



GrayQuest EMI Payment Option Proposal - Pimpri Chinchwad Group

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Brief Background About GravOuest and Partner Institutions

GrayQuest is India's largest education focused fintech platform providing a comprehensive solution for digital fee payments to Students/Parents.

Our primary focus is to build tailor-made fee payment solutions that significantly streamlines fee collection at our partner educational institutions and also enables multiple convenient fee payment options for their parents to choose from.

GrayQuest Partner Institutions

Today, 6500+ of India's most respected educational institutions trust GrayQuest to power their fee payments. Select clients include -

- EACH of India's Top 10 School Chains (by student count) Podar International Schools, Orchids The International Schools, Ryan International Group of Institutions, Vibgyor Group of Schools, Narayana Group, Sri Chaitanya Group of Institution, Delhi Public Schools, Millennium, Shriram Group amongst others
- Leading IB Schools such as Pathways World School (Delhi NCR), NEEV Academy (Bengaluru), Oberoi International School (Mumbai), Jayshree Periwal International School (Jaipur), Shriram Academy (Hyderabad) amongst others
- Leading Higher Educational Institutions such as BITS Pilani/Hyderabad/Goa, IIT Gandhinagar, Manipal Academy of Higher Education (MAHE), Manipal University Jaipur (MUJ) SP Jain, NMIMS/SVKM, Amity University, LPU, GITAM amongst others

Based on the discussion we had with you the other day for Pimpri Chinchwad Group - please find below our proposal on implementing GQ's payment platform for the Group

Benefits of GQ's Payment Solution

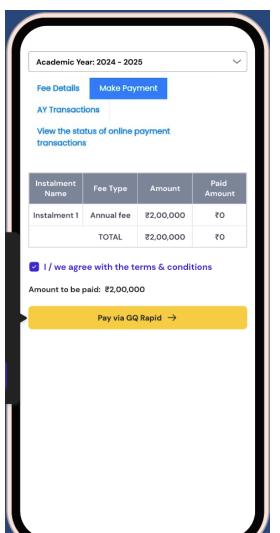
We propose to implement our payment platform on your Student Portal - where parents will get 2 payment options as described below

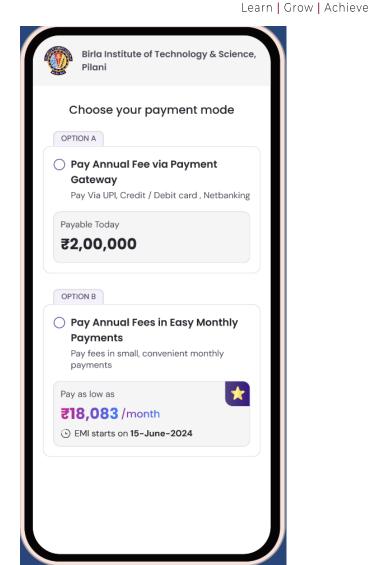
- 1. Option A Pay Fees in Monthly Instalments via GQ
 - a. Parents can convert their annual fees into upto 12 Monthly Instalments
 - b. If parents choose this option, they have to complete a 2-3 minute online registration with GQ
 - c. Once parents complete registration, GQ will pay the College the full year's fee upfront without any deductions within 2 days of parent sign up
- 2. **Option C -** Pay Annual Fees in Lumpsum via Payment Gateway
 - **a.** This is the upfront lumpsum payment which Pimpri Chinchwad Group offers to parents where parents will pay the annual fee upfront to the college at the start of the academic year

Please see the UI below. Parent will click on "Pay" button in the student portal and then come to our platform - where they will see all 2 payment options. (illustrative example only)









Hence parents can choose the payment option most suitable for them (monthly, term wise or annual) - thus increasing convenience and happiness in the parent community relating to fee payments.

Benefits Of EMI Payment Option

- Via GQ's EMI payment option, parents can continue to avail the benefit of paying in monthly installments, while the college will get the annual fees upfront from GQ on behalf of the parent at the start of the year itself
 - Parents will really appreciate the College enabling a monthly fee payment plan for them which will make College fee
 payments very convenient and comfortable for them
 - o Upfront Cash Flow for College Management of receiving annual fees upfront at the beginning of the year
 - No Follow Up Hassles for College Team to chase with parents every month for fees
 - New admissions will get a major boost because monthly payment option will make the fees more accessible, easy for parents
- Hence a win-win for all stakeholders

GQ will offer the parents the following payment options if they choose to pay via the monthly payment plan post Institute's approval

With this payment option, parents can pay their annual course fee in easy monthly payments throughout the year. In turn, GQ will pay 100% of the academic fee upfront post parent profile approval. GQ will offer a wide range of Monthly Payment options to parents to pay their annual fee which will be the sole discretion of the Institute

	Sample Annual Fee	Upfront Payment from GQ To College at the start of the academic year	EMI Amount Per Month	Interest payable by the Parent Per Month
3 Month Plan	100,000	Rs 100,000	Rs 34,330	Rs 999/Month
6 Month Plan	100,000	Rs 100,000	Rs 17,542	Rs 875/Month
9 Month Plan	100,000	Rs 100,000	Rs 11,983	Rs 871/Month
12 Month Plan	100,000	Rs 100,000	Rs 9,146	Rs 812/Month

GQ would pay the University within 2 working days of parent completing EMI Registration process.

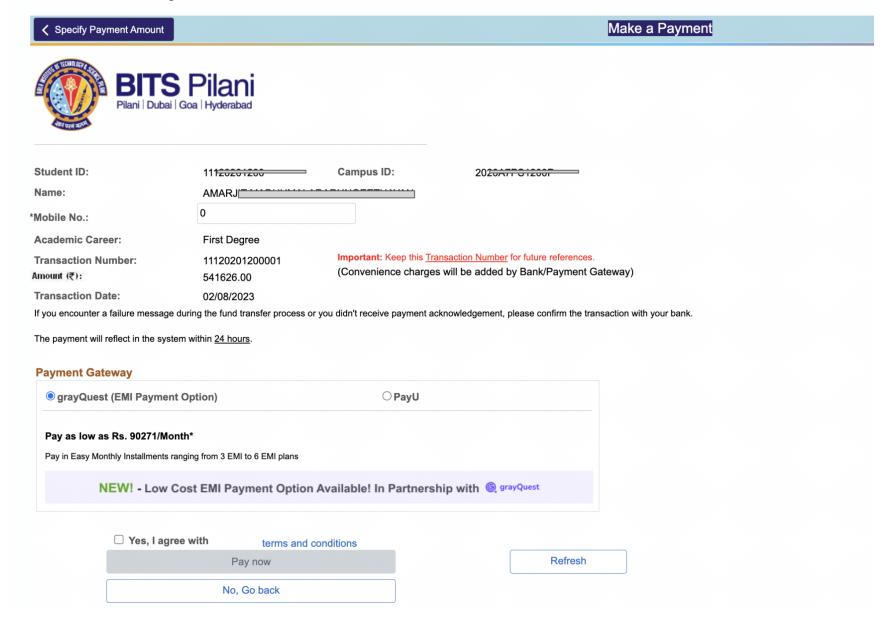




Integrational Flow to support students with flexible payment schedules

The Month Payment scheme shall enable student and Parents to ease out bulk fee fee payment at the start of the academic year

Realtime student flow captured for one of our esteemed clientele



Thanks & Regards,

Rishab Mehta GrayQuest