



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

Shiv Nadar University, Dadri

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

No.	Parameters	Details
1	Name of the Institute	Shiv Nadar University, Dadri
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 8.50% (REPO+ 3. 25%) and unsecured 9. 25% (REPO+ 4.00%)* *Current Repo as on date is 5.25% https://www.rbi.org.in/ *Applicable for all select courses *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*	Starting from 0.75% of sanctioned loan amount or Rs 9,999 whichever is lower excluding GST *Applicable for all select courses
9	Loan coverage*	85% of total Cost of Education* *Applicable for all select courses and as per ICICI Bank's internal policy norms
10	Repayment Type during course period*	Simple Interest / EMI* *As per 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	Foreclosure 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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Education Loan Contact Details

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Apply directly scanning the below QR Code



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.