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Education-Loan Documentation & Subsidy Pack

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Prepares a complete education-loan application package — for study in India or abroad — with the eligibility and quantum, the collateral, co-applicant and margin position, the moratorium and repayment structure, and the interest-subsidy schemes (such as the Central Sector Interest Subsidy for eligible income groups) applied for, in the format banks expect.

Purpose of this tool & output

Prepare an education-loan documentation package with the interest-subsidy schemes (CSIS), collateral, moratorium and margin worked out

How the output is used

Use the eligibility and quantum assessment, the moratorium and repayment structure and the interest-subsidy position to submit a bank-ready loan application, and claim the CSIS or model-scheme subsidy you are eligible for.

Who should vet it

A bank loan officer confirms the final sanction, quantum and collateral; verify the interest-subsidy eligibility (the CSIS income limit and the eligible course and institution) with the bank before relying on it.

Important cautions

The quantum, margin and collateral norms and the interest-subsidy (CSIS) eligibility differ by loan slab, income and course, and the subsidy must be claimed correctly through the bank on the portal. Verify the current terms with the bank.

Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.