

EDUCATIONAL LOANS

HDFC Credila Financial Services Ltd.

Eligibility

Students admitted for all Post Graduate Management Programs offered at all IBS campuses across India.

Loan Amount

Up to 18.50 Lakhs (Unsecured/Secured options available)

Margin

NIL

Acceptable security/Collateral

Immovable Property, Fixed Deposit.

Rate of Interest

Starts from 9.95 to 10.75 % Per annum (Floating rate)

Repayment Period

Up to 144 months.

Co-Borrower

Father, Mother, Siblings.

Income Tax Benefit:

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 up to 10 years
- Preserve your family savings for emergencies and you may get better returns by investing.
- Empower you to take your own financial responsibilities and also build a good credit history

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 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! 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 & Raju Ittaveni on 7799890111 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

National Sales Manager

HDFC Credila- An HDFC Ltd. Company

*Education Loan sanction as per HDFC 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