

## KLE TECHNOLOGICAL UNIVERSITY

### GRAYQUEST EMI PROCEDURE

#### Basic Requirements before applying for EMI:

- Applicant (Parent/Guardian) Should have soft copy of **PAN Card, Bank Details, Aadhaar Card**, who is applying for Education loan.
- Applicant should be a **Blood Relative**.
- Applicant should have some active source of Income and Applicant's **CIBIL SCORE** should be 720 & Above.
- If Student is applying for the EMI Plan, he/she should be 21+ years and should have some active source of Income.
- Soft copy of bank statement (pdf format) of last 6 months will be required if CIBIL Score is less than 720.

#### Procedure to apply for GrayQuest EMI:

- Go to Google and login to **parents.kletech.ac.in** using Student USN as user ID and Password as Date of Birth of student.
- Go to fee section and select **GrayQuest Payments**.
- Verify as per your requirement and choose EMI Plans: 3 Months/ 6 Months/ 9 Months/ 10 Months/ 12 Months.
- Fill all the required details for applying for the Education loan from GrayQuest.
- While Filling Application Form, It will ask for **Referral Code/ Campus Executive Code**. Please make sure you add referral code **6879**. It will be easy to track any issues if the application is pending.
- The next page will reflect the summary page for checking details added by the applicant whether he/she has filled correct details. If any details have correction, the same can be edited & proceed for next.
- If it is in Credit Review Stage, the applicant should upload soft copy of last 6 Months Bank Statement to get Approval in pdf format.
- Please be patient as this is a digital procedure. It may take some time for EMI Application Approval/Rejection.
- Do not create another application ID unless the earlier application is rejected.
- You can create a new application only If the earlier Applicant ID is rejected. The same applicant CANNOT apply again as it will be denied. Another parent/Guardian, who is blood relative of the student can apply for this EMI Plan and proceed for the above mentioned steps.