



JITO Education Loan Program

- **Salient Features**
- Attractive Interest rates
- Quicker processing
- For Loan less than Rs 1 Lac pa - Interest @ 4.5% for Female / 5 % for Male

Links / Downloads:

Short application Form
OBC form
List of required documents
Partners: OBC / Credila
Press release

Other projects by JITO

- **How to apply**
- Fill in the short application form available on www.jito.org
- You forward us The email that you receive from the agency after submitting this form from the email: You need to submit the form and the required documents / attachments along with the **OBC form**; at our office

eligibility

Contact:

jelp@jito.org / contact@jito.org

61409848 / 22625776

Main Office Address:

Zonal contact:

Steps to submit the application

- Log on to www.jito.org
- Go to the JELP page – JITO Education Loan Programme
- Fill up the Short Application Form (provided by Credila)
- If the application can be processed as per the guidelines,
 - the applicant would receive an email from Credila, with the details to process further.
 - Attached forms will have to be duly filled
 - Required documents be attached as per the list
 - print of the mail recd by the student from credila
- Alongwith this set of application, the education loan form from Oriental Bank of Commerce will have to be duly filled up. entire set is to be forwarded at our offices OR Credila offices.
- These documents are to be self attested and all relevant field to be duly filled & signed
- The required photographs will have to be submitted alongwith the application. Parent would be the co-borrower in all cases. If required any close relative could be surety / guarrantor

Incase the application is rejected at the agency (Credila) JITO APEX will try to get the application processed Else the request would be regretfully turned down

Currently

we are intending to assist primarily for higher studies i.e from HSC or equivalent upwards
Details are available on our site

Processing fees are to be paid by the student,

Interest rates for loan less than Rs 1 Lac pa for

Female students would be around 4.5% & for male it would be around 5%.

Rest as per the terms of OBC.

Benefits of early repayment and penalty of Late payment would be transferred to the student.

for eligibility criteria details are currently available on www.obcindia.co.in. For contact details of Credila branches, kindly refer www.credila.com

You may forward any query to us at jelp@jito.org or call us on +91 22 - 61409848 / 22625776
However the decision of Credila &/OR OBC to accept or reject the application is final & binding on the student