



## Paras Education Loan Services

The Paras Education Foundation (TPEF) is a financial consultant, helping all International Students to obtain study abroad loans @ 3% to 5% p.a. approximate interest (depending on Wall Street PLR) & repayment of 15/20 years, without any collateral, physical security or mortgage.

## The Paras Education Foundation (TPEF) – Loans Features:

- 1. All international students, regardless of their country of origin or their nationality are eligible for the soft term study abroad loans.
- 2. Loan limit is based on tuition fees + living expenses+ food expenses + book expenses + Computer/Laptop + Health Insurance + Miscellaneous expenses. (Up to US\$ 65,000 per year.)
- 3. No collateral. (Other terms and conditions to be conveyed upon registration of the student and after receiving the profile of the student.)
- 4. Loan denominated in US dollars and disbursed in US dollars.
- 5. Repayment up to 15/20 years (with no pre-repayment penalty)
- 6. Interest rates at 3% to 5% p.a. approx. (linked to Wall Street prime lending rate (PLR) floating rate)
- 7. Repayment begins 6 months after graduation.
- 8. Student needs to register on www.islon.org. Other detailed terms & conditions furnished upon registration.
- 9. Loan is sanctioned (& cheque issued) only in favour of the approved & participating School / University.
- 10. Students are encouraged to refer to the FAQ's on Paras Education Foundation website. http://isloan.org/index.php?option=com\_content&view=article&id=14&Itemid=121.
- 11. Loan is sanctioned on yearly basis. Renewable every year.

## Regards

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