**AXIS Bank**

**Axis Study Power Education Loan Advantages**
- No Processing Fees
- Principle Moratorium available
- No Prepayment Charges
- Repayment Tenure as Long as 15 Years
- 100% Tax Benefit for interest paid under Sec (80E)

**Eligibility**
Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute.

**Rate of Interest:** 12% (floating rate linked to Repo rates)

**Loan Amount:**
Minimum Loan Amount ₹ 50,000 and Maximum Loan Amount of ₹ 75 Lakhs or 95% of the total cost whichever is lower

**Margin:** 5%

**Processing Fee:** Nil

**Prepayment Charges:** Nil

**Pre Closure Penalty:** Nil

**Repayment Type**
Interest servicing during the course

**Moratorium Period**
Course period plus maximum one year (optional)

**Repayment Tenure**
Maximum 180 Months / 15 years

**Loan Disbursement**
To the Institute (IBS)

**Co-applicant**
I. Father II. Mother III. Brother or Sister IV. Spouse or Parents in Law for Married Applicants V. Grand Parents if parents are not there.

**Insurance**
Max Life Insurance: Insurance premium would be added to the education loan and funded by Axis Bank.

**Unsecured Loan Amount**
Unsecured Loan Amount as per Axis Bank norms

**Security**
Collateral security applicable as per Axis Bank norms for loan above 25 lakhs

**Axis Bank:**
Mr. Lakshmi Kanth Samaya # 8297133888
Email id: laxmikanthsamaya@axisbank.com

Approval, Sanction and Disbursement Subject to Banks internal policy checks, process and eligibility.

---

**ICICI Bank Ltd**

- 100% Tax Benefit for Interest paid under Section 80E Addition to 80C limit.
- Quick and easy process for timely disbursement of loans
- Access to around 5000 ICICI Bank Branches
- Saving Bank Account for your Banking Experience as student

**Eligibility**
Student should be an Indian and have secured admission to IBS Campuses for 2year full time Post Graduate Program.

**Maximum Loan Amount**
Up to 20 Lakhs

**Margin Money**
NIL

**One Time Processing Fee**
1%

**Repayment Tenure**
Maximum Up to 8-10 Years*

**Repayment Type**
EMI/ Simple Interest

**Rate of Interest**
Starts from 11.75%

**Moratorium**
Simple Interest

**Collateral Requirement:**
No Collaterals Required

**Co-Borrower**
Co-borrower relationships accepted – Father/Mother/Spouse/Siblings/Parents in Law

**Co-Borrower Locations accepted**
As per the ICICI Banks Listed Locations

**Security**
No security or Collateral required from IBS Students

**Pre-payment & Pre-closure Charges**
NIL

**Contact Point**
Mr. Jayanth, Relationship Manager Mobile No.7416281391 or visit: www.icicibank.com or Apply online:https://www.icicibank.com/Personal-Banking/loans/education-loan/education-loan.page

*T&C Apply. Note: Information concerning any of the above loan conditions are subject to change. All loan sanctions are subject to bank internal policy from time to time.