

HDFC Credila 2025 Loan Guide - by KnowledgeHubForAll.com

Thinking of studying in India or abroad in 2025? HDFC Credila Education Loan can be your trusted partner. This guide provides a comprehensive overview of interest rates, features, eligibility, EMI options, and how to apply.

Interest Rates (2025)

Loan Type	Interest Rate (Approx.)
With Collateral	9.95% - 11.50%
Without Collateral	11.25% - 13.75%
Female Applicants	Additional 0.25% discount
IIT/IIM/Top Univ.	Special lower rates

Loan Limits & Coverage

Feature	Limit
Minimum Loan	Rs. 1 Lakh
Maximum Loan	Rs. 1.5 Crore
100% Fee Coverage	Yes
Covers Living & Travel	Yes
No Margin Money	Needed for top institutes

EMI Examples

Loan Amount	Tenure	EMI	Total Interest
Rs. 20,00,000	10 years	Rs. 27,900	Rs. 13,48,000
Rs. 20,00,000	15 years	Rs. 23,000	Rs. 21,40,000