Avanse Financial Services Introduces Avanse EdSure & Avanse EdSure+

First-of-its-kind education loan 'return policy' designed to enhance customer confidence

At A Glance:

- A **first-of-its-kind student-centric offer** – a specially designed offer created to protect the student's loan in case things don't go as planned.
- **Avanse EdSure :** If plans change after loan disbursement, students can return their loan within 30 days of disbursement – with no cancellation charges and zero interest on the disbursed amount.
- **Avanse EdSure+:** In case of visa refusal, this limited-period offer allows students to return their loan within an extended 30 days of disbursement *(a 30-day standard look-up period under Avanse EdSure with a 30-day add-on assurance cover)*

Mumbai, July 20, 2026: For thousands of Indian students, packing bags to go to their preferred study abroad destination and university is the ultimate dream come true. It comprises months of hard work, late-night test prep, and the excitement of building a global future. However, as first-time borrowers, students often experience anxiety when navigating the complexities of an education loan.

As a student-centric organisation, Avanse Financial Services has consistently worked to eliminate this friction, pioneering tech-led hyper-personalised financing solutions. Today, this education-focused NBFC takes its commitment a step further with the launch of **Avanse EdSure & Avanse EdSure+** – first-of-its-kind offers designed to democratise education financing through unparalleled transparency and flexibility.

Built on the foundation of **"Customer Leadership"**, Avanse EdSure & Avanse EdSure+ introduce an industry-first "look-up" period, allowing students to revisit or reverse their loan decisions if their circumstances change. By proactively absorbing the real-world financial risks of study-abroad planning, Avanse is currently the only financier in India offering this level of consumer protection, giving students and parents the absolute confidence to plan their academic futures without fear of the unknown.

Avanse EdSure	
Description	• Available to all students **at no extra cost**. • This gives students a **30-day look-up period**. • If things don't go as planned, the student can return the entire loan amount within **30 days** of disbursement.
Benefit	If students choose to return the loan and close it within 30 days of the disbursement date, interest accrued during this period will be reversed.
Applicable Countries	The US, Canada, Germany & Australia

Recognising that an evolving macroeconomic landscape is further intensifying the pressures on education planning, Avanse has simultaneously rolled out **Avanse EdSure+**, a premium limited-period extension that supplements the baseline 30-day look-up period with an extra 30 days, ensuring students have up to 60 days of financial agility as they map out their journeys.

Avanse EdSure+	
Description	• The **30-day look-up period** for Avanse EdSure can be **extended by another 30 days** under the Avanse EdSure+ offer. • In case of **visa refusal**, students can choose to return and close the entire loan amount within **60 days** of the disbursement date *(a 30-day standard look-up period with an additional 30-day add-on assurance cover).*
How to opt for this extension	Students need to pay a **subscription fee** of **₹9,999 + GST** and a **processing fee** of **at least 0.45% of the sanctioned loan amount + GST**, both to be paid upfront.
Benefit	• Students are eligible to return the entire loan amount within 60 days from the date of disbursement, without capitalised/compounded interest for the said period. • The borrower shall incur the partial/simple interest paid during the extended assurance period. • Only the portion of the balance interest accrued during the extended assurance period *(interest capitalisation portion)* shall be reversed.
Applicable Countries	The US, Canada, Germany & Australia
Visa Refusal Clause	This return of loan and interest-reversal benefit is applicable only in the unfortunate **event of a visa refusal**.

Commenting on this launch, ***Mr. Amit Gainda, Managing Director & CEO, Avanse Financial Services***, said, "We know how much emotional and financial investment goes into planning an education abroad. The students deserve a financing partner that stands by them throughout their academic journey. True to our commitment, *'Avanse has got you covered'*, we launched this industry-first offer to give customers complete control over their education financing. We want students to focus entirely on the excitement of their upcoming academic journey, knowing they are backed by the ultimate financial flexibility. As they take a giant leap forward, we are right here to ensure their investment is completely protected with us in case things don't go as planned."

Avanse EdSure is available for overseas higher education loans for the US, Canada, Germany and Australia. For students seeking enhanced coverage for these markets, upgrading to Avanse EdSure+ is just as simple – they can inform an Avanse representative, who will guide them through the process. To learn more about these offers, students and parents can visit www.avanse.com/apply-now-edsure. These limited-period offers are available until 30 September 2026.

About Avanse Financial Services

Avanse Financial Services Limited is an education-focused non-banking financial company (NBFC) on a mission to make education financing seamless and affordable for every deserving Indian student. The company offers loans across three key segments:

- **Student Loan - International –** customised education financing solutions for Indian students pursuing undergraduate & postgraduate courses overseas
- **Education Loans Domestic –** customised financing solutions for Indian students seeking higher education at domestic institutions. It also includes loans for professionals engaging in executive learning programs, as well as financing for both curriculum fees for students enrolled in accredited schools and non-curriculum fees associated with skilling programs, executive education, and test preparation courses, all in India.

- **Educational Institution Loans –** collateral-backed financing solutions to private educational institutions, generally K-12 schools, located in peripheral areas of tier I cities and in tier II and beyond cities in India

For more information, please click here.

Media contact:
Rashmi Kotian
E: rashmi.kotian@avanse.com | mediarelations@avanse.com
M: +91 7875280634