Ta’lim krediti ajratilish tartibi

Ta’lim krediti barcha bosqichdagi talabalarga taqdim etiladi. Kredit olish uchun talabalar quyidagi shartlarga rioya etishlari lozim:

1. **Dastlabki to‘lov:**
   Talaba shartnoma (kontrakt) to‘lovining 1-semesteri uchun **25 foizini avvaldan** to‘lashi shart.
2. **100% kredit ajratilganda:**
   Agar bank talabaga shartnoma summasining **100% miqdorida ta’lim krediti** ajratsa, talabaning avval to‘lagan 25% summasi unga qaytarib beriladi.
3. **Qisman kredit ajratilganda:**
   - Yuqori bosqich talabalari uchun qaror ularning **o‘rtacha o‘zlashtirish ko‘rsatkichi (GPA)** asosida belgilanadi:
     - **GPA 3.0 va undan yuqori** bo‘lsa, 100% kredit ajratiladi.
     - **GPA 3.0 dan past** bo‘lsa, shartnoma summasining **80% miqdorida kredit** ajratiladi.
   - Boshlang‘ich bosqich (1-bosqich) talabalari ushbu GPA mezonidan **mustasno**.
4. **Qisman kredit holatida to‘lov:**
   Agar talaba 100% kredit ololmasa, avval to‘langan 25% summaga qo‘shimcha ravishda **75%** ta’lim krediti rasmiylashtiriladi.

5. Agar yuqoridagi havola orqali so‘rovnomani to‘ldirgan bo‘lsangiz, sizning ma’lumotlaringiz Universitet tomonidan Hemis va Billing.edu.uz tizimlariga kiritilgandan so‘ng, bankdan siz so‘rovnomada ko‘rsatgan telefon raqamingizga **“ta’lim krediti olish mumkin”** degan SMS xabar yuboriladi.

Procedure for Granting Educational Loans

Educational loans are available to students of **all academic levels**. To qualify for a loan, students must meet the following conditions:

1. **Initial Payment:**
   Each student must first pay **25% of their tuition fee** in advance.
2. **Full Loan (100% Coverage):**
   If the bank approves an educational loan covering **100% of the tuition fee**, the student’s initial 25% payment will be **refunded**.

3. **Partial Loan (Based on GPA):**
    - For upper-year students, eligibility depends on their **Grade Point Average (GPA)**:
        - **GPA 3.0 or higher:** Eligible for a **100% loan**.
        - **GPA below 3.0:** Eligible for a loan covering **80% of the tuition fee**.
    - **First-year students** are **exempt** from the GPA requirement.
4. **Payment in Case of Partial Loan:**
   If a student is not approved for a 100% loan, they will formalize an educational loan for **75%** of the tuition (depending on the approved percentage) **in addition to** the initial 25% payment.

5. If you have completed the survey through the link above, after your information is entered by the University into the Hemis and Billing.edu.uz systems, you will receive an SMS message from the bank at the phone number you provided in the survey, confirming that you are eligible to receive an educational loan.