



**Tie-Up Proposal**  
Flyhi Financial Services Ltd.



# The Problem



Institution fees are becoming expensive. Students and parents often seek short-term financing.



Institution face collection hassles and lose potential enrolments due to financial strain on parents.



Typical education loans take a long time to process and involve too much of documentation.



## Our Solution

Flyhi Finance offers Study Loans for all your educational needs, from K-12 schooling to coaching classes and vocational courses.

Loans are available at **0% interest** to the customer for up to a **12 month tenure** through institute tie-ups. The process is **both digital & paper based** and loans are sanctioned in 30 minutes\* and **disbursed in 24 hours**.

For fully completed customer applications , Customer coming through offline mode, TAT for loan decision would be different



## The Flyhi Finance Advantage



**Custom-designed**  
Education Fee lending  
products



**Hybrid**  
**(Digital + Phygital)**  
process to provide  
instant disbursals



**Affordable** and  
accessible to the masses

# Benefits to the Institution



Annual Fee Payments Upfront



No More Collection Hassles



Increased New Admissions



Increased Student Retention

**0%**

Zero Registration Fee





## Benefits to the Parents



Easy Monthly Instalments

**0%**

Zero Percent Interest Rates



Insurance Cover on Study Loans



User-Friendly Digital Process



# Subvention Rates

Particulars	Value	Value	Value	Value	Value
Loan Amount	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Loan Tenure	3	6	9	12	12
EMI	33,333	16,667	11,111	8,333	8,333
No of Advance EMI	0	1	1	1	2
Subvention Fee	3.90%	4.80%	7.50%	10.25%	8.50%
Subvention Amount	3,900.00	4,800.00	7,500.00	10,250.00	8,500.00
Net Disbursement Amt	96,100.00	95,200.00	92,500.00	89,750.00	91,500.00

Standard Terms & Conditions Apply. Loans would be at the sole discretion of Fly Hi Financial Services Ltd. Above Loan amount is for illustrative purpose only. Above proposal is including, Processing fee is applicable . 1 EMI as downpayment for loan tenure greater than 3 months and nominal processing fee . GST is applicable on Subvention and processing fee. Other customised loan amount and tenor options can also be worked out.

## Flyhi Study Loans at a Glance

Available for  
**College fees**  
**School fees**  
**Coaching Classes**  
**+ More**

Up to  
**12 mo**  
Tenure

**0%**  
ROI to Customer  
(with subvention)

**24 hr**  
Disbursal  
(Sanction within 30 min\*)

  
Digital Loan  
Processing  
(on the technology platform)

**₹30,000** to  
**₹6 lakhs**  
Loan Amount



# How to Get Started

## For College

- Application Form and Signed Agreement
- DND Form
- PAN Card of Signing Authority (Managing Trustee for schools)
- Aadhar of Signing Authority/POA (MT for schools)
- Institute Registration Certificate with Affiliate Board
- Institute PAN
- Cancel Cheque (Current Ac. / Trust Ac.)
- MOA and AOA
- BR in favour of Signing Authority

## Simple steps for Parents

1. Customer to fill the Application form.Upload these list of Documents i.e. Aadhaar card,Pan card, 6 months bank Statement.
2. Digitally Sign the Application form,MITC, Sanction letter, Loan Agreement.
3. E-mandate Registration and Payment for Procesing fee & Advance EMI.

**Our relationship team will provide the necessary assistance to complete the onboarding process.**

**Thank you**



**Contact Us**

**For more information:**

Reach out to us at  
**[contactus@flyhifinance.com](mailto:contactus@flyhifinance.com)**

Call us at **[+91-7208003102](tel:+91-7208003102)**

Or visit **[www.flyhifinance.com](http://www.flyhifinance.com)**