

Pay your Fees at Ease with our “No Cost EMI” plan

Pearl Academy has collaborated with GrayQuest (“hereinafter known as GreyQuest/Loan Provider”), a loan provider financial institution that offers EMI services. GrayQuest can help you pay the course fee in equated monthly installments via 6 months No Cost EMI plan.

It is an easy and convenient way to pay your course fee. You will be able to avail a loan if you meet the eligibility criteria set by the Loan Provider.

Key Highlights as confirmed by the Loan Provider: -

- 0% Interest Free Loan for 6 months.
- Funding up to 90%*
- Digital online, paperless process with minimal documentation.
- Instant approval within few hours.
- Exclusively for Pearl Academy – Short-Term Certificate Courses.

Documentation & Eligibility to opt for No Cost EMI Plan:

Eligibility:

1. The facility to pay your fee through No Cost EMI plan is currently available to Indian Nationals only.
2. Applicant should be 23 years of age but in case applicant is less than 23 years of age, any of the earning parent can become the primary applicant.

Documentation:

1. Aadhaar Card, PAN Card, Email address and mobile number.
2. ITR / Bank Statement (Last 6 months)

How to apply for the No Cost EMI Plan?

1. Submit your completed application form on the [website](#).
2. You will be shared the offer letter with last date of payment of acceptance fee.
3. Pay the acceptance fee on or before the last date mentioned in offer letter.
4. Submit the primary applicant documents to your counsellor.
5. Counsellor will share the documents with GrayQuest team.
6. GrayQuest team will get in touch with student & will share the loan approval status.
7. Once loan is approved, GrayQuest team will assist the student for further process of setting up ECS in account & other formalities.

6 Months Interest Free – EMI Plan

Fashion, Business & Interiors - Course Fee 2024	Total Course Fee	Acceptance Fee - to be paid by candidate	Loanable Fee Amount	Interest % for 6 months EMI plan	Per month installment x 6 months	Net Payable
Professional Certificate in Fashion Design For Women's Wear	420170	50000	370170	0%	61695	420170
Professional Certificate in Personal Styling & Image Consultancy						
Professional Certificate in Fashion & Celebrity Make Up						
Professional Certificate in Fashion Buying and Merchandising						
Professional Certificate in Styling For Interiors						
Professional Certificate in Fashion Design for Menswear	353980		303980		50663	353980
Professional Certificate in Fashion Design for Kidswear						
Professional Certificate in Bridal and Wedding Wear Design						
Professional Certificate in Jewellery Design						

Acceptance fee: 50000 Rs to be paid before applying for the loan to reserve your seat.

Communication, Film & Gaming - Course Fee 2024	Total Course Fee	Acceptance Fee - to be paid by candidate	Loanable Fee Amount	Interest % for 6 months EMI plan	Per month installment x 6 months	Net Payable
Professional Certificate in Video Game Production (with Unreal Engine)	246000	20000	226000	0%	37667	246000
Professional Certificate in Game Design (with Unreal Engine)						
Professional Certificate in Virtual Production (with Unreal Engine)						
Professional Certificate in Visual Effects						
Professional Certificate in Animation (Maya/Blender)						
Professional Certificate in Photography						
Professional Certificate in Filmmaking (Production)						
Professional Certificate in Filmmaking (Direction and Writing)						
Professional Certificate in Filmmaking (Cinematography and Editing)						
Professional Certificate in Graphics and Motion Design						

Acceptance fee: 20000 Rs to be paid before applying for the loan to reserve your seat.

Disclaimer:

1. The decision of availing the No Cost EMI plan is exclusively the decision of the applicant. Pearl Academy does NOT make any recommendations on whether the student(s) should or should not opt for it.
2. Pearl Academy encourages students to carefully read the terms and conditions of loan agreement and terms before availing of the loan.
3. Pearl Academy does not bear any financial obligation related to the loan you apply for. Your financial obligation on the loan is to the GrayQuest and shall be independently governed by the terms and conditions of the loan agreement from the Loan Provider.
4. On specific request by the loan provider, Pearl Academy may inform the loan provider about your employment status, the programme fees, the programme duration, and your attendance information on the programme.
5. It is to clarify that any loan rejection from the Loan Provider cannot be a reason to seek delayed payment schedule from Pearl Academy's fee structure and the admission will stand cancelled if payments are not made by the student as per the regular payment schedule.