

No.	Parameters	Details																																
1	Product code	IND_UG/PG_S/US_A1A2OT(SPCL RATE)																																
2	Name of The Educational Institute	Manipal Group of Institutes																																
3	Course Name/s	Engineering, Management, Medical, Pharma, Others (Please refer Annexure of institutes on page 2) Category A1 & A2 courses – UG/PG Engineering, PG Medical, Management, MBA, UG Medical, Pharma Category others (A4) – Courses other than Engineering, Medical, MBA and Pharma																																
4	Applicable For academic year	2022-2023																																
5	Loan Amount	Min ₹1 Lakh and Max Up to ₹ 50Lakh																																
6	Unsecured loan amount	Category A1 courses –No Security for Loan up to ₹ 40 Lakhs Category A2 courses –No Security for Loan up to ₹ 20 Lakhs Category others -No Security for Loan up to ₹ 7.50 Lakhs																																
7	Rate of Interest*	Category A1 and A2 courses – Starting from 8.50% Category others (A3 and A4) – Starting from 10.5%																																
8	Processing fee	0.5% of loan sanction																																
9	Margin	No margin up to INR 20 Lakhs. Above 20 Lakhs, margin applicable as per category																																
10	Repayment Type in Moratorium	Simple Interest / EMI																																
11	Repayment Period after Moratorium	Max up to 12 years																																
12	Moratorium period	Course Period + Six Months																																
13	Pre-payment Charges	NIL																																
14	Collateral/Security	Collateral required above unsecured amount as per category																																
15	Collateral/Security accepted	Fixed Deposit –FD, House, Flat, Existing HL with ICICI Bank																																
16	Insurance Available (Optional)	ICICI Prudential/Lombard																																
17	Disbursement frequency	As per Institute requirement																																
18	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents in Law /Grand Parents Not Required if Applicant has more than 3 Years of Work Experience. Only Moratorium Interest FD																																
19	Co-Borrower Locations Accepted	As per the Bank's Listed Location																																
20	Pre-payment & Part payment	Available																																
21	Local Contact/s	Sikkim Manipal University: Vasudha Shah- 8447782360 – RM Education Loan																																
22	Alternate Contact/s (In case of the local contact not responding)	<table border="1"> <thead> <tr> <th>Regional Head</th> <th>Zone</th> <th>Mobile No.</th> <th>Email ID</th> </tr> </thead> <tbody> <tr> <td>Prabhash Singh</td> <td>North</td> <td>932695278</td> <td>prabhash.singh@icicibank.com</td> </tr> <tr> <td>Gajendra Bisht</td> <td>North</td> <td>8146608224</td> <td>gajendra.bisht@icicibank.com</td> </tr> <tr> <td>Ashwin Kumar BM</td> <td>East</td> <td>9985784567</td> <td>ashwin.bm@icicibank.com</td> </tr> <tr> <td>Rakesh Mistry</td> <td>West</td> <td>9930064152</td> <td>rakesh.mistry@icicibank.com</td> </tr> <tr> <td>Tamojit Rakshit</td> <td>West</td> <td>8888857812</td> <td>tamojit.rakshit@icicibank.com</td> </tr> <tr> <td>Chandra Chittoori</td> <td>South</td> <td>9972819746</td> <td>chandrabhanu.chittoori@icicibank.com</td> </tr> <tr> <td>Balaji CS</td> <td>South</td> <td>9941504900</td> <td>balaji.cs@icicibank.com</td> </tr> </tbody> </table>	Regional Head	Zone	Mobile No.	Email ID	Prabhash Singh	North	932695278	prabhash.singh@icicibank.com	Gajendra Bisht	North	8146608224	gajendra.bisht@icicibank.com	Ashwin Kumar BM	East	9985784567	ashwin.bm@icicibank.com	Rakesh Mistry	West	9930064152	rakesh.mistry@icicibank.com	Tamojit Rakshit	West	8888857812	tamojit.rakshit@icicibank.com	Chandra Chittoori	South	9972819746	chandrabhanu.chittoori@icicibank.com	Balaji CS	South	9941504900	balaji.cs@icicibank.com
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<p>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.</p>																																		

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