2025
GUARANTOR'S NAME	MIL
CO-BORROWER'S NAME	Mr. Varghese M R
SECURITY OFFERED	Equitable Mortgage of 06 acres 07 sq.mtrs. land and building in Sy No. 422A-2 in Annilur Village, Muvundapuram Taluk