Dear Indian Student,

Congratulations on securing admission to China Europe International Business School, MBA program for 2014-16 sessions

Credila, is an HDFC Ltd subsidiary and is India’s First dedicated Education Loan Company and is a preferred Education loan provider for thousands of Indian students studying in more than 33 countries of the world

As a part of Strategic Collaboration with; China Europe International Business School we have designed a customized Education loan offering for the GMBA students of academic year 2014-16

Benefits of Credila Education Loan are:

- Tax Benefits under Section 80 E
- Dedicated Relationship Manager
- Borrow up to entire cost of Education
- Online Access to the Loan Account
- Door Step Service
- Dedicated relationship Manager
- Quick and Easy processing
- Foreign Exchange services available

Product Details are tabulated as:

<table>
<thead>
<tr>
<th>Loan Limits</th>
<th>Borrow up to Cost of Education inclusive of living expenses off campus/in campus, Air Fare, Insurance, Books, laptop less Financial Aid / Scholarship in case any</th>
</tr>
</thead>
<tbody>
<tr>
<td>Margin Money</td>
<td>None</td>
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</tbody>
</table>
| Interest Rate (Floating ) | Up to 25 Lakh secured 13.5%  
Above 25 Lakh secured 13.95%  
1% Extra for Self-employed Co-Applicant Profile  
0.5% Extra for Partial Interest repayment option |
| Repayment Options | Immediate Repayment: Start principal and interest payments immediately.  
Interest-Only Repayment : Make interest payments only on disbursed amount during study period + 6 Months Grace Period and after it EMI with Principle and Interest  
Partial Interest Repayment : Pay 50% of applicable interest on disbursed loan amount during study period |
| Term | Maximum 10 Years |
| Co-Applicant | Co-Applicant is required.  
Must be Indian citizen has good credit and positive income  
Must be a family member of the student |
| Collateral Security | Immovable Property or FDs (with HDFC Ltd./HDFC Bank Ltd)  
Collateral with min value of 80% of loan amount required.  
Collateral with min value of 80% of loan amount required |
| Location | At least one of the co-borrowers must be from Credila Location in India.  
http://www.credila.com/contact_us.html  
The collateral must be located at one of HDFC Ltd branch offices in India. http://www.hdfc.com/others/hdfc_branch_locator.asp |
| Pre-payment Charges | 2% of outstanding amount, if loan is pre-paid after 1 year of the disbursal  
4% of outstanding amount, if loan is pre-paid within 1 year of the disbursal |
| Origination Fees | 1.25% of the sanctioned loan amount plus applicable Service Tax |
List of Documents:
(Please note this list is not exhaustive and few additional documents might be needed on a case to case basis)

- Fully Filled in and Completed Credila Education Loan form with 1 Color photograph of Student and Co Applicant and signed by both the Student and the Co Applicant
- KYC – Know Your Customer Documents:
  - Copy of Student PAN Card + Passport / Adhaar Card
  - Copy of Co Applicant PAN Card + Passport / Adhaar Card
  - Copy of Co Applicant’s latest Electricity / telephone Bill
- If staying on Rent
  - Copy of registered L/L Agreement & Electricity Bill in the name of the owner
- Education Documents
  - Copy of Last Degree Certificate
  - Copy of Admission Letter of CIEBS – MBA course
- Applicant’s latest Curriculum Vitae along with the last drawn salary slips / Form 16 and Employment proof

<table>
<thead>
<tr>
<th>Co Applicant’s Financial and Income Documents</th>
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<tbody>
<tr>
<td><strong>Salaried Co Applicants</strong></td>
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</table>

- Co Applicant’s latest 3 months Sal slips
- Co Applicant’s last 2 months ITR + Form 16
- Co Applicant’s last 6 months Bank statement for the salary account
- Co Applicant’s latest 2 years Audited Personal and Firm’s ITR with IT acknowledgement, Balance Sheet, Profit & Loss Account with all schedules. Proof of firm establishment and last 1 year bank account statements
- Copy of Repayment Track record for any existing Auto / Home Loans etc
- Any Document to verify the relationship proof between Student and the Co Applicant
- Copy of Collateral Papers

Please submit your completed application forms to the dedicated relationship manager at your nearest Credila location

Also feel free to get in touch with the dedicated relationship manager Mr. Ganesh Sharma

( ganeshs@credila.com ; +91 9167980602) at the below mentioned address

Credila Financial Services Private Limited
3rd Floor, Damodar Hall Annexe,
Dr. Babasaheb Ambedkar Road,
Parel – East, Mumbai – 400012