

Make your  
**STUDY ABROAD**  
dreams a reality with  
**HDFC Credila**



Scan to  
**APPLY**



#MakeTheCall  
**1800-209-3636**

HDFC Credila has funded over 1,24,000 Indian students across 59 countries, 4100+ institutes and 2700+ courses.

### EXCLUSIVE BENEFITS



**Flexible**  
repayment options



**Ease of**  
online application



**Attractive**  
interest rates



**Unlimited tax benefit**  
under IT Section 80E

You can now avail an education loan in the following steps:

**1**



Connect with us  
& submit documents

**2**



Get loan  
sanction

**3**



Avail loan  
disbursal

Visit us at: [www.hdfccredila.com](http://www.hdfccredila.com)

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## PRODUCT FAQs

### 1. Why avail an education loan?

An education loan from a lender such as HDFC Credila offers:

- Unlimited income tax benefit on the interest paid, under section 80E
- Opportunity for students to become financially independent
- Help preserve family savings
- Build a good credit history for the future

Hence, education loans have clear advantages over using personal finance.

### 2. Is there a tax benefit on an education loan? Who can avail the tax benefit?

Yes, every HDFC Credila borrower or co-borrower (any one) is entitled for tax benefit, under Section 80E of the Income Tax Act.

An individual can avail tax benefit on the entire interest paid, on education loan for self or a relative, i.e., spouse, child or a student for whom the individual is a legal guardian.

### 3. Can I apply for a loan before admission?

Yes, HDFC Credila offers loan sanction even before admission confirmation.

### 4. Why should I get my loan sanctioned before admission?

- Know your loan eligibility in advance
- Get assured proof of funds/solvency
- Improve your chances of getting college admission and/or visa
- Avoid last minute surprises during the entire admission process

### 5. How much loan can I get from HDFC Credila?

HDFC Credila provides funding for up to 100% of the cost of education and ancillary costs, making it easier for students to pursue their education goals.