

**YOUR STUDY ABROAD
MATTERS**

EDUCATION LOANS

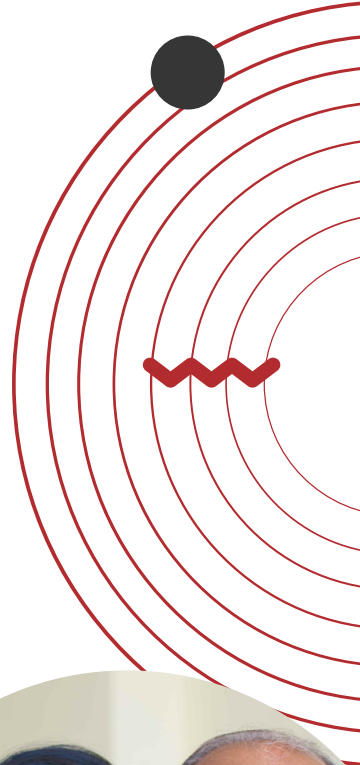
**NO STUDENT SHOULD
LEFT OUT FROM THE
STUDY ABROAD DUE
TO FINANCIAL
CONSTRAINS**

**WE HELP STUDENTS &
PARENTS GET
FUNDING FOR THIER
HIGHER EDUCATION
IN ABROAD NEEDS**

**MENTOR UNIVERSE
301 , BENISON COMPLEX ,
NEAR CHAKLI CIRCLE ,
TOWARDS OP ROAD ,
OPP.RAJ LAXMI COMPLEX ,
VADODARA 390020
GUJARAT**

**OPEN : 9 AM - 7 PM
SUNDAY OPEN**

**965 965 7711 / 9173674592
www.MentorUniverse.In**



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UNIVERSE**
Allow Extraordinary

100% FUNDING
QUICK LOAN
SECURED UNSECURED
EDUCATION LOANS

STEP 1 :
Approach Us

STEP 2 :
**We Create Your Profile
and Know Your Eligibility**

STEP 3 :
**Proceed With
Documentation &
Application**

STEP 4 :
**Get your loan Sanctioned
and Disbursed !**



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UNIVERSE**
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Study Abroad Loan Faqs

What does MENTOR UNIVERSE Services cover ?

Our services cover all the process assistance which is required to be done for your great Study Abroad experience i.e course , campus , country selection , admission , education loan , student visa , travel , insurance , accommodation etc.

What does a Study Abroad Loan cover?

It mostly covers tuition fees, living and accommodation expenses, cost of books, cost of commuting etc.

How much loan can one get for Studying Abroad ?

The maximum loan amount for Studying Abroad ranges from 20 lakhs to 1.5 crore.

What can be the rate of interest?

The interest rates vary from 9% to 14% depending on the kind of financial institution. Rate of interest at Nationalized Banks is usually 1% to 2.5% lower than Private banks and NBFCs.



Which financial institutions offer unsecured loans and how much loan amount can we get through these loans?

Unsecured loans are offered by nationalized banks, private banks as well as NBFCs. Private Banks and NBFCs offer up to 45 lakhs whereas nationalized banks provide unsecured loans only up to 7.5 lakhs.

What are the benefits of unsecured loans?

- Non Collateral Loans up to 35 – 45 Lakhs
- Loan Sanction available before admissions on the basis of GRE / TOEFL / IELTS Score
- Pre Visa Disbursal for USA, Germany & other European Countries
- No EMI until graduation instead only small touch payments
- Zero Margin money
- 100% Education Finance
- Weight-age given to Academic Merit and Parents Annual Income
- Top up loans available
- No pre-payment penalty
- Flexible Repayment Options
- Fast online, paperless process



When can we apply for Education loan?

You can apply for an education loan on receipt of an offer letter from the University. However, if you are planning to take an education loan it would be better to enquire about the process and start the required documentation beforehand

When and how is the loan disbursed?

Education loan disbursement means actual release of funds. The disbursement is done after the loan has been sanctioned. Banks do give their share in many cases before the student receives the visa, whenever the student is required to pay a part of tuition fee to the University for release of the final offer letter. Thereafter, once the student receives the visa, banks release the education loan in installments semester wise.

Can we try for a loan even if we don't have property or assets?

Most educational loans are unsecured loans which are good options for students who lack the assets or collaterals essential to obtain a secured loan. Obtaining an unsecured loan rests solely on your creditworthiness.



Not only Study Abroad but we are Study Abroad Education Loan / Funding Experts too !

**SCHEDULE A
MEETING TODAY!**

Ph.9659657711 / 9173674592



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USA



Canada



UK



Australia



New Zealand



Europe