

About CREDENC

Credenc is a unique end-to-end education lending fintech platform. It offers education loans covering K-12 school fee, online upskilling courses, higher education as well as study abroad courses. It will also soon launch India's first student-focused neo bank. Credenc finances students based on their merit and future employability, rather than the means available to their families. The company's fundamental belief is to ensure quality education is affordable for all.

Credenc is part of the Capital India group, which also includes a BSE listed NBFC, Capital India Finance Ltd. Capital India along with its cost of capital advantage also offers an enhanced underwriting process which is quicker & more efficient.

What makes CREDENC unique?

STUDENT FIRST APPROACH

Loans underwriting decision based on student's potential and future employability, instead of their families' social standing and income

100% FINANCING

All education related costs, such as tuition fees, examination fees, living and travel expenses and pre-admission costs covered

FASTEST LOAN SANCTIONS

Swift documentation, creating smooth experience so that the loan can be approved immediately

SIMPLIFIED AND STREAMLINED DIGITAL PROCESS

100% digitally enabled ecosystem that allows students to submit necessary documents online making the loan process easy and paperless

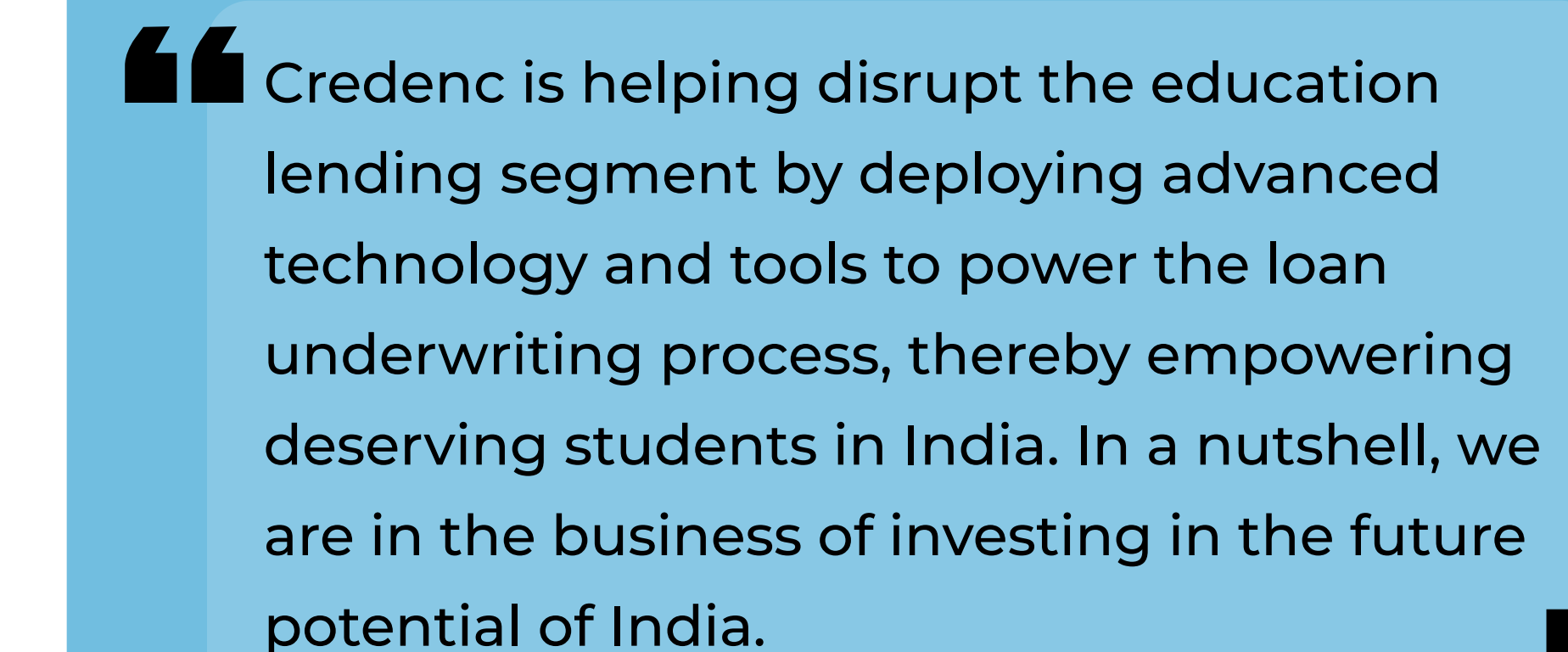
HOLISTIC APPROACH TOWARDS STUDENT DEVELOPMENT

Students are also provided services such as resume review, interview practice, internships etc.



“ We aim to create a sustainable education ecosystem in the country, where we support talented students in pursuing their dream education through our easy, fast and hassle-free loans. Also, we have designed specialized financial products for institutes to full-fill their commitment towards quality education. ”

- Mayank Batheja
Co-Founder



“ Credenc is helping disrupt the education lending segment by deploying advanced technology and tools to power the loan underwriting process, thereby empowering deserving students in India. In a nutshell, we are in the business of investing in the future potential of India. ”

- Avinash Kumar
Co-Founder

Why partner with CREDENC?

Credenc has the confidence and support of the Capital India Group, an India focused financial services conglomerate which has :

- 4 Crore+ customers
- 10 Lakh+ daily transactions
- 60,000 Crore+ annual GMV
- 50+ office locations

Credenc is redefining the student loan process to be fast, easy, and hassle-free

- 100% digital process
- 6-hour approval*
- 48 hours fund transfer*
- Competitive interest rates
- 3000+ colleges covered
- 5000+ customers every month
- Collateral free loans up to 25 lac*
- Loans offered for up-till 10 years of tenure*

3 STEP PROCESS TOWARDS EMPOWERING A NEW GENERATION OF LEADERS

2 Review

Credenc team shall review the form and the submitted documents

3 Approval

Get a loan approval within 6 hours

1 Apply

Fill up online application form on the website with supporting documents

Become a
Credenc Certified College

1800-121-0057

contact@credenc.com



**EDUCATION
MADE
EASIER.**

