

		
S. No.	Parameters	Details
1	Name of the Educational Institute	ICFAI
2	Course Name	UG & PG Programs
3	Academic Year	2022 onwards
4	Loan Amount	Up to 20 Lakh
5	Rate of Interest	11% Onwards*
6	Processing fee	1% of the loan amount*
7	Margin	20% of first year fee & other years 100% finance
8	Repayment Type in Moratorium	Simple Interest
9	Repayment Tenure	Up to 10 years
10	Moratorium Period	Course period
11	Insurance	Optional
12	Accepted Co-borrower Relationship	Parent / Sibling / Spouse/ Blood Relative / Parent in Law
13	Pre-payment & Part payment	Pre-payment available, Part Payment not available
14	Relationship Manager	Mr Anupam Kumar Mishra, Mob: 8095999412 Email: <a href="mailto:anupamkumar.mishra@edgrofin.com">anupamkumar.mishra@edgrofin.com</a> Mr Snehil Pandey, Mob:8123103788 EMail: <a href="mailto:snehil.pandey@propelld.com">snehil.pandey@propelld.com</a>
15	Income Profiles of Co-borrower	Salaried, self-employed All Retail Shop Owners, Small Business Owners, Farmers (all) Cottage industries, contractors & many more categories included.
16	Student Past Academic record	An interview will be conducted to take students potential into account for loan sanction on case-to-case basis.
17	Disclaimer	
	The information provided above such as rate of interest or any other loan eligibility conditions are subject to change. Loan sanctions are subject to Propelld's current policy at the time of disbursal.	

**Document Checklist:**

- 1) Student
  - a. KYC
  - b. Mark sheets (10<sup>th</sup>, 12<sup>th</sup> and last qualification)
  - c. Admission letter
  - d. Any other proof asked during the sanction process
- 2) Co-borrower
  - a. KYC
  - b. Relationship proof
  - c. If Salaried: Latest 3 months pay slips, one-year ITR and latest 6 months bank statement
  - d. If Self-employed: Document checklist will be provided after discussion with the co - borrower. (Discussion will happen in Co-borrower's mother tongue if needed)