

 **ICICI Bank**



CAMPUS POWER

For a bright future

From dream to degree, with you at every step



EDUCATION LOAN

FOREX PREPAID CARD

FEE REMITTANCE

STUDENT OVERSEAS ACCOUNT

EXPLORE STUDY ABROAD

EXPERT COUNSELLING

INFORMATION ON TOP
UNIVERSITIES & COURSES

FOR ANY QUERIES, CALL

1800 1080

Visit: www.icicibank.com/campus-power or Scan the QR code



ICICI BANK – STUDENT ECOSYSTEM

A good quality higher education goes a long way in enabling a successful career. Everyone wants to see oneself or one's children at the best standing in one's life by providing best in class education.

At ICICI Bank we truly believe in providing holistic solutions to match customer needs and with a vision to support this dream, ICICI Bank Student Ecosystem has brought together solutions to cater to the needs of Higher Education on an online platform – Campus Power.



Campus Power

'Campus Power', the one-stop platform caters to varied needs of the entire student ecosystem comprising students, parents and institutes. It offers both banking and value-added solutions at one place, eliminating the need for the student ecosystem to contact with multiple stakeholders.

A first-of-its kind initiative, 'Campus Power' offers a host of banking as well as value-added features to students, parents and institutes:

- It offers 360 degree curated solutions to Students who are aspiring to go for higher studies in India and abroad. The services include funding education, assistance on finding out the course and the university, helping students to prepare themselves for tests, offering debit/credit cards and creating overseas student account.

ICICI Bank Campus Power has brought together solutions to help realize their Higher Education dreams under one roof.

Financial Solutions for Students



EDUCATION LOAN

- Funding upto INR 1 Cr for domestic & upto INR 2 Cr for international institutes
- Both Secured & Unsecured Loan options available
- Competitive Repo linked floating Interest rates
- We cover all expenses including Tuition Fees, Travel Expenses, Hostel and Living Expenses (on & off campus), Library Charges, Exam fees, Lab Fees etc
- 100% Income Tax benefit for interest paid under Section 80E of IT Act.
- 0.5% TCS on Remittance through Education Loan, Instead of 5%

[Click here to know More about Education Loan](#)



AMAZON PAY CREDIT CARD

- No joining fee or annual fee
- Earn 3-5% cashback on spends on Amazon India, in form of Amazon Pay balance
- No Cost EMI – 3 & 6 month on Amazon India

[Know More about Amazon Pay Credit Card](#)



FOREX PREPAID CARD

- Facilitates periodic banking on foreign education & travel with hassle-free Multicurrency Forex Prepaid Card, supporting upto 15 foreign currencies
- Instant credit to child abroad, instant refund, free emergency cash available
- International Student Identity Card (ISIC) membership and travel insurance
- 40% off on excess baggage and 20% off on courier service by DHL

[Know More about Forex Prepaid Card](#)



STUDENT GIC FOR CANADA

- Apply from the comfort of your home to open a no-fee account instantly
- Low processing Fees: Our one time processing fee of CAD 150 is amongst the lowest
- Instant Account Number: The GIC Account application is completely online. We provide the Account and Funding details instantly
- Funds are accepted from the parent or spouse account as well (conditions apply)
- Fastest GIC issuance: We have the fastest “Turn Around Time” for GIC’s issuance - between 3 hours to 1 working day, once the account is funded
- *New Collaboration with Royal Bank of Canada (RBC), students will benefit from the trust of the ICICI Bank brand, combined with RBC’s network, offerings and scale in Canada.
 - \$100 when you open a no-monthly-fee eligible RBC student bank account
 - Up to \$2,000 credit card limit when you bank with RBC – no credit history required
 - Anytime, anywhere banking with the RBC Mobile app with digital tools to help you make smart money decisions
 - Over 1,200 branches and 4,200+ ATMs - the largest network in Canada

[Know More about Student GIC for Canada](#)



HELLO UK

- Open a UK Bank Account online instantly either in India or in the UK (subject to check)
- Instant access to Internet and Mobile banking post account opening
- Contactless Debit Card which can be received and activated in India or in the UK
- Free ATM Cash Withdrawal across UK
- Transfer money from any Bank in India to ICICI UK Bank Account
- One view feature: Link UK & NR accounts and view NR account balance via ICICI Bank UK Plc online logged in section

[Know More about Hello UK](#)



GERMANY BLOCKED ACCOUNT

- A fully Digital application process and get Account Number instantly
- Get the Balance Confirmation Certificate within 1 working day post receiving funds at ICICI Bank Germany Branch
- Students get a complimentary current account for daily banking needs in Germany
- A Visa Debit Card delivered to the students even before they leave for Germany

[Know More about Germany Blocked Account](#)



MONEY2WORLD

- First digital outward remittance Platform available in 21 currencies for Education, maintenance, Travel, NRE/NRO repatriation, deposit, investment etc.
- One-time beneficiary registration, Recurring payments on select Purposes
- Guaranteed value delivery for USD payments
- 24x7 online facility both on Internet Banking as well as iMobile Pay App
- Confirmed/Fixed exchange Rate
- Personalized rate alert and auto-initiation of transaction at desired exchange rate

[Know More about Money2World](#)



MONEY2INDIA

- An online inward remittance platform that allows its users to transfer money from any bank to any bank account in India.
- Available in three geographies – USA, UAE and Singapore
- Choose your rate - fixed / regular, Repeat Transaction in just 2 clicks
- Free transfers for remittances above USD 1000*
- Same day transfers* backed by competitive exchange rates

[Know More about Money2India](#)



STUDENT NRI ACCOUNT

- Especially created for students, to manage finances with ease and convenience, when you are studying out of India.
- Low account balance: Minimum balance required as low as ₹ 5,000 only.
- Anytime, anywhere account access: With international ATM-cum-Debit card, convenient access at over 13,000 ATMs and over 5,600 branches all over India, and 24x7 phone and internet banking.
- Beneficial interest rates: Interest rates at 3.50% per annum for end of day balances equal to or above INR 50 lacs and 3% per annum for end of day balances below INR 50 lacs.
- Tax benefits: Interest earned is not taxable in India.

[Know More about Student NRI Account](#)

Non – Financial Solutions for Students

To provide a holistic offering to students & parents beyond traditional banking products, we have entered into strategic partnerships with leading service providers to support their other ancillary needs, which are essential to education.

Currently we have collaborated with IDP, British Council, Casita & EaseMyTrip to provide the following services across all stages of a students' learning journey- information gathering, pre-admission, post admission, online learning/ upskilling, focusing on value added needs of students going abroad.

- **COURSE FINDER** - Simplifying the difficult task of choosing the best course
- **UNIVERSITY FINDER** – For exploring opportunities in the world's top universities
- **UNIVERSITY RANKINGS** – Access to credible ranking sources for leading universities
- **COUNTRY WISE INFORMATION** - Single click destination to explore all the opportunities based in popular study destinations
- **MUST READ STUDENT GUIDE** – All-important updates about educational opportunities, scholarships, courses and examination globally.
- **EDUCATION FAIRS** – For networking and connecting with future peers in campuses
- **ONLINE TEST PREPARATION** - Comprehensive information about test preparation and test bookings
- **ADMISSION COUNSELLING** - Counselling services to get help on profile building and evaluation, SOP, LOR, admission application and more.
- **VISA INFORMATION** – Information guide for helping candidates in getting started with VISA applications
- **ACCOMMODATION** – Information on student accommodations across the world, classified by destination country
- **TRAVEL BOOKING** – Hotel and flight bookings for students studying overseas

[Know More about Value Added Services](#)



Special Features



Entire interest paid on education loan qualify for income tax deduction Under Section 80E

TCS applicable on Education loan is only 0.50%



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 Purpose



BITS-RMIT Higher Education Academy

Proposal Date	12-June-2023
Validity Date	11-June-2024

No.	Parameters	Details
1	Product code	IND/INT_UG_S/US_Premium
2	Name of The Educational Institute	BITS-RMIT Higher Education Academy
3	Course Name/s	Bachelor of Engineering
4	Applicable academic year	2023-2024
5	Loan amount	Min Rs 1 Lakh and Max Up to Rs 2 Cr
6	Unsecured loan amount	Rs 1 Crore
7	Floating Rate of Interest*	Secured 9.85% (REPO+ 3.35%), Unsecured-10.85% (REPO+ 4.35%) Current Repo as on date is 6.50% https://www.rbi.org.in/
8	Processing fee	0.5% or Rs 30,000 whichever is lower
9	Margin	No margin
10	Repayment Type in Moratorium	Simple Interest / EMI / Full Moratorium
11	Repayment Period after Moratorium	10-12 Years after Moratorium
12	Principal Moratorium period	Course Period + Six Months
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	Insurance available (Optional)	ICICI Prudential/Lombard
18	Disbursement frequency	As per Institute, fee payment schedules.
19	Disbursement of Loan	Fees to be transferred directly to the Official Institute Payment Account.
20	Co-borrower Relationships Accepted	Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand parents
21	Co Applicant (Financial) Not Required	For Applicants with 3 years or more work experience, financial co-applicant is not required.
22	Co-Borrower Locations Accepted	As per the Bank's Listed Location

Education Loan Contact Details

Name	Mobile No.	Email ID	Location
Rakhi Rani	9509499964	rani.rakhi@icicibank.com	Rajasthan

Escalation Contact

Name	Mobile No.	Email ID	Location
Shubham Parihar	9680324999	shubham.parihar@icicibank.com	Jaipur
Rajneesh Solanki	7302890162	rajneesh.solanki@icicibank.com	Pilani

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.