



To,  
**ICFAI Business School,**  
**Hyderabad**

We have great pleasure in extending our warm greetings to you and your team at **ICFAI Business School, Hyderabad** on the occasion of the new academic year.

We are happy to inform you that Axis Bank has customized a special Education Loan Product for the students taking admissions into your esteemed institute.

- No prepayment/foreclosure charges
- Tax benefit on interest paid under Sec-80(E)

| AXIS BANK EDUCATION LOAN –TERMS AND CONDITIONS* |  |   |
|---|--|---|
| ICFAI Business School, Hyderabad                |  |   |
| No.   | Parameters   | Details   |
| 1   | <b>Eligibility</b>   | Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute/university. |
| 2   | <b>Course Name</b>   | All approved PG courses   |
| 3   | <b>Rate of Interest<br/>(floating interest rate linked to REPO rate)</b> | Unsecured loans at 9.25%<br>Secured loans at 9.00%  |
| 4   | <b>Loan Amount</b>   | Maximum Loan Amount - <b>95%</b> of the total cost  |
| 5   | <b>Margin</b>  | 5% Margin on loan amount above 4L   |
| 6   | <b>Processing Fees</b>   | ₹4,999  |
| 7   | <b>Repayment Type*</b>   | Simple Interest during moratorium period  |
| 8   | <b>Moratorium Period*</b>  | Course Period + 6 months (optional) available   |
| 9   | <b>Repayment Tenure*</b>   | Maximum 15 years  |
| 10  | <b>Loan Disbursement</b>   | To the Institute (as mentioned on the admission letter)   |
| 11  | <b>Co-Applicant</b>  | Applicable as per Axis bank norms   |
| 12  | <b>Insurance</b>   | Max Life Insurance  |
| 13  | <b>Collateral required</b>   | Collateral requirement as per Axis bank norms   |

You can also give a missed call on **1800-258-7171** to avail education loan and our representative will get in touch with you.

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

**\*Rates may change in future as per the Bank's discretion**

**AXIS BANK CONTACT – PAN INDIA****AREA MANAGERS**

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