

No.	Parameters	Details
1	Product code	IND_PG_S/US_A4
2	Name of The Educational Institute	K R Mangalam University , Haryana
3	Course Name/s	All courses
4	Applicable academic year	2025-2026
5	Loan amount	Min Rs 1 Lakh and Max Up to Rs 50 Lakhs
6	Unsecured loan amount	7.5 Lakhs
7	Rate of Interest*	Secured – 09.50%, Unsecured – 10.25%
8	Processing fee	1%
9	Margin	No margin up to INR 20 Lakhs.15% margin applicable for loans above 20 Lakh
10	Repayment Type in Moratorium	Simple Interest / EMI
11	Repayment Period after Moratorium	5 - 10 Years after Moratorium
12	Principal Moratorium period	Course Period + Six Months
13	Pre-payment Charges	NIL
14	Collateral/Security	150% collateral for loan above 7.5 lakhs
15	Insurance available (Optional)	ICICI Prudential/Lombard
16	Disbursement frequency	As per Institute requirement
17	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
18	Co-Borrower Locations Accepted	As per the Bank’s Listed Location
19	Pre-payment & Part payment	Available
20	Local Contact	Name- Yogesh Yadav Contact Number –9694136484 Email - Yogesh.yadav1@icicibank.com
	Please Note: *This is a special pricing rate and applicable till 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.	
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