



## 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

## HIMT Group of Institutions, Greater Noida

|                                                                    |             |
|--------------------------------------------------------------------|-------------|
| Proposal Date                                                      | 01-Jun-2026 |
| Validity Date<br><small>(T&amp;C to be revised every year)</small> | 31-Dec-2026 |

| No. | Parameters                               | Details                                                                                                                                                                                                                                                                                                    |
|-----|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | Name of the Institute                    | HIMT Group of Institutions, Greater Noida                                                                                                                                                                                                                                                                  |
| 2   | Course Name/s                            | Applicable for all select courses                                                                                                                                                                                                                                                                          |
| 3   | Applicable academic year                 | 2026-2027 or existing students (Applicable for fresh logins)                                                                                                                                                                                                                                               |
| 4   | Loan Amount                              | Min ₹ 1 Lakh and Max Up to ₹ 3 Crore                                                                                                                                                                                                                                                                       |
| 5   | Unsecured Loan amount                    | Upto ₹ 3 Cr                                                                                                                                                                                                                                                                                                |
| 6   | Rate of Interest*                        | Starting from secured 9.00% (REPO+ 3. 75%) and unsecured 10.50% (REPO+ 5.25%)*<br>*Current Repo as on date is 5.25% <a href="https://www.rbi.org.in/">https://www.rbi.org.in/</a><br>*Applicable for all select courses<br>*Interest rates are subject to change as per ICICI Bank's internal policy norms |
| 7   | Type of Interest                         | Floating Rate of Interest linked to RBI's Repo.                                                                                                                                                                                                                                                            |
| 8   | Processing fee                           | 1,00% of sanctioned loan amount excluding GST*<br>*Applicable for all select courses                                                                                                                                                                                                                       |
| 9   | Margin                                   | 15% of sanctioned loan amount*<br>*Applicable for all select courses                                                                                                                                                                                                                                       |
| 10  | Repayment Type during course period      | Simple Interest/Direct EMI*<br>*As per ICICI Bank's internal policy norms                                                                                                                                                                                                                                  |
| 11  | Repayment Period after course completion | Up to 10 Years after Moratorium                                                                                                                                                                                                                                                                            |
| 12  | Principal /Moratorium period             | Course Period + Up to 12 Months (Case to Case basis)                                                                                                                                                                                                                                                       |

|    |                                      |                                                                                    |
|----|--------------------------------------|------------------------------------------------------------------------------------|
| 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 | Disbursement frequency               | As per Institute, fee payment schedules.                                           |
| 18 | Disbursement of Loan                 | Fees will be transferred directly to the Official Institute Payment Fee Account.   |
| 19 | Co-borrower Relationships Accepted   | Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents                  |
| 20 | Co-Borrower Locations Accepted       | As per the Bank's Listed Location                                                  |

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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.