



Propelld ([www.propelld.com](http://www.propelld.com)) is the largest student education fin-tech in the country working across Education segments like up-skilling, Vocational, Ed-Tech, Test Prep, Colleges and Universities.

**Disbursed: INR 1500 Cr | Partnered Institutions: 1000+ | Students Supported: 2 Lac+**

S. No.	Parameters	Details
1	Product code	PG - Moratorium
2	Name of The Educational Institute	Dronacharya Group Of Institutions
3	Course Name/s	All UG/PG Courses
4	Applicable academic year	2022 Onwards
5	Unsecured loan amount	Up to 20 Lakhs (Collateral Free)
6	Rate of Interest	11% PA Onwards *
7	Processing fee	1% +GST
8	Margin	1st year - 20% Margin, Other years - No margin
9	Repayment Type in Moratorium	Simple Interest / EMI
10	Repayment Period after Moratorium	10 yrs. including moratorium
11	Principal Moratorium period	Course Period
12	Collateral/Security	Not applicable, Collateral Free Loan
13	Insurance available	Optional
14	Disbursement frequency	As per Institute, fee payment schedules
15	Disbursement of Loan	Fees will be transferred directly to the Official Institute Payment Account.
16	Income Profiles of Co-borrower	Salaried, self-employed, All Retail Shop Owners, Small Business, Owners, Farmers (all), Cottage industries, contractors & many more, categories included.
17	Co-borrower Relationships Accepted	Father / Mother / Spouse / Parent in Law / Blood Relatives
18	Co Applicant (Financial)	Required
19	Co-Borrower Locations Accepted	As per Company Listed Locations
20	Pre-payment & Part payment	Available & Not Available

Contact Details		
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Escalation Contact		
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**Apply directly scanning the below QR Code**



**Document Checklist:**

- 1) Student
  - a. KYC
  - b. Mark sheets (10, 12 and last qualification)
  - c. Admission letter
  - d. Any other proof asked during the sanction process
  
- 2) Co-borrower
  - a. KYC (Adhar card and Pan card)
  - b. Relationship proof
  - c. Gas Bill And Electricity Bill
  - d. If Salaried: Latest 3 months pay slips, two-year ITR and latest 6 months bankStatement
  - e. If Self-employed: Document checklist will be provided after discussion with the co - borrower. (Discussion will happen in Co-borrower's mother tongue if needed)  
Example - GST registration, Shop Photo, !2 month Bank Statement, 2 Year ITR, etc.