



### Special Features



Entire interest paid on education loan qualify for income tax deduction Under Section 80E

TCS applicable on Education loan is only 0.50%



Savings can be invested and also keep them for family/medical emergencies

EL cover course Tuition Fee, Travel Expenses, Stay Expenses and all other related to Education Purpose



## Symbiosis Group

Proposal Date 20-Jan-2025

Validity Date 21-Jan-2026

(T&C to be revised every year)

| No. | Parameters                        | Details   |
|-----|-----------------------------------|---|
| 1   | Product code                      | IND_UG/PG_S/US_Premium  |
| 2   | Name of The Educational Institute | Symbiosis Group   |
| 3   | Course Name/s                     | All UG and PG courses   |
| 4   | Applicable academic year          | 2025-2026   |
| 5   | Loan Amount                       | Min ₹ 1 Lakh and Max Up to ₹ 2Crore   |
| 6   | Unsecured loan amount             | ₹ 1 Crore   |
| 7   | Rate of Interest*                 | 10.25% (REPO+ 3.75%) secured/ unsecured<br>Case to case basis applicable for cibil >= 750<br>Current Repo as on date is 6.50% <a href="https://www.rbi.org.in/">https://www.rbi.org.in/</a> |
| 8   | Type of Interest                  | Floating Rate of Interest linked to RBI's Repo.   |
| 9   | Processing fee                    | 0.75% + GST   |
| 10  | Margin                            | No margin   |
| 11  | Repayment Type in Moratorium      | Simple Interest / EMI /Full Moratorium  |
| 12  | Repayment Period after Moratorium | 10-12 Years after Moratorium  |
| 13  | Principal /Moratorium period      | Course Period + Up to 12 Months (Case to Case basis)  |
| 14  | Pre-payment Charges               | NIL   |
| 15  | Part Payment Charges              | NIL   |
| 16  | Fore Closure Charges              | NIL   |

|    |                                       |  |
|----|---------------------------------------|--|
| 17 | Collateral/Security for Secured loan  | House, Flat, Fixed Deposit and Existing HL with ICICI Bank can be Cross collateral   |
| 18 | Insurance available (Optional)        | ICICI Prudential/Lombard   |
| 19 | Disbursement frequency                | As per Institute, fee payment schedules  |
| 20 | Disbursement of Loan                  | Fees will be transferred directly to the Official Institute Account  |
| 21 | Co-borrower Relationships Accepted    | Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents  |
| 22 | Co Applicant (Financial) Not Required | For Applicants with 2 years or more work experience, financial co-applicant is not required  |
| 23 | Co-Borrower Locations Accepted        | As per the Bank's Listed Location  |
| 24 | Sapphire Credit Card Offer            | <ul style="list-style-type: none"> <li>• Get 20,000 Reward Point every anniversary year</li> <li>• 2 Complementary International Airport Lounge per year</li> <li>• 4 Complementary Lounge access per quarter at select airport lounges</li> <li>• Up to 4 complementary rounds of Golf every month</li> <li>• Reward Points for domestic and international spends</li> </ul> <a href="#">Know more about Sapphire</a> |

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### Education Loan Contact Details

| Name               | Mobile No.  | Email ID                         | Location |
|--------------------|-------------|----------------------------------|----------|
| Akshaykumar Javale | 8087836418. | akshaykumar.javale@icicibank.com | Pune     |

Apply directly scanning the below QR Code



**Note:** This is a special pricing rate linked to repo rate and applicable until further notice. Information concerning any of the above rates of interest and other loan conditions are subject to change. All loan sanctions are subject to bank's internal policy from time to time.