

The Terms and Conditions of the Education Loan to be availed under Global Risk Management Institute (PGDRM)		
Sr. No.	Terms	Details
1	Eligibility	Student should be an Indian Resident & should be selected for GRMI program
2	Course Name	Post Graduate Diploma in Risk Management - PGDRM
3	Course Duration	12 months
5	Loan amount	100%
6	Rate of Interest	Starting at 11.9%* P.A.
7	Document Handling Charges	1% + GST
8	Other charges / Stamp Duty	As applicable
9	Margin	Nil
10	Prepayment and foreclosure Charges	Nil
11	Maximum Moratorium Period	Course Duration + 6 months
12	Repayment	<ul style="list-style-type: none"> ➤ Interest to be served during moratorium period ➤ Post moratorium EMI repayment will start
13	Maximum Repayment Period	12 Years (excluding moratorium)
14	Mode of Payment	<p>Interest / EMI repayment will be recovered on monthly basis from the co-applicant or Applicant account based on "ECS/NACH/SI"</p> <p>A minimum of 1 UDCs from applicant & financial co-applicant (Co-applicant/guarantor to furnish 1 UDCs each) each for amount not exceeding loan amount</p>
15	Loan Disbursement	As per fee payment schedule. The payment will be made directly to the institute.
16	Co-Applicant	Parents / Spouse / Brother / Sister / Legal Guardian
17	Insurance	As applicable
18	Other Requirements	ICICI Bank account needs to be opened