# **GET POTENTIAL BASED LOANS**

At **CREDENC**, we help finance students based on their merit and future employability, rather than the means available to their families. Our fundamental belief is to ensure that quality education is affordable to all.

**CREDENC** has joined hands with **Sri Balaji University** to offer easy, quick, and hassle free education financing to their students for pursuing their higher education.

- 100% digital process
  Competitive Rate of Interest
- 6-hour approval\*
  Collateral free loans up to 25 lac\*
- 48 hours fund transfer\*
  Loans offered for up-till 10 years of tenure

# This digital lending platform is part of the vast business portfolios of **Capital India**, a BSE listed non-banking financial company (NBFC).

# **3 STEP** PROCESS TOWARDS EMPOWERING A NEW GENERATION OF LEADERS







Apply Fill up online application form on the website with supporting documents

### Review

Credenc team shall review the submitted documents Decision Get a loan approval within 6 hours



#### WANT TO KNOW MORE? GET IN TOUCH

#### BINITA KUMARI

binita.kumari@credenc.com +91 70434 27892

#### AYSHWARYA RAJA

ayshwarya.raja@credenc.com +91 89285 47400







#### No. Parameters



1 Name of the educational institute

Sri Balaji University

2	Course name/s	UG and PG
3	Applicable Academic Year	2022 / 23
4	Loan amount	Upto 25 Lakhs
5	Rate of Interest*	11.5% to 13.5%
6	Processing Fee	1% to -1.5%
7	Repayment Type in Moratorium	Simple Interest / EMI

8 Repayment Period after Moratorium

5-10 Years

9	Moratorium period	Course Period + 6 Months
10	Pre-payment Charges	2%
11	Collateral/Security	NA
12	Insurance	ICICI Prudential Lombard
13	Disbursement Frequency	As per Institute requirement
14	Co-borrower Relationships Accepted	Any Blood Relative



#### LOCAL CONTACT

## Binita Kumari

binita.kumari@credenc.com +917043427892

#### ALTERNATE CONTACT

Ayshwarya Raja

ayshwarya.raja@credenc.com +91 89285 47400