

Student Loan - Apply Education Loan Online up to Rs. 3 Cr

Try our new website for a faster, fresher, and smarter banking experience.

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Old Version

New

New Version

Open/Close Website Toggle Widget

Explore the new ICICI Bank website!

Designed for a simple, fast and personalised banking experience.

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NRI

Business

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WhatsApp Banking

Pockets

Ask iPal

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India

Gift City India

Bahrain

Canada

China

Germany

Hong Kong

Singapore

UK

US

DIFC-UAE

Europe

Customer Services

Contact Us  
Customer Care  
Track Applications / Service Requests  
New  
Form Center  
Online Assist  
Feedback  
Service Requests  
Raise a Query  
Complaints  
FAQs

Report Suspicious Behaviour  
Report Unauthorized Transaction  
Complaints  
logo-image logo-india  
Customer Care Number  
18001080

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Internet banking  
Personal  
NRI Banking  
Corporate  
Commercial Card  
Money2World  
Money2India  
New User

21  
Offers especially for you!  
Open an Insta Save Account.  
No Paperwork, No Branch Visits, No Hassle!  
Open Now  
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ICICI Bank Credit Cards  
Save more on your everyday expenses.  
Get a Credit Card  
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For your safe, comfortable, and convenient travel needs  
Apply Personal Loan  
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The key to your Dream Home, within easy reach  
Avail Home Loan Now  
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Campus Power - from a dream to a degree, with you at every step.  
Solutions for student, parents and institutes.  
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Just getting returns on your investment?

Save Tax too, while you build your corpus!

Open NPS Account Now

Know More

Manage all your utility bills, smartly.

Pay bills easily, using Internet Banking.

Pay Know

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Get your dream bike now!

Get Your Dream Bike

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ICICI Bank FD

Choose certainty during uncertain times.

Invest Now In FD

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A blessing for wealth creation is here for you!

Open a PPF Account, Now

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Your guide to Personal Finance

A refreshing way to learn all about Personal Finance.

Read Now

All it takes is 5 minutes!

Instant payout on selling shares, with the ICICIdirect Prime Account.

Open an account now

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ICICI Bank Car Loan

Experience a seamless Car Loan process!

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Accounts

Savings Account

Salary Account

Get the best from

ICICI Bank.

Open a Savings Account for seamless payments & transactions.

APPLY NOW

Deposits

Fixed Deposit

Recurring Deposit

iWish - Goal Based Savings

View All Deposits

Dream it, achieve it!

FDs offer stable returns for all your dreams.

INVEST IN AN FD

Payments

Money Transfer

UPI

Forex Services  
Overdue Loan Payment  
Credit Card Bill Payment  
Tax Payment  
Bill Payments & Recharges  
Contactless Payments  
E-wallet  
FastTag  
Shop without your wallet!  
Use your mobile  
Open the iMobile app  
Click on 'Scan any QR'  
Scan & Pay instantly!  
T&Cs.  
Use iMobile  
Cards  
Credit Cards  
Manage Standing Instructions  
Mandate Hub FAQ's  
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Upgrade Debit Card  
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Choose your card  
Benefits of Forex card  
FAQ's  
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Explore Now to Elevate Your Financial Journey  
Refresh your finances with a fulfilling credit card from ICICI Bank.  
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Car Loan  
Two Wheeler Loan  
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Gold Loan  
Loans against Securities  
Loan against Shares  
Loan against Mutual Funds  
Loan against Property  
Agri & Rural Loans

Smart Loans

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Home Loans

Just 5 simple steps to realising your dream home with ICICI Bank Express Home Loans. T&C apply.

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Investments

Mutual Funds (SIP)

3-in-1 Account (Invest in stocks)

Demat Account

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Public Provident Fund

Gold Monetisation Scheme

Government Schemes

Manage Personal Finance

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Choose from thousands of schemes from leading fund houses and invest in an SIP instantly to start your wealth journey.

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Insurance

Life Insurance

Health Insurance

Vehicle Insurance/ Motor Insurance

Travel Insurance

Government Schemes

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Life Insurance

With our affordable and flexible term plan, ensure your family is financially secured at different stages of life.

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Special Services

Private Banking

Wealth Management

Family 360° Banking

Campus Power

Retirement Planning

Senior Citizen Solutions

An exclusive invite!

Your family and you can enjoy Offers across Loans, Cards, Demat & more with our Privilege Banking Program.

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Loans

Education Loan

ORANGE HUB

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Personal Loan

Home Loan

Credit Card

Insta SIP

Mutual Funds

Money Coach

ELSS

Savings Account

Two Wheeler Loan

Please select product type

Please enter valid pincode

Submit

Thank you for your request.

Your reference number is

CRM

Our executive will contact you shortly

Education Loan

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Customer useful info

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Thank you for your request.

Your reference number is

CRM 786578956

Our executive will contact you shortly

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EDUCATION LOAN

GET A CALLBACK

EXPLORE STUDY ABROAD SOLUTIONS

Get an Education Loan of up to

■ 3 Crore

Planning for Higher Education? Get hassle free loan from ICICI Bank of up to ■3 crore to fund your education

Education Loan Interest Rates

Interest Rates

Information

[

REPO

Rate + 3.75%(Spread)] onwards

For courses in India: Up to ■ 1 crore

For courses abroad: Up to ■ 3 crore

Unsecured Loan Amount – Up to ■ 1 Crore

Education Loan Eligibility

Particulars

Eligibility

Nationality

Indian

Age

Minimum - 16 years and Maximum - 35 years

Academic record

Proven - good

Qualification

Completed 10+2 (12

th

Standard)/Diploma

For Pursuing

Graduation/Postgraduate Degree or a PG Diploma in Professional Education

Mandatory documents for an Education Loan

Student/ Applicant

Proof of Identity/ Proof of Current Address (Any 1)

(Aadhaar Card, Voter ID, Driving Licence, etc.)

Education Related Documents:

- Academic Documents

(Marksheets, Degree Certificates, Entrance Scores, etc.)

- Admission Proof

(Acceptance letter, Confirmation of Acceptance, I20 [for USA], etc.)

Co-applicant

Proof of Identity/Proof of Current Address (Any 1)

(Aadhaar Card, Voter ID, Driving Licence, etc.)

Financial Documents

- For Salaried (Salary slip, Bank statement, etc.)

- For Self-employed (ITR, GST, Bank statement, etc.)

Security/Collateral (if applicable)

- Fixed Deposit certificate with ICICI Bank

- Loan Number of existing Home Loan/Mortgage Loan with ICICI Bank

- For Residential/Commercial Property: Registration Certificate, Builder/buyer agreement, Layout plan, Possession letter, etc.

Read More

Why choose ICICI Bank for Education Loans?

Flexible repayment options

Zero margin for selected Institutes

Loan tenure up to 15 years

No foreclosure charges

Complete digital journey

Competitive interest rates.

How to Apply For an Education Loan

ICICI Bank Branch

Visit any ICICI Bank Branch, fill the form and get started with your Loan approval process

Apply online

Loans offered for studies at Domestic and International Institutes. Courses covered: Undergraduate/Postgraduate

VidyaLakshmi portal

To apply for Education Loans through the VidyaLakshmi portal,

Know More

Click here

Instant Education Loan

Existing ICICI Bank customers can check their eligibility for instant sanction of a student loan without the hassles of NACH

The NACH e-Mandate system facilitates the registration and confirmation of mandates issued by customers. Note:

The mandate will be routed by the destination bank to the sponsor bank after due authentication or by corporate bank.

To create an e-Mandate,

click here

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To track the status of an e-Mandate,  
click here

Education Loan FAQ

Expand All

|

Collapse All

What is an Education Loan?

An Educational Loan assists students in funding their studies by covering expenses such as tuition fees, books, etc.

Who can apply for an Education Loan?

Students who have secured admission in National Assessment and Accreditation Council (NAAC) accredited institutions.

How can I apply for an Education Loan?

You can apply through our website or you can visit any ICICI Bank branch or apply through the VidyaLakshmi link.

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What is the interest rate on an Education Loan?

Interest rates vary based on the type of loan (Secured/Unsecured), Applicant/Co-applicant's profile, Institute, etc.

What is an EMI Calculator?

An

EMI Calculator

helps estimate payments and effectively plan finances. It serves as a support system for students looking to

When does loan repayment start?

You can start as late as only after your course is over. Moreover, we provide flexibility in repayment during your

What is the repayment tenure?

Repayment tenure is up to 15 years (including the course period), depending on the loan amount and terms.

Can I pre-pay or pre-close the loan? Are there any charges?

Yes, you can pre-pay or pre-close your loan any time during the tenure. There are no pre-payment or foreclosure charges.

Who is considered eligible as the Co-applicant?

Parents, Siblings, Spouse, Father-in-law, Mother-in-law, Daughter-in-law, Maternal and Paternal Uncle/Aunt, etc.

Is collateral required for an Education Loan and what can be provided as collateral?

Collateral will be required for Secured Loans only. Collaterals accepted as security are Fixed Deposits, Property, etc.

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Regulatory Disclosure Section 2025  
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Report Suspicious Activities  
Complaints and Grievance Redressal  
Complaint Form  
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List of Unclaimed Accounts  
Inoperative/Dormant Accounts  
Popular Products & Services  
Savings Account  
Current Account  
Fixed Deposit  
Money Transfer  
Credit Cards  
Personal Loan  
Home Loan  
Car Loan  
Mutual Fund  
Debt Management Services  
Education Loan  
Two Wheeler Loan  
FASTAG  
National Pension System  
Public Provident Fund  
Loan on Credit Card  
Loan Against Property  
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