

Education Loan



Education Loan



Benefits of Education Loan

- Tax benefits under sec 80 E
- Positive Credit History
- Opportunity to take your own responsibilities
- Safety Belt for Contingencies
- EMI starts after your study period unlike Personal Loan/ Loan against Property

Education Loan helps you focus on studies rather than funding !!



The Credila Advantage

- Loan above 40 lakhs available, **No Upper Limit**
- **Unsecured loan** up-to Rs. 35 lakhs (MS in Engg/MIS)
- Door Step Service
- Loan Sanction **before Admits/ I 20**
- Online Access to Education Loan Account
- Multi Location Collateral/ Co-borrower
- One Stop Solution – Benefits of Rs. 50000/-

* T&C Apply

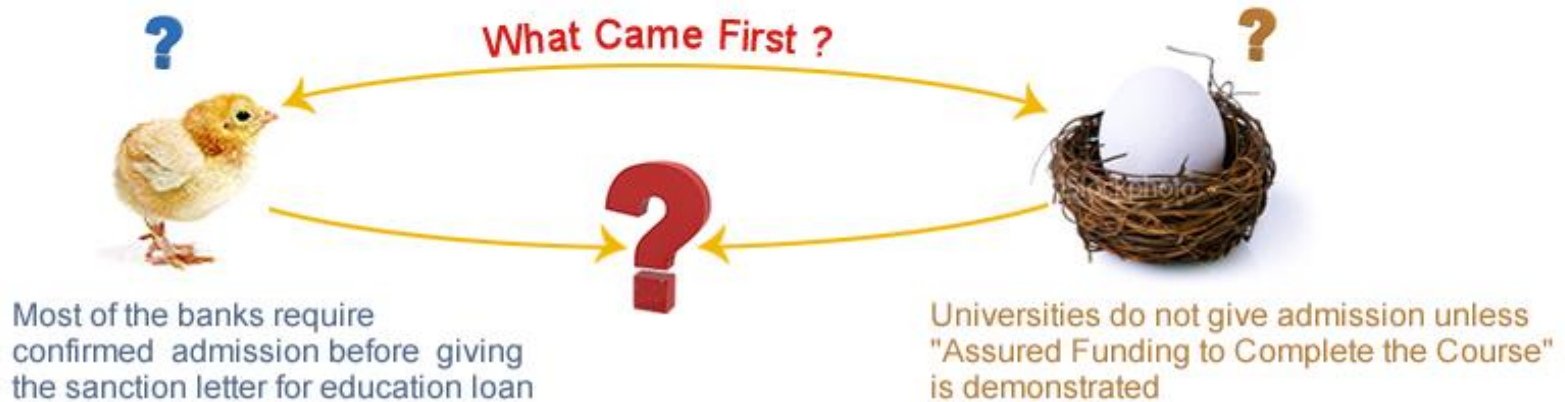


Credila: The Complete Solution

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- ✓ Specialized products:
 - ✓ **USA – Australia - Canada – MS Education Loan of up to INR 35L available without collateral**
 - ✓ Special 10L loan without Collateral available for Canada – SPP and Australian Universities
 - ✓ **Loan amount higher than INR 40 L available (up to 100% of the Cost of Education)**
 - ✓ Quicker response time – 7 Days TAT , post receipt of the complete application form
 - ✓ Repayment can start after course completion
 - ✓ Income Tax Benefits to the parents, under Section 80 E of Income Tax Act'1961

Assured Funds for the Courses

Chicken Or Egg Syndrome



Solution



Credila to issue sanction letter of Education Loan **BEFORE** applying to the **US Universities**

Credila v/s Banks

EDUCATION LOAN FEATURES	CREDILA	Nationalized BANKS
Up to 100% finance	P	O
Doorstep service	P	O
Loan amount of over INR 20.0 lacs also available	P	O
Repayment tenor up to 10 years	P	O
Less than 100% collateral	P	O
Co-borrower flexibility	P	O
Loan against property mortgaged with HDFC Limited	P	O
Loan sanction before admission also	P	O
Attractive rate of interest	P	Maybe
Tax benefit under Section 80-E of the Income Tax Act, 1961	P	P
Quick and hassle-free process	P	-

Life cycle of a student in USA



GRE / TOEFL / IELTS

Apply to Universities



Confirm Admission



Will Receive i20



Visa Interview



Leaving India & Reaching USA



Orientation & Fees Payment



Credila will help
Fees Payment by Credila



Credila will help
Loan Sanction Letter



Credila will help
Solvency Letter for Application Finance



CREDILA
AN  **HDFC LTD. COMPANY**
India's 1st Education Loan Specialist

Aspire high with **CREDILA - THE EDUCATION LOAN SPECIALIST**



EMPOWERING YOUTH!