

EMI with 0% interest and 0 down payment

Highlights:

- ◆ 0% interest
- ◆ 0 down payment
- ◆ Instant online approval in minutes
- ◆ Pay in 3 easy Installments
- ◆ Easy & Secure online Digital process
- ◆ Anyone with an Indian Bank Account can apply
- ◆ Pay fee in interest-free installments of INR 17,315 p.m.

How to Apply for EMI Option:

To apply for EMI option, applicants need to have:

- ◆ PAN Card, Address Proof (Aadhar Card)
- ◆ Bank account in any Indian Bank
- ◆ For applicants with age less than 21 yrs, it is preferred to add any family member(parent, sibling or spouse) as the main applicant in the loan application. Select "Yes I am earning" in the loan journey and enter PAN, KYC(Aadhar) and bank details of co applicant(family member) directly.

Note : Instant KYC can be done online where applicant is not required to upload physical copy of Aadhar. It is **not mandatory** that the mobile number should be linked with Aadhar(any number can be used)

Please follow the steps below to apply of EMI option:

- ◆ On receipt of the Admission Offer Letter, you will be provided with different payment options: Select "**Pay using FinTech EMI or Pay using PropellD**", the system will redirect you to PropellD platform who have partnered with BITS Pilani to offer EMI facility to applicants at **0% interest without any down payment** and instant approval process.
- ◆ On the PropellD portal, you will see a form to apply for the EMI option which will have part of your course details prefilled.
- ◆ You will then be asked to login & complete basic information, KYC details and provide bank details(all required for co applicant if age below 21 yrs).
- ◆ On approval, you need to complete the remaining steps of agreement, E-mandate , video verification(with original PAN) and payment of the one time processing fees(Rs. 175+GST)

Note: Loan can be applied on applicant or applicant directly(any immediate family member: parent, spouse or siblings).

EMI Payment Plan:

- ◆ On approval of the EMI facility, applicants need to pay Rs. 175+GST towards one time processing fees of the loan.

- ◆ 3 EMIs will be payable on a monthly basis.
- ◆ The following payment schedule will apply to new admissions:

	Month 0	Month 1	Month 2	Month 3
Processing Fees (one time)	INR 175+GST	-	-	-
Monthly EMI	-	INR 17,315	INR 17,315	INR 17,315
Total (inc. taxes)	INR 207	INR 17,315	INR 17,315	INR 17,315

* For detailed programme fee structure, please refer to the brochure, or the programme page on the website.

Please Note

- ◆ All loans are subject to approval by PropellD

For Loan Application related queries:

Call on: +91 89512 83086

Write on: bitsloansupport@propelld.com

For General queries:

Call on: +91 97720 36333

Write on: support@propelld.com