

Student Loans



Credila Financial Services

(An HDFC Ltd. Company)

www.credila.com



Management Program Eligibility

Students admitted for 2 year full time post graduate management program offered at all IBS campuses across India.

Loan Amount

Minimum of ₹ 1 Lakh - Maximum of ₹ 12 Lakhs
(Unsecured/Secured options available)

Margin: NIL

Acceptable Security/Collateral: Immovable Property, Fixed Deposit.

Interest: Starts from 11.95 % P. A (Floating)

Repayment Period: Upto 120 months.

Co-Borrower: Father, Mother, Brother, Spouse.

Income Tax Benefits: Yes, possible under Section 80E of Income Tax Act.

Key Benefits:

- Loan covers 100% of the cost
- Co-borrower Flexibility – Multicity Co-borrower Accepted
- Education loan at your Door Step
- Repayment tenor upto 10 years
- Preserve your family savings for emergencies and get better returns by investing.
- Empower you to take your own financial responsibilities and also build a good credit history.

To check your eligibility contact CREDILA's Dedicated Relationship Manager - Mr. Pawan Kumar on +91-9052357722

Toll free No. at 1-800-209-3636 / SMS: Credila to 53636 / email: loan@credila.com / visit: www.credila.com



Dear Students,

Greetings!!!

IBS now joins hands with Credila - India's first dedicated Education Loan Company and offers you a 'Pre-approved* Education Loan'!

That's true! Credila has identified certain MBA institute for an exclusive Education Loan over and IBS is one of them. As a prospective student of IBS you are eligible for this "unique pre-approved loan program."

Credila's unique pre-approved loan program* helps you avail an education loan in a quick and hassle free way. To avail of this pre approved loan all you need to do is apply to us with KYC and other financial documents of your parents for processing and collect your loan sanction from us! Credila's loan also covers the initial admission fee payment that needs to be paid at the time of GD-PI.

What's more, you can get Credila Education Loan at an attractive rate of interest besides additional benefits like:

- Avail Tax benefits under section 80-E and reduce your effective** rate of interest by up to 30%
- Empowers you to take your own financial responsibilities and also build a good credit history
- An opportunity to preserve your family savings for emergencies and get better returns by investing
- Education Loan at your Door Step!
- No Margin Money required
- Repayment tenure up to 10 years (Easy EMIs)
- Co-borrower flexibility

To make the most of this opportunity, apply even before admission confirmation and fund your dreams of higher education in India.

To apply, contact CREDILA's Dedicated Relationship Manager - Mr. Pawan Kumar at +91-9052357722 or call Toll free No. at 1-800-209-3636

True Empowerment starts with CREDILA's Education Loan!

Wishing you all a fantastic future ahead.

Regards,

Hitesh Parashar

National Sales Manager

Credila- An HDFC Ltd. Company



*Education Loan sanction as per CREDILA's credit policy. Terms and conditions apply

** Effective rate is arrived at after employment tax benefits U/s 80-E of the Income Tax Act, 1961