gyandhan

	Partially Secured Loan (25% Collateral Value of Loan Amount)	Fully Secured Loan (100% Collateral Value of Loan Amount)	Unsecured Loan from Indian Lender	Unsecured Loan from International Lender
Max Amount	INR 1.1 Cr	INR 1.5 Cr	INR 50 Lakhs	Entire Tuition Fee + Living Expenses (Case to case basis)
Rate	12%	7.65% and 8.15%	11.25 - 11.75%	6.5% to 8% (APR)
Processing Fees	1% of Loan Amount	INR 10000 + GST (Refundable)	1% of Loan Amount	3-5% of Loan Amount (Included in APR)
Additional Cost	Loan Insurance Premium (-1% of Loan Amount)	Property Evaluation Charges (INR 8500 + GST)	Loan Insurance Premium (-1% of Loan Amount)	NA
Repayment During Study Period	INR 2000	0	INR 2000 to INR 5000	0
Co-Applicant Required?	Yes, (Only KYC)	Yes	Yes	No
Co-Applicant Financial Matters?	No	No	No	No

WHAT ARE THE FEES?

GyanDhan does not charge any fees from the student for the services we offer. Any fees charged by our partner banks is communicated upfront. Our partner bank’s fees is either 0 or 10k.

WHAT ARE THE BENEFITS OF APPLYING TO A BANK VIA GYANDHAN?

A dedicated loan counsellor ensures that your application is considered on a priority basis and that any issues are addressed promptly. This includes reversal of incorrect decisions taken by bank officials. The loan consultant will also help you with disbursement and other financial needs like forex.

HOW DO I CHECK IF I AM ELIGIBLE?

You can check your eligibility on GyanDhan's website (www.gyandhan.com). We recommend the best option based on your profile. A dedicated student loan consultant will then help you through the entire application process from document collection to sanction and then finally disbursal of your loan.

WHICH DOCUMENTS ARE NEEDED?

You will need to provide a copy of your passport, proof of residential address, transcripts, bank account statement, salary slip, Form 16/ITR, and PAN card. We require similar documents for your co-applicants. Loans with collateral require additional details which will be communicated via mail.

Scan the QR code to fill out a 30-sec form.
Our team will touch base with you.