



PRE-APPROVED LOANS, BECAUSE YOUR DREAMS CAN'T WAIT!



Parameters	Details
Eligibility	The student should be an Indian National & have secured admission on a merit basis through entrance test/selection process of the Institute.
Name of The Educational Institute	K.R Manglam University
Course Name	PG/UG Courses
Rate of Interest	11% Onwards
Loan Amount	Loan Amount Up To Rs 40 Lakhs
Margin	NIL
Processing Fees	1% + GST
Pre-payment Charge	NIL
Pre Closure Penalty	NIL
Repayment Type	PSI / SI / EMI.
Moratorium Period	Course Period + Maximum 6 Months
Repayment Tenure	Up To 180 Months (15 Years)
Loan Disbursement	Fees will be transferred directly to the Official Institute Payment Account
Co-Applicant	i. Father ii. Mother iii. Brother or Sister iv. Spouse or Parents in Law for Married Applicants v. Grand Parents if parents are not there.
Insurance	optional
Unsecured Loan Amount	Unsecured Loan Amount up to Rs XXXXX Lakhs or up to Total fees of the institution whichever is lower.
EMI per lakh (approximate)	Rs 1,105/- Approximately Per Lakh Per month EMI for 15 years

**T&C:- Approval, Sanction, and Disbursement are Subject to internal policy checks, processes, and eligibility*



Commercial with Advance EMI

Tenure (Months)	3	4	5	6	9	12	18	24
Advance EMI/DP	1	1	1	1	1	1	1	1
Processing Fees (INR)	0	0	0	0	0	0	0	0
Rate of Interest	2.35%	2.95%	3.55%	3.95%	6.50%	7.85%	12.00%	15.40%

Commercial without Advance EMI

Tenure (Months)	3	4	5	6	9	12	18	24
Processing Fees (INR)	0	0	0	0	0	0	0	0
Rate of Interest	4.00%	4.50%	5.50%	6.00%	8.00%	10.20%	14.50%	18.50%

CONTACT DETAILS

Name	E-mail ID	Phone Number
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ESCALATION CONTACT

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Student	Co-Borrower
<ul style="list-style-type: none">• KYC (Aadhar & Pan Card)	<ul style="list-style-type: none">• KYC (Aadhar & Pan Card)
<ul style="list-style-type: none">• Marksheets (10th,12th and last qualified Graduation mark sheet)	<ul style="list-style-type: none">• Relationship proof
<ul style="list-style-type: none">• College Admission letter	<ul style="list-style-type: none">• If Salaried: Latest 3 months pay slips and latest 1-year bank statement
<ul style="list-style-type: none">• Any other proof asked during the sanction process	<ul style="list-style-type: none">• If Self-employed: A document checklist will be provided after discussion with the co-borrower. (Discussion will happen in Co- borrower's mother tongue if needed)