



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

Adani university

Proposal Date 23-Apr -2025

Validity Date 22-Oct-2025
(T&C to be revised every year)

No.	Parameters	Details
1	Product code	IND/INT_UG/PG_S/US_CORP
2	Company Name	Adani university
3	Course Name/s	Applicable for All Fulltime UG and PG course
4	Applicable academic year	2025-2026
5	Loan Amount	Min ₹ 1 Lakh and Max Up to ₹ 3 Crore
6	Unsecured Loan amount	Loans up to ₹ 1Cr unsecured
7	Rate of Interest*	Secured Loan starting from 10.25% (REPO+ 4.25%) and Unsecured Loan 11.25% (REPO+ 5.25%) basis co-applicant income and cibil >= 750. Current Repo as on date is 6.00% https://www.rbi.org.in/
8	Type of Interest	Floating Rate of Interest linked to RBI's Repo Fixed Rate of Interest also available
9	Processing fee	Starting from 0.75% +GST
10	Margin	15% Margin on Loan above ₹ 20 Lakh (not applicable for premium institutes)
11	Repayment Type in Moratorium	Partial Interest/ Simple Interest/EMI/Full Moratorium (on case to case basis)
12	Repayment Period after Moratorium	Up to 12 years (total tenure max up to 15 years, including moratorium period)
13	Principal /Moratorium period	Course Period + 6 Months

14	Pre-payment Charges	NIL
15	Part Payment Charges	NIL
16	Fore Closure Charges	NIL
18	Collateral/Security for Secured loan	House, Flat, Fixed Deposit and Existing HL with ICICI Bank can be Cross collateral
19	Insurance available (Optional)	ICICI Prudential/Lombard
20	Disbursement frequency	As per Institute, fee payment schedules.
21	Disbursement of Loan	Fees will be transferred directly to the Official Institute Account
22	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parent/ Maternal and Paternal Uncle/Aunt
23	Co-Borrower Locations Accepted	As per the Bank's Listed Location
Additional offerings for NSIC Employees:		
24	Sapphire Credit Card Offer	<ul style="list-style-type: none"> • Get 20,000 Reward Point every anniversary year • 2 Complementary International Airport Lounge per year • 4 Complementary Lounge access per quarter at select airport lounges • Up to 4 complementary rounds of Golf every month • Reward Points for domestic and international spends Know more about Sapphire
25	Student Forex Prepaid Card	<ul style="list-style-type: none"> • Facilitates periodic banking on foreign education & travel with hassle-free Multicurrency Forex Prepaid Card, supporting up to 15 foreign currencies • Instant credit to child abroad, instant refund, free emergency cash available • International Student Identity Card (ISIC) membership and travel insurance • 40% off on excess baggage and 20% off on courier service by DHL Know more about forex prepaid card
26	MONEY2WORLD	<ul style="list-style-type: none"> • First digital outward remittance Platform available in 21 currencies for Education, maintenance, Travel, NRE/NRO repatriation, deposit, investment etc. • One-time beneficiary registration, Recurring payments on select Purposes • Guaranteed value delivery for USD payments • 24x7 online facility both on Internet Banking as well as iMobile Pay App • Confirmed/Fixed exchange Rate • Personalized rate alert and auto-initiation of transaction at desired exchange rate Know More about Money2World
27	Student GIC for CANADA	<ul style="list-style-type: none"> • Apply from the comfort of your home to open a no-fee account instantly • Low processing fees: Our one time processing fee of CAD 150 is amongst the lowest • Instant Account Number: The GIC Account application is completely online. We provide the account and funding details instantly • Funds are accepted from the parent or spouse account as well (conditions apply)

		<ul style="list-style-type: none"> • Fastest GIC issuance: We have the fastest “Turn Around Time” for GIC’s issuance - between 3 hours to 1 working day, once the account is funded • New Collaboration with Royal Bank of Canada (RBC), students will benefit from the trust of the ICICI Bank brand, combined with RBC’s network, offerings and scale in Canada Know more about Student GIC Canada
28	UK Personal Bank Account	<ul style="list-style-type: none"> • Account opening is completely digital DIY, can be initiated from India or the UK and takes less than 10 minutes • Only document required is a valid original Indian or UK passport • Contactless Debit Card is issued for every account. It reaches the customer’s address (India or UK) within 10 working days • The Debit Card can be activated by calling ICICI UK Customer Care (03444 124444) • Post Debit Card activation, the first transaction has to be done at any bank’s cash machine (ATM) in the UK • Remittance to India can be done directly from this account using our ICICI UK iMobile app Know more about UK personal Bank account

Version1_NSIC_05102024

Education Loan Contact Details

Name	Mobile No	Location	Email ID
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Apply directly scanning the below QR Code



Note: This is a special pricing floating 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.