

Date: 09-11-2017

Adani Institute of Infrastructure Management

Adani Shantigram Township,
Nr Vaishnodevi Circle, S G Highway
Ahmedabad- 382421

Dear Sir,

SUB: Education Finance Assistance (“Education Loans”) for students of Adani , Ahmedabad

Warm Greetings from “AVANSE!” Avanse is a new age education finance company with a vision ‘To empower the Indian youth in their quest for a better future, by fuelling their aspirations through easy access to education finance’.

- Avanse aims to provide hassle-free and 100% education finance to Indians students, to study in India & abroad.
- Customized solutions and flexible repayment plans
- Encouraging and mentoring the holistic development of all students, through underwriting innovation, accessibility & trustworthiness.

Avanse Loan Product for NMIMS Mumbai - MBA	
Terms	Details
Academic Year	2018 - 2019
Max Loan Amount	Up to full cost of education without collateral security
Margin Money	Not Required
Costs Covered	Tuition, Fees, Hostel, Food, insurance, laptop, study materials, etc
Repayment Tenure	10 years max
Repayment Type	Option 1: Simple Interest repayment (principal moratorium) during course & grace period; EMI repayment post course completion Option 2: Partial Simple Interest Option 3: Immediate Full EMI Option
Rate of Interest	11.50*
Processing Fee	5000 + tax
Insurance Cover	Yes
Collateral Security	Unsecured : Not Required Secured : min 50% required
Co-borrower Relationships	Parents/Siblings/Spouse as co-applicant
Co-Borrower Locations	DHFL/ AVANSE Branch Locations
Pre-payment/Foreclosure Charges	Nil
Disbursement	Disbursement in one single instalment OR as per payment schedule Tuition Fee disbursed to Institute Living Expenses disbursed to customer or institute
Other Benefits	1. Sanction within 3-4 business days after submission of all documents 2. Student-focussed loans: due weight age given to academic merit 3. Flexible and simplified co-applicant and collateral requirements 4. Easy Repayment Options 5. Multi-city servicing through single window 6. 100% funding – No Margin Money
Contact details	Rahul : 9662293240 Vishakha : 9687451209
Additional Details	* terms and conditions apply;

We look forward to assisting students of this course with their education loan requirements in the near future!

Best Regards,

Avanse Financial Services Ltd.
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