

## Write Up on Paras Loan Services

The Paras Education Foundation (TPEF) is a financial consultant, helping all International Students to obtain study abroad loans @ 8.5% p.a. approx Interest (depending on Wall Street PLR) & repayment of 20 years, without any collateral security, for more than 42 countries for over 6000 Universities / Colleges / Schools like USA, UK, Canada, Australia, New Zealand, Switzerland, etc.

### **The Paras Education Foundation (TPEF) – Loans Features:**

1. All international students, regardless of their country of origin or their nationality are eligible for the soft term study abroad loans.
2. Loan limit is based on tuition fees + living + food expenses + book expenses + Computer/Laptop + Health Insurance + Miscellaneous expense. (Upto US\$ 45,000 per Co-Signor. However you may still apply for additional amount if required by you. Please refer our counselor for details)
3. No collateral. (Other terms and conditions to be conveyed upon registration of the student and after receiving the profile of the student.) Generally US Co-Signor / Guarantor required. Please refer our counselor for more details.
4. Loan denominated in US (or CAD) dollars and disbursed in US (or CAD) dollars.
5. Repayment up to 20 / 25 years (with no pre-repayment penalty)
6. Interest rates at 8.5% p.a. approx. (linked to Wall Street prime lending rate – (PLR) floating rate)
7. Repayment begins 6 months after graduation.
8. Applicable for study in over 42 countries & over 6000 Schools / Colleges & Universities. (Please refer to [www.isloan.org](http://www.isloan.org) to see complete list of approved countries).
9. Student needs to register at no cost on <http://www.isloan.org/reg2.asp>. Other detailed terms & conditions furnished upon Registration.
10. Loan is sanctioned (& cheque issued) only in favour of the approved & participating school. **REIMS Management School is an approved & participating School under Paras Loan Program.**
11. Students are encouraged to refer FAQ's on website [www.isloan.org/faqs.htm](http://www.isloan.org/faqs.htm).
12. Loan is sanctioned on yearly basis. Renewable every year.

### **Contact details:**

**Mrs. Bharati / Mr. Patel**

#### **The Paras Education Foundation**

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**US & Canada Tel #: 1-347-468-8750 / 1-347-468-8751/ 1-510-830-4594** (Routed through our Head Office in Mumbai, India, time: 8AM to 11PM IST any day including Sunday & Holiday)

**UK, Scotland, Wales & Ireland Tel #: +44 20 8002 9809**

**US Toll Free Fax Number: 1 888 852 9786**

E-mails: [inquiries@isloan.org](mailto:inquiries@isloan.org) (for initial general inquiries)

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Website: [www.isloan.org](http://www.isloan.org)