

## **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 18,333 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

**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.
- ◆ 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 co 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:

	<b>Month 0</b>	<b>Month 1</b>	<b>Month 2</b>	<b>Month 3</b>
<b>Processing Fees (one time)</b>	INR 175+GST	-	-	-
<b>Monthly EMI</b>	-	INR 18,333	INR 18,333	INR 18,333
<b>Total (inc. taxes)</b>	INR 207	<b>INR 18,333</b>	<b>INR 18,333</b>	<b>INR 18,333</b>

\* 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