

KOJADI – KOPERASI JAYADIRI MALAYSIA BERHAD

Koperasi Jayadiri Malaysia Berhad (KOJADI) was established in 1981 with the primary objective of extending an effective educational loan facility to enable needy students to pursue higher education, and to shape human resources into well-trained manpower for the Malaysian Community and the Nation.

Kojadi has 11 loan schemes under its loan programme to cater for a wide spectrum of education courses ranging from vocational and technical to undergraduate and postgraduate studies.

ELIGIBILITY:

The applicant must be a member of Kojadi with RM100 initial shares. The applicant must hold the requisite additional shares ranging from RM500 to RM2,000 shares for each child. The applicant must nominate a child/nominee under a relevant loan scheme. The nominated child/nominee must have gained admission to an approved institution of higher learning locally or abroad.

LOAN AMOUNT:

The maximum loan amount is RM30,000. It is released in two or three disbursements spread over the duration of the course of study

GUARANTORS:

Two to three. (Income tax J form must be submitted)

INTEREST:

8% or 9% per annum calculated on monthly rest basis. Interest will be charged to the applicant's loan account immediately after the disbursement of the loan. For loan amount above RM20,000, the loan member is required to service the monthly loan interest of RM100 to RM300.

For a loan amount below RM20,000, a loan member is encouraged to service the loan interest and/or make prepayments in order to reduce the accumulation of interest while the loan beneficiary is still studying.

REPAYMENT:

The repayment of the loan will begin three or six months after graduation and the maximum repayment period shall not exceed eight years. Depending on the amount of loan and the type of the loan, repayment will be as follows: first year - RM200 or RM300

per month; second year - RM300 or RM400 per month; and third year - RM400 or RM500 & above per month until full settlement. Borrowers can choose to pay in equal monthly instalments until full settlement.

HOW TO APPLY:

Complete a prescribed loan application form. Submit the loan documents.

FURTHER INFORMATION / ENQUIRIES:

1	Student Service or Marketing	TOC Lot. 10, Jalan 19/1, Seksyen 19, 46300 Petaling Jaya, Selangor	Tel : 03 -7955- 2811	Fax : 03 7960 4355	Website: www.toc.edu.my
2	KOJADI	17th Floor, Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur	Tel: 03- 21616499.	Fax : 03- 21621413	Website: www.kojadi.com.my

Tel : 03-21616499

Fax :

Website :