

To

The Finance Officer
Lamrin Tech Skills University,
Rupnagar, Punjab

We have great pleasure in extending our warm greetings to you and your team at **Lamrin Tech Skills University, Rupnagar, Punjab** on the beginning of the new academic session.

And we are very happy and obliged of your partnership with us and **GrayQuest** has come up with an Easy EMI Plan offering to your students & Parents for paying the dues to the Institute at **ZERO COST**. This EMI Plan offering is meant for all students including New Admission and Existing students.

The Highlights of the offering are as follows:

- EMI Offering at **ZERO** Cost for Semester/Yearly fee.
- No Processing Fees.
- No Prepayment/foreclosure charges.
- Collateral Free Offering.

GrayQuest EMI Offering – Terms And Conditions*		
No.	Parameters	Details
1	Eligibility	Applicant should be an Indian National & have secured admission through selection process of Institute/University.
2	Course Name	All Approved UG/PG Programs
3	Rate of Interest	ZERO* cost EMI
4	Max Fee Amount	Full Semester/Yearly Fees + Hostel & Transportation charges if any
5	Processing Fee	NIL
6	Repayment Type	For Semester Fee – In 5 Equated EMI's For Yearly Fee – In 10 Equated EMI's
7	Fee Disbursement	To the University Account Directly
8	Collateral Required	No Collateral Required