

Introduction to **EMI (Monthly) Fee Payment Option at KLE Technological University, Hubballi**

Dear Parents & Students,

For the **AY 2025-26**, KLE Technological University is pleased to inform that all parents will now have an EMI Option for making fee payments. You can choose this payment method as per your convenience. **This payment facility will be provided by GrayQuest.**

Pay Fees in **Easy Monthly Instalments (EMIs)**

- **Overview:** Parents can now convert the AY25 fees in up to **12 EMIs**, making it easier to manage fee payments.
- **Fee Heads:** This option is available for Academic fees
- **How to opt:** Parents are requested to
 - log on to your **Contineo ERP portal**
 - Goto the **Payments** section
 - Select **fee headers**
 - Select **GrayQuest payment option** → **Select EMI option**
 - Choose an **EMI plan** as per your convenience
 - Follow the instructions to complete the online registration process.

Key Highlights – **Easy Monthly Instalments (EMIs)**

- The entire sign-up process is **100% digital**, allowing you to complete it in just 5-minutes from the comfort of your home
- Enjoy **ZERO Collaterals, ZERO Processing fee** and **NO Documentation** is required
- **No Collateral Required:** There is no need to provide collateral or security for registering for this EMI payment option. Approval is subject to credit eligibility from GrayQuest.

For any further assistance throughout the EMI process –

- **Email:** kletechu.support@grayquest.com (OR)
- **GrayQuest Helpdesk:** [080-71714239](tel:080-71714239) (10.00 am to 7.00 pm)

Sample Illustration of the EMI Payment Plan

Assume, the Annual year fee payable is **₹2,00,000/- INR**. Please find below your payment plan for the year if you choose the EMI option to pay your fee.

Please note that your actual fee might differ and refer to your fee circular/ email sent by the institution for the actual fee amount.

No. of EMIs	Interest %	Interest Amount	Interest Amount per month	Total Amount (Fee + interest)	Total Payable per month
3	2.25%	4,500	1,500	204,500	68,167
6	3.99%	7,980	1,330	207,980	34,663
9	5.90%	11,800	1,311	211,800	23,533
10	7.05%	14,100	1,410	214,100	21,410
12	7.90%	15,800	1,317	215,800	17,983

Sample Overview - Monthly Payments: Outlining the months, the corresponding fee amounts with the subsequently calculated interest.

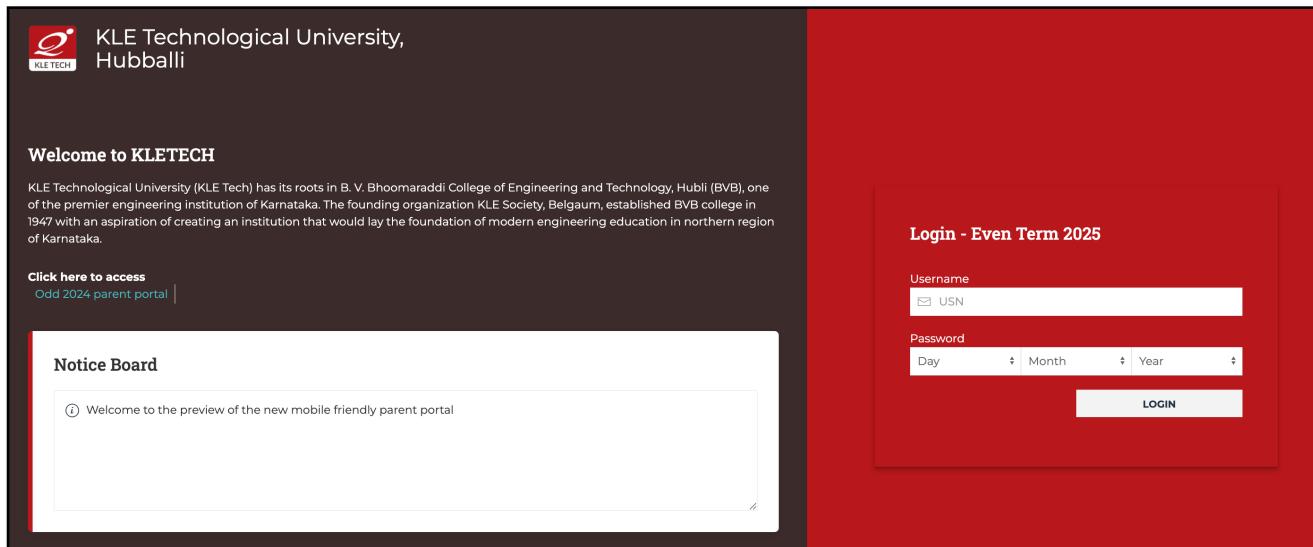
Month	3 EMIs	6 EMIs	9 EMIs	10 EMIs	12 EMIs
Month 1	68,167	34,663	23,533	21,410	17,983
Month 2	68,167	34,663	23,533	21,410	17,983
Month 3	68,167	34,663	23,533	21,410	17,983
Month 4		34,663	23,533	21,410	17,983
Month 5		34,663	23,533	21,410	17,983
Month 6		34,663	23,533	21,410	17,983
Month 7			23,533	21,410	17,983
Month 8			23,533	21,410	17,983
Month 9			23,533	21,410	17,983
Month 10				21,410	17,983
Month 11					17,983
Month 12					17,983
Total	204,500	207,980	211,800	214,100	215,800

USER MANUAL

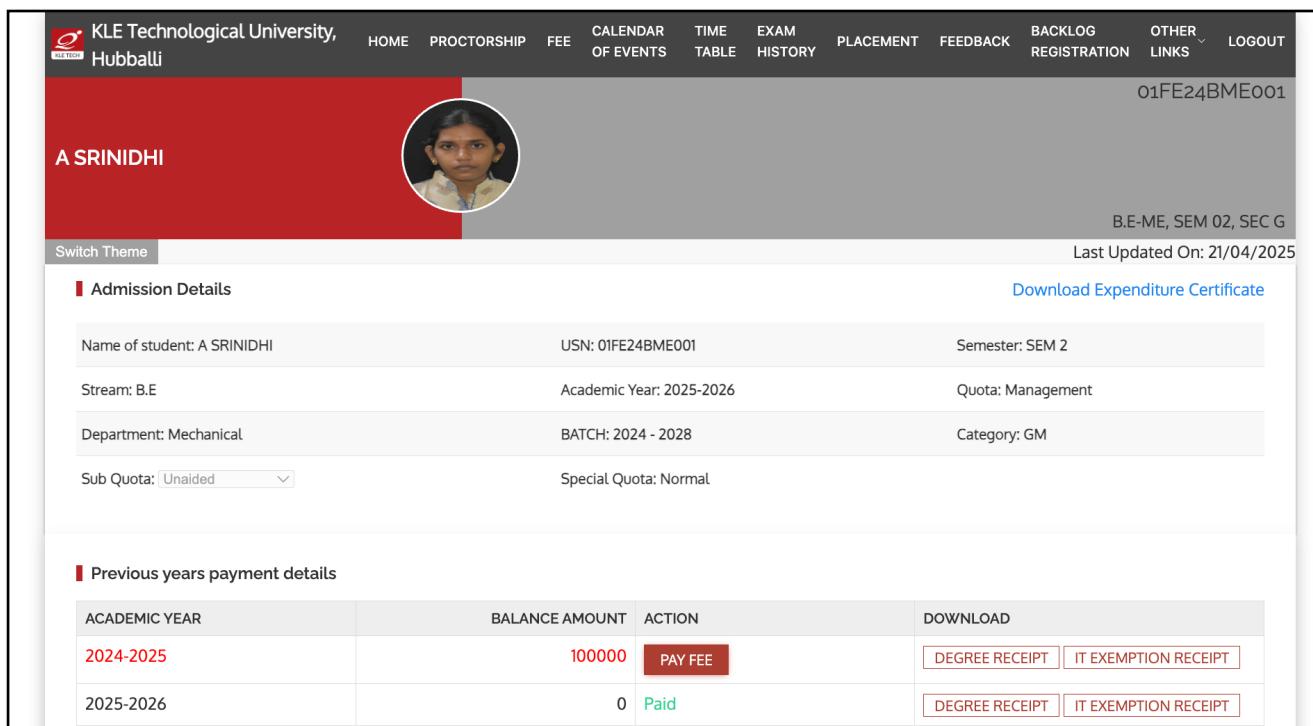
GrayQuest EMI Process

STEP 1: Log in to your Parent / Student Portal (Contineo)

<https://parents.kletech.ac.in/>



STEP 2: Goto Fee section → Select fees → click on Pay fee



ACADEMIC YEAR	BALANCE AMOUNT	ACTION	DOWNLOAD
2024-2025	100000	PAY FEE	DEGREE RECEIPT IT EXEMPTION RECEIPT
2025-2026	0	Paid	DEGREE RECEIPT IT EXEMPTION RECEIPT

STEP 3: In the Fee Details section, Select **GrayQuest** → Select **EMI Option** and **Proceed**

Fee Details

Total Amount

GENERATE ADMISSION APPLICATION **GENERATE FEE RECEIPT** **GENERATE IT EXEMPTION RECEIPT**

Pay as low as Rs.xxxx/Month
Pay your fees in upto 12 Easy Monthly Installments (EMIs)

 **GRAYQUEST PAYMENT**

Please select a Payment Option

Option A

Pay fee via Monthly EMI
Pay fee in small,Convenient monthly payments.

Pay as low as **₹8,992 /month**

Option B

Pay Fee via Payment Gateway
Pay Via UPI, Credit Card/Debit Card or Net Banking

₹1,00,000

Proceed To Pay

STEP 4: Choose your convenient EMI Plan → Fill the basic credential details, submit the EMI application form, and follow rest of the instructions once the application is submitted.

 Fee Paying to
KLE Tech, Hubli, BE UGUNAIDED

Facing issue here ? Please contact our support team by clicking here 

Select EMI Plan
Total EMI Plans: 5

<input checked="" type="radio"/> A Rs. 34,084/month x 3 months	<input type="radio"/> B Rs. 17,332/month x 6 months
Rs. 750	Rs. 666
Interest per month	Interest per month
34,084 Payable Today	17,332 Payable Today

GrayQuest EMI Registration Process – Step-by-Step Overview

To help you understand the EMI registration journey, here's a step-by-step breakdown:

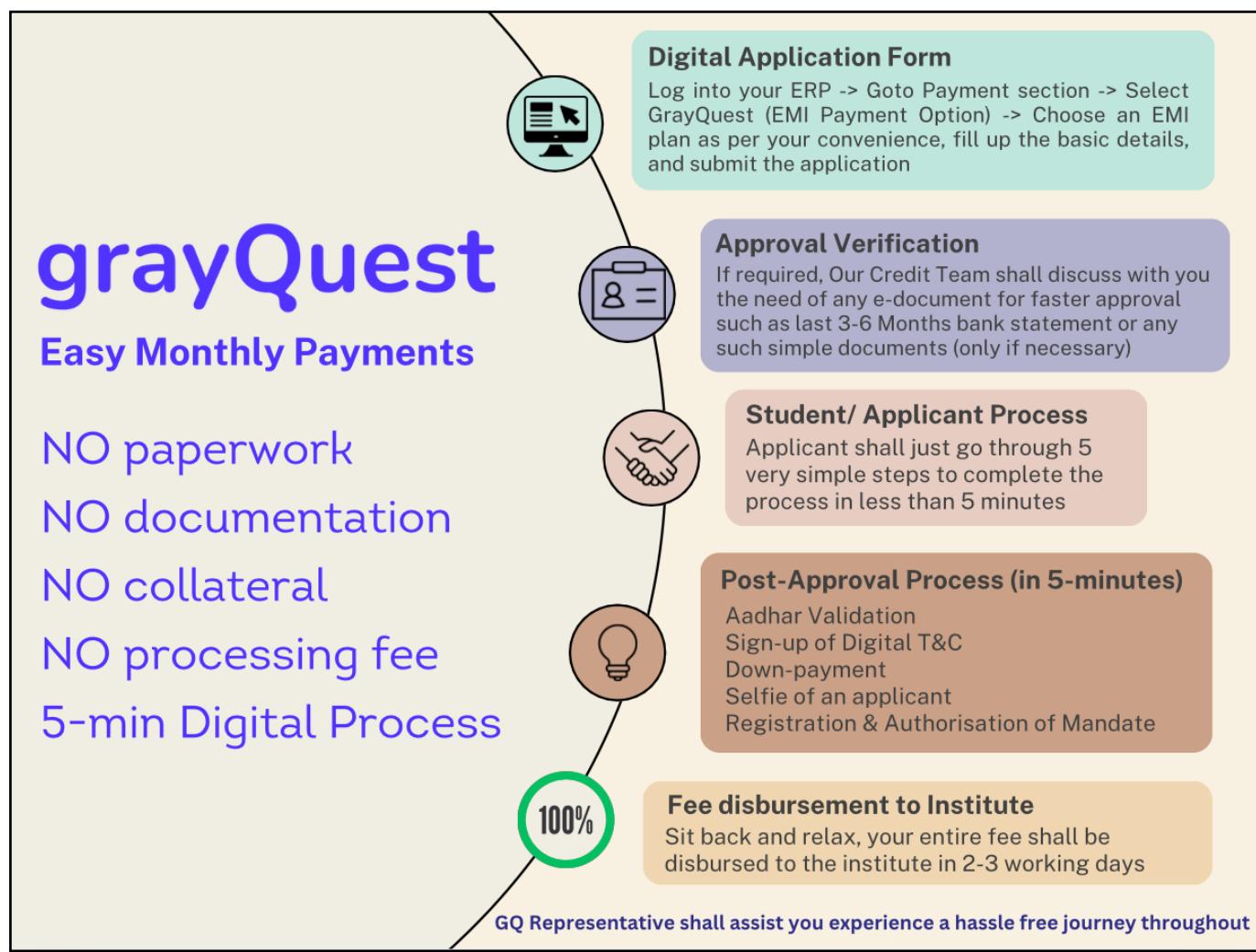
Step 1: Fill out the Digital Application Form

Step 2: Upload your Bank Statement as a supporting document (If asked)

Step 3: Make your First EMI Payment as a Down Payment

Step 4: Complete your E-Mandate Setup (Link your bank account for monthly auto-debits)

Step 5: Capture and submit a Live Selfie for identity verification



Are you Looking for a Long-Term Education Loan?

If you require a long-term education loan to cover your entire program, we can assist you in facilitating this process. For any inquiries related to the long-term education loans –

Please contact the GQ Helpline at el.kletechu@grayquest.com

Disclaimer for Long-Term Education Loan:

Please note that GrayQuest acts solely as a facilitating partner. The approval, sanctioning, disbursal, terms, and required documentation for the loan are entirely at the discretion of the lender. GrayQuest does not guarantee eligibility or loan approval.