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**Date:** 11/16/2014 12:38:26 PM  
**Subject:** Please get this to the appropriate person

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Dear Mr. Godfrey,

Director Communications,  
Office of the Governor,  
State of South Carolina, USA

Kind Greetings from Credila Financial Services!!

We wish to welcome Ms. Nikki Haley, Honorable Governor South Carolina, USA and the entire delegation to India.

Kindly extend our complements to Ms. Governor for the highly inspiring session today at the 10th FICCI Higher Education Summit at New Delhi

Establishing South Carolina State as the Second Best State for conducting business in the entire United States is an achievement and BMW's commitment to invest USD 1 billion and establish their world's largest plant in the South Carolina is a complement to the painstaking efforts put in by the Governor and her team towards boosting Economy and trade in the South Carolina

Also her views upon promoting Higher Education trade in India are really inspiring to us; we are sure that India will be able to provide the best of the Intellectual talent to study and research and also contribute to the export of Education to India from the State of South Carolina, USA

We are Credila Financial Services Pvt. Ltd established in 2006; we are an HDFC Limited subsidiary and are India's largest private sector student loan provider. HDFC Limited; our parent organization is India's largest mortgage lender with a market Capitalization of USD 10 billion. HDFC Limited has interests and representation in the entire financial services industry with HDFC Bank as one of the leading private sector banks; HDFC Life in the Life Insurance domain, HDFC Ergo in the general insurance and HDFC securities in the equity trade domain; in India

We Credila – HDFC are the dedicated Student loan service provider in India; we have successfully funded more than 20000 Indian students with USD 400million worth of Student loans in more than 33 countries of the world. Indian student applicants have exhibited a keen interest in the South Carolina based academic institutions of repute; especially at University of South Carolina and Clemson University; so far we have successfully processed 116 Student loan proposals worth USD 4.5 million to Indian students , to finance their education in the South Carolina State, USA.

We would like to collaborate with the State of South Carolina and promote the cause of Higher Education at South Carolina based institutions; with Indian students.

To take the proposal forward and to seek inputs and identify avenues of strategic collaborations; we request your Office with an appointment with the right set of officials.

A brief upon our organization is attached for the kind perusal

Eagerly waiting for your response and wishing you a pleasant stay in India

Regards,  
Amit Bhardwaj

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