

CREDILA FINANCIAL SERVICES LIMITED

NO.	PARAMETER	DETAILS
1	Eligibility	Post Graduate Management Programs offered at all IBS campuses across India.
2	Loan Amount	Up to 100% cost of education
3	Margin	NIL
4	Collateral Security	Not mandatory unsecured loan up to ₹ 40 lakhs
5	Rate of Interest	8.95%* p.a. onwards
6	Repayment Period	Up to 168 months
7	Co-Borrower	Father, Mother, Spouse, Brother or Sister
8	Income Tax Benefit	Yes, Tax benefits under section 80E of the Income Tax Act, 1961
9	Loan Type	Unsecured & Secured
10	Insurance	For Unsecured Loans
11	Key Benefits	Loan covers 100% of the cost
		Co-borrower Flexibility – Multicity Co-Borrower Accepted
		Education loan at your Doorstep
		Repayment tenor up to 14 years
		Preserve your family savings for emergencies and you may get better returns by investing.
		Empower you to take your own financial responsibilities and build a good credit history
12	Contact Point	Dedicated Relationship Manager Bharath Reddy Pullayagari – Mobile +91-77991 11286 Email: bharathreddy.pullayagari@credila.com Cluster Manager Ashok Naidu - +91-77998 35111 Email: ashoknaidum@credila.com

T&C apply. *Final Interest is dependent upon the campus opted for. The education loan facility provided by Credila Financial Services Limited 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. The Company maintains the right to change the interest rate at any time and at its sole discretion, without prior notice. For detailed terms and conditions, you may visit the Company's official website, www.credila.com. **Formerly known as HDFC Credila Financial Services Limited**