

To,
**Adani Institute of Infrastructure Management,
 Ahmedabad**

Dear Sir,

We have great pleasure in extending our warm greetings to you and your team at **Adani Institute of Infrastructure Management, Ahmedabad** on the occasion of the new academic year. We are happy to inform you that, Axis Bank has customized a special Education Loan Product for the students of your esteemed Institute.

- ✓ Principal Moratorium available
- ✓ No Prepayment Charges.
- ✓ Repayment Tenure as Long as 15 Years
- ✓ Tax Benefit for interest paid under Sec (80E).

Axis Bank Education Loan –Terms and Conditions		
Adani Institute of Infrastructure Management, Ahmedabad (Batch 2019-21)		
	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 (Infrastructure Management)
3	Loan Amount	Minimum Loan Amount Rs 50,000 and Maximum Loan Amount Rs 75 Lakhs or 95% of Total Course Fee , whichever is lower
4	ROI	Secured loans @ 11.25% Unsecured Loans @ 12.5% (floating rate linked to MCLR)
5	Margin	5% Margin
6	Processing Fees	As applicable
7	Pre-payment Charges	NIL
8	Pre Closure Penalty	NIL
9	Repayment Type	Interest Servicing During Course and EMI thereafter
10	Moratorium Period	Course Period + Maximum of 1 Year (optional)
11	Repayment Tenure	Maximum 180 Months/15 years
12	Loan Disbursement	To the Institute (as mentioned on offer letter)
13	Co-Applicant	Mandatory
14	Insurance	Max Life Insurance
16	Security	Collateral security applicable as per Axis Bank norms for Loan amount above 7.5L
17	Axis Bank Contact	Mr. Ullas Shah 9727222444 ullas.shah@axisbank.com
Education Loan Application Form Can be Downloaded From: https://www.axisbank.com/retail/loans/education-loan/download-forms		