

**The Terms and Conditions of the Education Loan to be availed under Global Risk Management Institute (PGDRM)**

<b>Sr. No.</b>	<b>Terms</b>	<b>Details</b>
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	11% to 13% 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	12 months
12	Repayment	<ul style="list-style-type: none"> <li>➤ Interest to be served during moratorium period</li> <li>➤ Post moratorium EMI repayment will start</li> </ul>
13	Maximum Repayment Period	10 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 &amp; 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	-