

|    |   |  |           |   |   |                               |
|----|---|--|-----------|---|---|-------------------------------|
|    |   | <p>along with changes in the Repo Rate.</p> <p>The Bank may revise the Spread once every three (3) years from the date of the first disbursement as per the RBI guidelines.</p> <p>The Bank reserves the right to reset the Spread at any time upon substantial change in the Borrower's credit assessment and/or because of deterioration in the credit risk profile. The Bank would communicate any change in 'Spread' through: (i) Letter (ii) E-mail (iii) SMS (iv) Statement of Accounts (v) WhatsApp or any other suitable mode.</p> <p>Changes in the Repo Rate will be displayed on ICICI Bank's Branch notice board or on the Bank's website &lt;<a href="http://www.icicibank.com">www.icicibank.com</a>&gt; and the Borrower is liable to pay the revised rate of interest.</p> |           |   |   |                               |
| 3  | Type of interest  | Floating   |           |   |   |                               |
| 4  | For Reset illustration purpose, here is the table showing the possible impact of change in benchmark Interest Rate on Monthly Instalment/Tenure of Loan Account | Particulars  | Existing  | Change in Tenure (keeping EMI constant) | Change in EMI (keeping Tenure constant) | Change in EMI & Tenure (both) |
|    |   | Rate of Interest   | 12.00%    | 13.00%                                  | 13.00%                                  | 13.00%                        |
|    |   | Loan Amount (Rs)   | 25,60,000 | 25,60,000                               | 25,60,000                               | 25,60,000                     |
|    |   | Tenure (in months)   | 116       | 126                                     | 116                                     | 120                           |
|    |   | EMI Amount (Rs)  | 36,708    | 36,708                                  | 38,163                                  | 37,528                        |
| 5  | Non- refundable Processing Fee  | Rs:35518/-   |           |   |   |                               |
| 6  | Institute Name  | Florida Atlantic University, Florida, USA  |           |   |   |                               |
| 7  | Course Type, Course Name  | PG,Masters in Computer Science   |           |   |   |                               |
| 8  | Margin  | NA   |           |   |   |                               |
| 9  | Type of Security  | NA   |           |   |   |                               |
| 10 | Details of Security   | NA   |           |   |   |                               |
| 11 | Repayment Type  | Full Moratorium  |           |   |   |                               |
| 12 | Moratorium Period   | 30 Months  |           |   |   |                               |
| 13 | Repayment During Moratorium   | Full Moratorium  |           |   |   |                               |
| 14 | Repayment Post Moratorium   | Rs.71,064 for 120 months   |           |   |   |                               |
| 15 | Complete Repayment Tenure   | 150 Months(30 Months+120 Months)   |           |   |   |                               |