



GLOBAL RISK MANAGEMENT INSTITUTE
RISK EDUCATORS PVT. LTD.

Dear Candidate,

Thank you for showing interest in our 1-year PGDRM program-Post Graduate Diploma in Risk Management. Kindly refer the frequently asked questions below:

FEE/LOAN/SCHOLARSHIP

1) What is the fee for 1-year PGDRM program? What is the structure?

Fee for our 1-year PGDRM program is **INR 8.75 Lakhs + GST**.

Note 1: The above fee structure is applicable for all Indian national students who are residing in India. For any non-resident Indian or foreign national please contact us for details of our fee structure.

Particulars	Fees (In INR)	Payable by
Application fees	2,500	At the time of applying
Registration fee	72,500	7 days from date of offer letter
First Semester	3,55,150	
Study Material	1,00,000	
Knowledge Centre Fee	1,10,000	
Sub Total - Semester 1	6,40,150	*30 days from date of offer letter or 15th June whichever is earlier (July Batch) and 15th December (Jan Batch)
Sub Total - Semester 2	3,92,350	15th December (July Batch) and 15th June (Jan Batch)
Grand Total	10,32,500	

2) Will I get an invoice / receipt for my payment?

Yes, you will be getting a receipt invoice for your payment on your registered email id from our accounting system.

3) What if my company pays for me, can I get a GST invoice?

Yes, you will get the GST invoice. But in that case, we need an additional agreement between GRMI and your company with their GST details.

4) Do I need to visit campus/bank to deposit fees?

Here is the link to pay the fees: <https://grm.institute/open-payment-form/>

5) How do I apply for Education loan?

Offered students will be connected with our Education loan Partners available in collaboration with banks and financial institutions that offer low interest rates and do not require the students or their families to provide collateral.

We have tie up with the following NBFC for Education Loan Facility:

- **Axis Bank**

To know more, kindly connect with Mr. Deepak Hidwani (7017026334)

- **Credence**

For more details, [click here](#)

- **Eduvanz**

For more details, [click here](#)

- **Avanse**

Connect with our team to know more (contact details below)

6) Loan Breakups

Particulars	Axis Bank (Secured)	Axis Bank (Unsecured)	Eduvanz	Credence	Incred
Loan Amount Covered	95%	95%	100%	100%	70%
Loan Tenure	Yearly tenures up to 15 Years	Yearly tenures up to 10 Years	Yearly tenures up to 5 Years	7 years	7 years
Interest	11% (Floating Interest Rate linked to REPO Rate)	13% (Floating Interest Rate linked to REPO Rate)	11%	9-11%	13%
Repayments of Principal Amount	6 months after course completion	Immediate EMI	Immediate after taking Loan	6 months after course Completion	Direct EMI and S.I plan
Disbursement	2 Tranche	2 Tranche	1 Tranche	2 Tranche	2 Tranche
Moratorium	1.5 years	NA	0	1.5 years	2 years
Processing Fees (to be separately paid to Bank/NBFC)	NIL	NIL	2%	2.50%	1.50%
Insurance	MAX Life Insurance	MAX Life Insurance	-	-	-

7) What are the documents required for applying for the Education Loan?

Student documents

- 1) ID and Address Proof (Pan and Aadhar card)
- 2) Academic documents (10th ,12th degree)
- 3) Course admission letter

Co-borrower documents (Parents / Spouse)

- 1) ID and Address Proof (PAN and Aadhar) Father and Mother both.
- 2) Last 6-month salary slips
- 3) Last two years form 16/ last two years ITR
- 4) Latest 6 months bank statements.

8) How much time does it take to process the education loan?

Approx. 15 days after submitting all the documents.

9) Is my fee refundable?

The Fee is non-refundable.

10) What if I receive a scholarship during the program?

The awarded amount will be refunded or adjusted from outstanding fees of second semester, if any

11) What if I fail to pay my registration fee on time?

Your offer letter will be on hold and the seat will be made available to the next candidate.

To re-apply you may write to the management and they may approve admission subject to availability.

12) What is the process to apply for Scholarship?

SCHOLARSHIP

Scholarships Awarding Rules

- GRMI Institutional Scholarships apply ONLY toward tuition and fees.
- Awards are tuition waivers ONLY. Therefore, GRMI does not permit this type of scholarship to apply towards the cost of books nor may GRMI directly refund it to students.
- Only award recipients will be notified by GRMI as part of the Student PGDRM Offer Letter.
- Cessation of enrolment will cause a loss of scholarship.
- Applicants must be Indian Citizens or eligible non-citizens.
- Scholarship awards are non-transferable and may affect eligibility for other financial assistance.
- Scholarship awards are not supposed to be disclosed with alumni, current batch or future batch members at GRMI or anywhere else publicly. The award is strictly confidential and pertains to the awarded student only. Any default may cause a loss of scholarship.

COMPLIANCE

Students who submit the application certify that the information provided on the application is correct to the best of their knowledge. Falsification of information will automatically disqualify a student from receiving any scholarships.

Students agree that if awarded a scholarship, GRMI may share their name and scholarship information with accreditation partners.

Any person having inquiries concerning GRMI's compliance with these regulations may contact the following – director@grm.institute

To read the Scholarship Policy, [click here](#).

13) How to connect with the admissions/finance team?

To connect with us, you can write to us at admissions@grm.institute/
finance@grm.institute

or call us on:

+91 9910939240

Ms. Vidisha Chakraborty

Admissions Team

Timings: (Monday-Saturday from 10:30 AM to 6:30PM)

+91 9910971043

Mr. Rishabh Singh

Admissions Team

Timings: (Monday-Saturday from 10:30 AM to 6:30PM)