

## Loan Comparison Chart 2025 by KnowledgeHubForAll.com

### Education Loan Comparison: HDFC Credila vs SBI vs Avanse

Feature	HDFC Credila	SBI Global Ed-vantage	Avanse
Interest Rate	9.95% - 13.75%	8.15% - 11%	10% - 14%
Processing Time	5-7 days	10-15 days	3-6 days
Collateral Required?	Optional	Yes for >Rs. 7.5L	Optional
Max Loan	Rs. 1.5 Cr	Rs. 1.5 Cr	Rs. 75L - Rs. 1 Cr
Moratorium	Course + 1 yr	Course + 1 yr	Course + 1 yr
Pre-visa Sanction	Yes	No	Yes