

STUDY2MIGRATE

ABROAD EDUCATION LOAN GUIDE 2026

MASTER EDITION

International Education Loans • Visa Funding • Financial Planning • Loan Strategy

Your Complete Financial Roadmap to Studying Abroad

Study2Migrate has been guiding students since 2016 with a strong focus on university admissions, visa strategy, education loans, and international career planning. This master guide explains how Indian families can strategically finance global education using modern 2026 lending structures. Primary Loan Support Portal: study2migrate.com/education-loan-study-abroad-india Main Hotline: +91 87908 51951 Head Office: MG Road, Kanuru, Vijayawada (Above Jockey Showroom) Regional Office: Kukatpally, Hyderabad (Near KPHB)

CHAPTER 1: THE FOUNDATION – SECURED VS. UNSECURED LOANS

Secured education loans require collateral security such as residential houses, commercial buildings, fixed deposits, government bonds, or clearly documented agricultural boundary properties. Public sector banks such as SBI and Bank of Baroda remain the strongest options for secured loans because of their lower interest rates and higher credibility during visa processing. In 2026, secured education loans typically begin from 9.65% to 10.65% depending on university ranking, co-applicant profile, and collateral quality. Unsecured education loans do not require collateral. Instead, private lenders and NBFCs evaluate the student's IELTS/GRE profile, university tier, employability potential, and co-applicant income strength. These loans are commonly used for the USA, UK, Canada, Australia, and Ireland. In 2026, unsecured loan interest rates generally range from 10.25% to 13.50%. Students targeting elite universities or strong STEM pathways often qualify for higher unsecured limits. Book your free real-time eligibility assessment at Study2Migrate Vijayawada or Hyderabad offices, or directly visit study2migrate.com/education-loan-study-abroad-india.

CHAPTER 2: THE 2026 LENDER LANDSCAPE

SBI Global Ed-Vantage: Offers up to **■1.5 Crore** with interest rates starting from 9.65%–10.65%. Ideal for families with clean property documentation and long-term repayment planning. **HDFC Credila:** One of the most preferred lenders for Indian students. Offers unsecured loans up to **■75 Lakhs** for major destinations like the USA and UK. Secured funding can reach **■1.5 Crore**. Interest rates begin around 9.75% for secured and 10.75% for unsecured structures. Known for very fast 3–5 day processing. **Avanse & Auxilo:** Flexible NBFC lenders covering tuition, living expenses, flights, laptops, and insurance. Unsecured limits usually range between **■50 Lakhs** and **■75 Lakhs**. Interest rates typically vary between 10.50% and 14.00%. **InCred:** A modern fintech-focused lender offering fast underwriting and automated profile evaluation. Commonly used for quick unsecured approvals ranging from **■40 Lakhs** to **■75 Lakhs**. Study2Migrate helps students compare lenders strategically instead of blindly choosing the first approval available. Visit study2migrate.com/education-loan-study-abroad-india for a personalized lender mapping session.

CHAPTER 3: THE STRATEGIC STUDY2MIGRATE ADVANTAGE

One of the biggest fears among Indian families is loan rejection due to low CIBIL scores or previously settled credit histories. Study2Migrate works with an extended network of private lenders and NBFC partners capable of restructuring applications using alternate co-applicant strategies, additional income layering, and financial profiling. Unlike many consultancies that outsource loan support to third-party agents, Study2Migrate integrates university

admissions and loan mapping simultaneously under one ecosystem. This reduces delays between university admission, visa deadlines, and financial sanction timelines. Our teams guide students through: • University admissions • Loan structuring • Visa documentation • Financial proof planning • Accommodation guidance • Interview preparation With a 98% visa success track record since 2016, Study2Migrate has become a trusted name among Telugu students targeting global education. Visit our Vijayawada or Hyderabad offices for direct counseling.

CHAPTER 4: MANDATORY LOAN DOCUMENT FILE STRUCTURE

Student Portfolio: • Offer Letter / CAS / I-20 • 10th Marks Memo • Intermediate Marks Memo • Degree / B.Tech Certificates • IELTS / PTE / GRE Scorecards • Passport Salaried Co-Applicant Portfolio: • PAN Card • Aadhaar Card • Last 3 Months Salary Slips • Last 2 Years Form 16 • Last 6 Months Bank Statement Self-Employed Co-Applicant Portfolio: • 3 Years IT Returns • GST / Trade License • Business Registration Documents • 1 Year Business Bank Statement Property Portfolio for Secured Loans: • Registered Title Deed • 30-Year Link Documents • Approved Building Plan • Latest Property Tax Receipts A properly structured file significantly increases approval speed and reduces unnecessary lender queries. Study2Migrate provides complete in-house file verification support before submission.

CHAPTER 5: HIDDEN REPAYMENT CLAUSES & TAX BENEFITS

Moratorium Period: Most education loans provide a repayment holiday called a moratorium period. This usually includes the course duration plus an additional 6–12 months after graduation. During this period, students commonly pay: • Simple interest only • Partial interest • Or in some cases, no immediate EMI Families should clearly understand repayment activation timelines before signing loan agreements. Section 80E Tax Benefits: Indian families can claim unlimited income tax deductions on the interest paid towards education loans under Section 80E. This benefit can continue for up to 8 consecutive years and can result in substantial tax savings for families in higher tax slabs. Always maintain: • Loan statements • Interest certificates • EMI payment records Study2Migrate counselors help families understand repayment structures beyond just loan approval.

CHAPTER 6: THE STEP-BY-STEP EXECUTION TIMELINE

4–6 Months Before Intake: • Profile Evaluation • Country & University Selection • IELTS/PTE Preparation • Loan Eligibility Analysis 3–4 Months Before Intake: • University Applications • Conditional / Unconditional Offer Letters • Loan Processing Initiation 2–3 Months Before Intake: • Loan Sanction Letter • CAS / I-20 Issuance • Visa Documentation Preparation 1–2 Months Before Intake: • Visa Slot Booking • Tuition Fee Transfers • First Disbursement to University • Accommodation Finalization Final Stage: • Visa Approval • Flight Booking • Pre-Departure Briefing Study2Migrate combines admissions, loan processing, and visa support under one coordinated workflow to avoid delays and reduce stress for families. Visit study2migrate.com/education-loan-study-abroad-india for a free eligibility assessment or book an appointment at our Vijayawada or Hyderabad offices.

FREE EDUCATION LOAN ELIGIBILITY CHECK

University + Loan Mapping + Visa Guidance

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