KSOU Pay Easy

KSOU ICT Enabled Programs constantly tries to implement best practices to provide students with better access and convenience to learn. KSOU has tied up with Kotak Bank and Standard Chartered Bank to provide EMI facility to students. By this feature, any student with access to Kotak or Standard Chartered Credit Card can pay their fee in instalments.

How to make a payment via EMI Mode

1. Select the credit card option in the fee page of the student and then click on pay now button

   ![Payment Information]

   Please Select Payment Mode
   - DD
   - POS
   - Net Banking
   - Credit Card
   - Debit Card

   Please Select Provider
   - ATOM TECHNOLOGIES LTD.
   - CITRUS PAYMENT SOLUTIONS PVT. LTD.

   Fee 13600
   Processing Fee 0
   Pay Amount 13600
   Pay Now

   Note: Once the student makes the payment, He / She will have to contact the bank for any modification / change in tenure or monthly instalment.

2. Select Credit Card option on the Atom payment gateway

   ![Order Summary]

   Please Select your payment Mode
   - Credit Card
   - Net Banking
   - Debit Card
3. Select the checkbox of ‘Convert to EMI’

- Convert to EMI
- Issuer Bank: KOTAK

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Bank Interest % Rate (P.A)</th>
<th>Monthly EMI Amount (Rs)</th>
<th>Interest Paid to Bank (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Months</td>
<td>12.00</td>
<td>2550.17</td>
<td>150.51</td>
</tr>
<tr>
<td>6 Months</td>
<td>12.00</td>
<td>1294.11</td>
<td>264.66</td>
</tr>
<tr>
<td>9 Months</td>
<td>14.00</td>
<td>882.7</td>
<td>444.3</td>
</tr>
<tr>
<td>12 Months</td>
<td>14.00</td>
<td>573.4</td>
<td>580.8</td>
</tr>
<tr>
<td>18 Months</td>
<td>15.00</td>
<td>467.89</td>
<td>922.02</td>
</tr>
<tr>
<td>24 Months</td>
<td>15.00</td>
<td>363.65</td>
<td>1227.6</td>
</tr>
</tbody>
</table>

Note: Taxes applicable on the interest paid to the Bank.

- The figures shown above are for illustration only
- Select the bank from the Issuer Bank drop down box (Kotak or SCB)
- Select the Tenure which is suitable for the payment.

4. Enter your credit card details

Enter Your Card Details

- Card No. *
- Name on Card *
- Expiry Date *
- CVV/CVV2 Number *

- I have fully understood & accept the terms of EMI scheme and applicable charge

- Please tick the box to opt for Standing Instruction on your credit card

Transaction Charge INR 136.00
Service Tax INR 16.81

- Select the card type: Master / visa.
- Enter your card no.
- Enter the name on your card.
- Select the Expiry date of your card
- Type the CVV no.
- Select the check box of clause for understanding for EMI terms.
- Also select the check box for standing instructions on your Credit Card.

5. **Click on the Pay now button to make the payment**

6. **Reach out to your counsellor for any clarifications regarding KSOU Easy Pay**