



IDFC FIRST Bank Education Loan Programme

IDFC FIRST Bank Education Loan Programme is a joint initiative of Buddy4Study and IDFC FIRST Bank to provide financial backing to aspiring students who have secured admission into higher educational institutions in India or abroad.

Under this programme, the students will be offered collateral-free education loans up to INR 40 Lakh to pursue their higher studies at an institution of their choice. Further, no financial documents* (ITR/salary slip, etc.) are required to avail this education loan. The rate of interest applicable under this education loan ranges from 9% to 12%, depending on the institute category and courses.

As part of this education loan programme, students can avail customized repayment plans, flexible tenures and income tax benefits that will help them in financing their academic dreams without worries.

Eligibility –

- Open for Indian students who are pursuing higher studies in India or abroad
- Should be 18 years old or above on the date of application.
- Admitted to the desired institution after completion of the pre-requisite qualifications

Steps for Application –

- Visit: <https://www.buddy4study.com/page/buddy4study-idfc-first-bank-education-loan-programme?ref=FeaturedRightBlock>
- Click on the 'Start Application' button to begin the application process.
- Fill the required details in the online application form.
- Upload relevant documents.
- Accept the 'Terms and Conditions' and click on 'Preview'.
- If all the details filled in by the applicant are correctly showing on the preview screen, click on the 'Submit' button to complete the application process.

Documents –

- Recent passport-size photograph
- Address proof (Aadhaar Card/Driving License/Passport/Voter ID Card/NREGA Job Card of parent/s, etc.)
- Admission proof (College ID card/admission letter/ bonafide letter from institute)
- Academic documents (10th and 12th marksheets). For PG courses, graduation final year mark sheet also required)
- Fee structure document

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