



## GrayQuest - Education Loan

**One Stop Access, One Application** - Get Access to **15+ Banks and NBFCs** with just a **single click Registration**

**NO NEED** to visit different bank branches and finance companies and submit multiple applications and wait for approval

GrayQuest will be the **Single Point of Access to various Banks and NBFCs** and shall complete the Loan process on behalf of the Student

**Lowest Possible Interest Rates** - Interest rates start from **8.75%**, and we help match you with lenders offering the best terms based on your course, institute, and placement stats

**Loans Designed Around You**

- **Loan Amount:** up to **₹50 Lakhs (unsecured)**
- **Flexible Tenure:** up to **15 years**
- **Moratorium period:** We will try our best to get you an education loan where you pay nothing or a small amount while studying
- **Covers everything:** Tuition, hostel, travel, books, living expenses
- **Collateral-free options available**

**Fast, Hassle-Free Process**

- Minimal paperwork
- Quick approval and disbursal
- Dedicated support from a dedicated advisor

**Support for Every Family**

Whether your co-applicant is salaried or self-employed—we guide each case individually to give you the best shot at approval.

### **REGISTRATION PROCESS:**

- To get access the of Education Loan from all our partner Banks and NBFCs, kindly register on <https://tinyurl.com/GQLoan>
- For assistance, write to us on **Support.EL@grayquest.com**



## Frequently Asked Questions (FAQ)

### 1. Who is eligible to apply for an education loan through GrayQuest?

Any student planning to pursue higher education in India or abroad can apply. You must have a co-applicant (usually a parent or guardian) with a stable income.

### 2. What documents are needed to apply?

We'll guide you through exactly what's needed, but typically you'll need:

- Your ID proof (Aadhaar, PAN)
- Academic records
- Admission or fee letter from your institute
- Co-applicant's ID proof, income proof, and bank statements

### 3. How much loan can I get?

Up to ₹50 lakhs without collateral and up to ₹2 crores with collateral, depending on your profile and course.

### 4. Is the loan only for tuition fees?

No. Our loans cover **tuition, hostel, travel, books, living expenses**, and more.

### 5. Do I need to provide collateral?

Not always. We work with lenders who offer **collateral-free loans** based on your and your co-applicant's profile.

### 6. What is the moratorium period?

This is the time during your course (and sometimes a few months after) when you can either pay a small fixed amount or only the interest—**no full EMIs required until you start earning**.

### 7. How long does the loan process take?

Our process is quick—most loans get approved within a few days of document submission.

### 8. What if my co-applicant is a farmer or self-employed?

We evaluate every case individually and try our best to get approvals, even for farming or non-salaried backgrounds. We'll let you know upfront if a secured loan is needed.

### 9. Will I get support during the process?

Yes! A dedicated GrayQuest relationship manager will guide you from start to finish.