

LOAN SUMMARY SCHEDULE

This Schedule shall be deemed to be attached to and forms an integral part of the **Education Loan** Agreement and shall be read in conjunction with the Education Loan Agreement.

1.	Education Loan Account No.	A1406250059_4
2.	Date of Execution of Education Loan Agreement	___/___/___
3.	Place of execution of the Education Loan Agreement	BANGALORE
4.	Credila Branch Office	BANGALORE
5.	Borrower's Name	Mr. SANTHOSH KUMAR S
6.	Borrower's Father/Spouse Name	Mr./Mrs. DIVYA PRIYA
7.	Borrower's Permanent Address	City: State: Pin: , Country:
8.	Borrower's Present Address	NO-110 MBR SAPPHIRE BOHRA LAYOUT GOTTIGERE VIJAYASHREE HOSPITAL City: BANGALORE State: KARNATAKA Pin: 560083, Country: INDIA
9.	Borrower's Email ID	SANTHOSH_JITS@GMAIL.COM
10.	Borrower's Date of Birth	09/06/1983
11.	Co-borrower-1 Name	Mr. SANTHOSH KUMAR S
12.	Co-borrower-1 Father/Spouse Name	Mr./Mrs. DIVYA PRIYA
13.	Co-borrower-1 Permanent Address	NO-3A JAYA NAGAR KASTHURI NAICKEN PALAYAM ROAD VADAVALLI COIMBATORE City: COIMBATORE State: TAMILNADU Pin: 641041, Country: INDIA
14.	Co-borrower-1 Present Address	NO-110 MBR SAPPHIRE BOHRA LAYOUT GOTTIGERE VIJAYASHREE HOSPITAL City: BANGALORE State: KARNATAKA Pin: 560083, Country: INDIA
15.	Co-borrower-1 Email ID	SANTHOSH_JITS@GMAIL.COM
16.	Co-borrower-1 Date of Birth	09/06/1983
17.	Co-borrower-2 Name	Mrs. DIVYA PRIYA
18.	Co-Borrower- 2 Father/Spouse Name	Mr./Mrs. SANTHOSH KUMAR S
19.	Co-Borrower- 2 Permanent Address	NO-3A JAYA NAGAR KASTHURI NAICKEN PALAYAM ROAD VADAVALLI COIMBATORE City: COIMBATORE State: TAMILNADU Pin: 641041, Country: INDIA
20.	Co-Borrower- 2 Present Address	NO-110 MBR SAPPHIRE BOHRA LAYOUT GOTTIGERE VIJAYASHREE HOSPITAL City: BANGALORE State: KARNATAKA Pin: 560083, Country: INDIA
21.	Co-Borrower- 2 Email ID	DIVYA_JEYAM@YAHOO.COM
22.	Co-Borrower- 2 Date of Birth	29/03/1986

Borrower

SANTHOSH KUMAR S

Co-Borrower-1

SANTHOSH KUMAR S

Co-Borrower-2

DIVYA PRIYA

	Education Loan Account No.	A1406250059_4
23.	Co-Borrower-3 Name	Not Applicable
24.	Co-Borrower-3 Father/Spouse Name	Not Applicable
25.	Co-Borrower-3 Permanent Address	Not Applicable
26.	Co-Borrower-3 Present Address	Not Applicable
27.	Co-Borrower-3 Email ID	Not Applicable
28.	Co-Borrower-3 Date of Birth	Not Applicable
29.	Name of the University/ College/ Educational Institution ("Educational Institution")	BIRLA INSTITUTE OF TECHNOLOGY & SCIENCE (BITS)
30.	Address of the University/ College/ Educational Institution ("Educational Institution")	VIDYA VIHAR , PILANI, RAJASTHAN, 333031, INDIA
31.	Name of the Course of Study ("Course of Study")	MASTER OF SCIENCE-WORK INTEGRATED LEARNING PROGRAMMES:SOFTWARE SYSTEMS
32.	Duration of the Course	Total duration of studies
33.	Availability Period	During the period of Course of Study as defined in this Agreement.
34.	Sanctioned Loan Amount	Rs. 158,900/- (Rupees One Lakh Fifty Eight Thousand Nine Hundred Only.)
35.	Applicable Rate of Interest	Credila Benchmark Lending Rate* + Interest Spread = 12.1+2.4=14.5% per annum. * subject to revision pursuant to the terms of the Agreement.
36.	Interest type (Fixed or Floating)	Floating
37.	Mode of communication of changes in interest rates	Online
38.	Interest Rate Reset Revision Cycle	1 Month or such other interval as shall be notified by Credila from time to time
39.	Tenure of Loan	Expected tenure is 30 months, subject to variation pursuant to the terms of the Agreement. Maximum possible tenure shall be 144 month.
40.	Moratorium Period	For duration of studies plus maximum of 12 months after completion of studies. Expected to be 0 months, subject to variation pursuant to the terms of the Agreement.
41.	Other Fees/ Charges* *It may be noted that the fees provided herein below are indicative and applicable and at this point of time, Credila reserves the right to revise the same at any point of time here after depending on business conditions and directives in this regards.	
Charges payable on application.		
41.1	Non-refundable/ Documentation Fees/ Loan Origination Fees/ Charges	Rs. 0/- including Service tax and Education Cess.

Borrower

SANTHOSH KUMAR S

Co-Borrower-1

SANTHOSH KUMAR S

Co-Borrower-2

DIVYA PRIYA

	Education Loan Account No.	A1406250059_4						
Charges payable during the term of the loan.								
41.2	Cancellation Charges or Commitment Fee	1% of the unavailed Sanctioned Loan Amount + applicable any taxes thereon.						
41.3	Delayed Payment Charges	2% per month of installment (MI / PMII) + applicable any taxes thereon.						
41.4	Manual Collection Charges	Rs. 200/- per visit plus applicable any taxes thereon.						
41.5	Cheque/ECS/Direct Debit Bouncing Charges	Rs. 400/- per dishonor of cheque or ECS or Direct Debit return per presentation plus applicable any taxes thereon.						
41.6	Swap charges (for replacement of post dated cheques or ECS mandate or Direct Debit etc.)	Upto Rs. 500/- per swap instance plus applicable any taxes thereon.						
41.7	Charges for Updating & Handling Loan Account As Per Customer Request	Rs. 1,500/- plus applicable any taxes thereon.						
Charges payable on foreclosure.								
41.8	Document Storage & Retrieval Charges	Rs. 2,000/- plus applicable any taxes thereon.						
41.9	Prepayment charges	Nil						
42.	Fee refundable if loan not sanctioned/disbursed	NO						
43.	Conversion charges for switching from floating to fixed interest and vice-versa	Currently no fixed interest rate product is offered.						
44.	Penalty for delayed payments	2% per month of installment (MI / PMII) + applicable any taxes thereon.						
45.	Date on which annual outstanding balance statement will be issued	Available Online						
46.	Collateral Security For The Loan	Not Applicable						
47.	Jurisdiction	<p>Courts of competent jurisdiction at such place where the Collateral Security is located, and in the event no Collateral Security has been provided to Credila then courts of competent jurisdiction at Mumbai.</p> <p>In addition, Credila would alternatively also be entitled to proceed against the Borrowers in courts of any jurisdiction at its discretion and convenience, where the Borrowers are then residing and/or employed with regards to settling the disputes, differences, claims and question, whatsoever arising between the parties out of this Agreement.</p>						
<table> <tr> <td>Borrower</td><td>Co-Borrower-1</td><td>Co-Borrower-2</td></tr> <tr> <td>SANTHOSH KUMAR S</td><td>SANTHOSH KUMAR S</td><td>DIVYA PRIYA</td></tr> </table>			Borrower	Co-Borrower-1	Co-Borrower-2	SANTHOSH KUMAR S	SANTHOSH KUMAR S	DIVYA PRIYA
Borrower	Co-Borrower-1	Co-Borrower-2						
SANTHOSH KUMAR S	SANTHOSH KUMAR S	DIVYA PRIYA						

REPAYMENT SCHEDULE

1.	Disbursement Details	
1.1	Education Loan Account No.	A1406250059_4
1.2	Disbursement Details For Tranche	4
1.3	Date of Disbursement	___/___/___
1.4	Tranche Disbursement Amount	Rs. 35,600/- (Rupees Thirty Five Thousand Six Hundred Only.)
1.5	Disbursement Details	1. Rs. 35,600/- favouring Mr./ Ms./Messers S SANTHOSH KUMAR
2.	Repayment Of The Loan	
2.1	Term of the Loan	Expected to be 30 months, subject to variation pursuant to the terms of the Agreement.
2.2	Number of PMII	For duration of studies plus maximum of 12 months after completion of studies. Expected to be 0 months, subject to variation pursuant to the terms of the Agreement.
2.3	Amount of Each PMII	Rs. 0/- initially, payable until commencement of Monthly Installment, subject to variation pursuant to the terms of the Agreement.
2.4	Date of Commencement of PMII	
2.5	Date of payment of Each PMII	11th day of the month or any other day of the month as per Credila's policy.
2.6	Number of MI	Expected to be 30 months, subject to variation pursuant to the terms of the Agreement.
2.7	Amount of Each MI	Rs. 1,467/- subject to variation pursuant to the terms of the Agreement.
2.8	Date of Commencement of MI	First date on which the Monthly Installment/s are paid by the Borrower/s. Such date not be beyond a maximum of 12 months after completion of studies
2.9	Date of payment of Each MI	11th day of the month or any other day of the month as per Credila's policy.
2.10	Mode of Repayment	<input type="checkbox"/> Post Dated Cheques <input checked="" type="checkbox"/> ECS

Borrower

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Co-Borrower-1

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Co-Borrower-2

DIVYA PRIYA