



Special Features



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

TCS applicable on Education loan is NIL.



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

Indian Institute of Management Ahmedabad, Dubai

Proposal Date 01-Jul-2025

Validity Date 01-Jul-2026
(T&C to be revised every year)

No.	Parameters	Details
1	Product code	INT_PG/PG_S/US_Others
2	Name of the Educational Institute	Indian Institute of Management - Ahmedabad, Dubai
3	Course Name/s	Applicable for all PG courses
4	Loan Amount	Up to ₹ 1 Crore
5	Unsecured Loan amount	Upto ₹ 1 Crore
6	Rate of Interest*	Starting from Secured 9.15% (REPO+ 3.65%), Unsecured 10.50% (REPO+ 5.00%) {Case to case basis depending on CIBIL >= 750 and customer segment } Current Repo as on date is 5.50% https://www.rbi.org.in/
7	Type of Interest	Floating Rate of Interest linked to RBI's Repo.
8	Processing fee	Starting from 0.75% or ₹ 30,000 whichever is lower+ GST
9	Margin	15% Margin on Loan amount
10	Repayment Type in Moratorium	Simple Interest / EMI
11	Repayment Period after Moratorium	Up to 10 Years after Moratorium
12	Principal /Moratorium period	Course Period + 6 Months
13	Pre-payment Charges	NIL
14	Part Payment Charges	NIL
15	Fore Closure Charges	NIL

16	Collateral/Security for Secured loan	House, Flat, Fixed Deposit and Existing HL with ICICI Bank can be Cross collateral
17	Insurance available (Optional)	ICICI Prudential/Lombard
18	Disbursement frequency	As per Institute, fee payment schedules.
19	Disbursement of Loan	Fees will be transferred directly to the Official Institute Payment Fee Account.
20	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
21	Co-Borrower Locations Accepted	As per the Bank's Listed Location
22	Sapphire Credit Card Offer	• 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
23	Student Forex Prepaid Card	• 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
24	MONEY2WORLD	• 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

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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.