

No.	Parameters	Details
1	Product code	IND_UG/PG_S/US_A4
2	Name of The Educational Institute	KIET (Krishna Institute of Engineering & Technology) Ghaziabad
3	Course Name/s	PG: M. Tech., MBA, MCA, M Pharm. UG: B. Tech, B Pharm
4	Applicable academic year	2020-2021
5	Loan amount	Min Rs 1 Lakh and Max Up to Rs 50 Lakhs
6	Unsecured loan amount	7.5 Lakhs
7	Rate of Interest*	PG Secured: 11.99% , Unsecured: 12.25% UG Secured: 11.99% , Unsecured: 12.25%
8	Processing fee	1%
9	Margin	No margin up to INR 20 lakhs, above 20 lakhs, 15% margin applicable
10	Repayment Type in Moratorium	Simple Interest / EMI
11	Repayment Period after Moratorium	5 - 10 Years after Moratorium
12	Moratorium period	Course Period + Six Months
13	Pre-payment Charges	NIL
14	Collateral/Security	150% collateral for loan above 7.5 lakhs
15	Insurance available (Optional)	ICICI Prudential/Lombard
16	Disbursement frequency	As per Institute requirement
17	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
18	Co-Borrower Locations Accepted	As per the Bank's Listed Location
19	Pre-payment & Part payment	Available
20	Local Contact	Name: Ranjeet Gupta Mobile: 7349772285 Email: gupta.ranjeet@icicibank.com Address: ICICI BANK LTD, Gautam Buddha Nagar , SEC-16, NOIDA (RPC), UP -560064
21	Alternate Contact (only if the local contact does not respond)	Name: Ms. Manu Sakhuja Contact number: +91 9810543824 Email ID: manu.sakhuja@icicibank.com
	Please Note: *This is a special pricing rate for 2020 and applicable till further notice. <i>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.</i>	
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