

GrayQuest: Short-term EMI Option

*Making Fee Payments **Affordable – Convenient – Flexible** for families*

We understand the financial challenges that come with pursuing academic goals, and we're committed to providing **flexible financing solutions**.

With GrayQuest's Short-term EMI Option – Parents can now **convert their Annual Fees into Equal Monthly Installments** in upto 12 EMIs, through the Institution's Payment portal

Benefits for the Students & their Parents:

- **NO Paperwork**
- **NO Collaterals**
- **NO Physical Documentation**
- **100% Digital – Apply from the comfort of your home**
- **Disbursement to institute – within 2-days** (subject to the completion of EMI process)

How to Apply in Simple Steps:

- **Log on** to your Payments / ERP Portal
- Select **GrayQuest** in the Payments Section
- Choose the **EMI Option**
- Submit your form and follow the instructions

GrayQuest (GQ) Helpline

- **Support Email ID:** svkm.support@grayquest.com
- **Support Number:** [+91 83558 95732](tel:+918355895732)

Frequently Asked Questions (FAQs)

GrayQuest EMI Payment Option

1. What is the EMI payment option?

SVKM / NMIMS has partnered with **GrayQuest** to offer students and parents the option to convert their **Annual fees into convenient monthly EMIs** payable throughout the year.

2. Is there an eligibility process for EMI?

Yes. The EMI option requires a **simple application process**. Approval is based on **credit eligibility** determined by GrayQuest and its lending partners.

3. What expenses are covered by the EMI payments?

The EMI payments cover academic fees and hostel fees

4. Are there any processing fees for availing this solution?

There are no processing fees associated with GrayQuest's EMI payment solution.

5. What is the repayment tenor available?

- You can choose a repayment tenor from 3 EMIs to 12 EMIs
- Interest charges depend on the EMI plan selected (*starting from around 3%**)

6. Is there a maximum loan amount limit?

The maximum loan amount is determined based on your eligibility.

7. Who should students contact for help with EMI registration?

Students and parents can contact the **GrayQuest Support Team** for assistance:

 **Email:** svkm.support@grayquest.com

 **Phone:** +91 83558 95732 / +91 93245 07084

 **Support Hours:** 10:00 AM – 7:00 PM