



Features & Benefits

- Loans upto Rs.15 Lakhs for Education in India and upto Rs.20 Lakhs for Education abroad#
- Unsecured Lending Upto INR 7.5 Lakhs
- No Collateral Or Third Party Guarantee**

Wider Range Of Collateral For Loans Above INR 7.5 Lakhs

- Residential Property
- HDFC Bank Fixed Deposit
- LIC/NSC/KVP

Repayment to start 1 year after course completion / 6 months after obtaining employment (whichever is earlier)

- Loan available upto tenure of 7 years including moratorium period.
- Tax Benefits available under Section 80E of the IT Act *
- Hassle free loans and speedy approvals.
- Convenience of service at your doorstep.
- Loans available for other course related expenses also!

Special privileges

- Service At Your Door Step
- Loans disbursed directly to the educational institution as Per the Fee Schdule.
- Insurance Protection from HDFC ERGO
- Gateway To Other Banking Products And Services.
- Savings Account

Eligibility:

- You need to be a Resident Indian
 - You should be aged between 16 - 35 yrs.
 - Collateral is required for all loans greater than Rs. 7.5 Lakhs.
 - All Loans require a co-applicant
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Fees and Charges:

Description of Charges	Personal Loan
Loan Processing Charges	Up to a maximum 2% of the loan amount
Pre-payment charges	Up to 4% of the Principal Outstanding
No Due Certificate / No Objection Certificate (NOC)	Nil
Solvency Certificate	Not applicable
Charges for late payment of EMI	@ 24 % p.a. on amount outstanding from date of default
Credit assessment charges	Not applicable
Non standard repayment charges	Not applicable
Cheque swapping charges	Unto Rs. 500/- per event
Loan cancellation / re-booking charges / Re-scheduling	Unto Rs. 1000/-
Bounce Cheque Charges	Unto Rs. 450/- per Bouncing
Statement Charges (per statement) / Repayment Schedule	Up to Rs. 500/-
Legal / incidental charges	At actual

For apply online: <https://leads.hdfcbank.com/applications/webforms/apply/EducationLoanApplyNow.asp>

Contact Number: 30489529 - 34, 044 - 6600 3333

Web Link: www.hdfcbank.com