

HDFC Credila Financial Services Ltd.

Eligibility	: Post Graduate Management Programs offered at all IBS campuses across India.
Loan Amount	: Up to 20.00 Lakhs (Option to avail unsecured or secured loan)
Margin	: NIL
Collateral/security	: Not mandatory. For secured loans – Residential/Retail or Commercial Property or Fixed Deposits with HDFC Bank and HDFC Limited are accepted.
Rate of Interest	: 8.25% * Pa onwards
Repayment Period	: Up to 14 years
Co-Borrower	: Father, Mother, Siblings.
Income Tax Benefi	: Yes, possible under section 80E of Income Tax act, 1961.

** T & C apply. Final interest is dependent upon the campus opted for. The Education loan facility provided by HDFC Credila ("The Company") will be at the sole discretion of the company and within the company's prescribed credit and underwriting norms/guidelines prevailing at the time of processing and disbursing the education loan.*



Dear Students,
Greetings!!!

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

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

HDFC CREDILA's unique pre-approved loan program* helps you avail an education loan in a quick and hassle freeway. 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! HDFC 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 HDFC 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 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. Goverdhan Reddy** on 91-7799832111 & Mr Prasad Jalapu +91-96079 99148 & Mr Abhishek Tenka +91-96079 99190 Or call our Toll free: 1800-209-3636

True Empowerment starts with CREDILA's Education Loan!

Wishing you all a fantastic future ahead.

Hitesh Parashar

Business Head

HDFC Credila- An HDFC Ltd. Company