

To,
Adani Institute of Infrastructure Management
Gujarat.



Dear Sir/Madam,

We are happy to inform you that, Axis Bank has customized a special Education Loan Product for the students of your esteemed Institute. We request your goodness to forward this loan offer to the students selected for the Post Graduate Diploma in Management

Axis Study Power Education Loan Advantages:

- No Processing Fees/Charges
- No Prepayment Charges
- Repayment Tenure as Long as 15 Years with a very low EMI.
- 100% Tax Benefit for interest paid under Sec (80E)
- Eligible for Other Axis Bank Products as well.

Axis Bank Education Loan –Terms and Conditions		
Adani Institute of Infrastructure Management (AIIM) (Academic Year 2018-20)		
	Parameters	Details
1	Eligibility	Student should be an Indian National & have secured admission on merit basis through entrance test/selection process of the Institute.
2	Course Name	PGDM
3	Rate of Interest	13.50%*
4	Loan Amount	Minimum Loan Amount Rs 50,000 and Maximum Loan Amount 95% of Total Cost of Education
5	Processing Fees	NIL
6	Pre-payment Charges	NIL
7	Pre Closure Penalty	NIL
8	Repayment Type	Interest Servicing During CoursePeriod. EMI After Moratorium Period
9	Moratorium Period	Course Period + Maximum of 1 Year. Option to pay EMI after course available.
10	Repayment Tenure	Maximum Tenure of 180 Months 15 Years
11	Loan Disbursement	To the Institute
12	Co-Applicant	i. Father ii. Mother iii. Brother or Sister iv. Guardian v. Spouse or Parents in Law for Married Applicants vi. Grand Parents if parents are not there.
13	Insurance	Max Life Insurance
14	Security	Property/ FD/ Mutual Fund/ LIC as Security
15	Margin	5% Margin
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