

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
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 SAPHIRE 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 SAPHIRE 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 SAPHIRE 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
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)
35.	Applicable Rate of Interest	Credila Benchmark Lending Rate* + Interest Spread = 12.35+2.4=14.75% per annum. * subject to revision pursuant to the terms of the Agreement.
36.	Interest Rate Reset Revision Cycle	1 Month or such other interval as shall be notified by Credila from time to time
37.	Tenure of Loan	Expected tenure is 48 months, subject to variation pursuant to the terms of the Agreement. Maximum possible tenure shall be 144 month.
38.	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.
39.	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.	
39.1	Non-refundable/ Documentation Fees/ Loan Origination Fees/ Charges	Rs. 5,618/- including Service tax and Education Cess.
39.2	Cancellation Charges or Commitment Fee	1% of the unavailed Sanctioned Loan Amount + applicable any taxes thereon.
39.3	Delayed Payment Charges	2% per month of Installment (MI / PMII) + applicable any taxes thereon.
39.4	Manual Collection Charges	Rs. 200/- per visit plus applicable any taxes thereon.
39.5	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.
39.6	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.
39.7	Prepayment charges	If prepayment is made within 12 months from the date of the Agreement: 4% of the Principal Amount pre-paid, plus applicable any taxes thereon. If prepayment after 12 months from the date of the Agreement: 2% of the Principal Amount pre-paid, plus applicable any taxes thereon.

Borrower

SANTHOSH KUMAR S

Co-Borrower-1

SANTHOSH KUMAR S

Co-Borrower-2

DIVYA PRIYA

Education Loan Account No.	A1406250059
40. Collateral Security For The Loan	Not Applicable
41. 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>

P. D. P.

Borrower

SANTHOSH KUMAR S

Co-Borrower-1

SANTHOSH KUMAR S

Co-Borrower-2

DIVYA PRIYA

REPAYMENT SCHEDULE

1.	Disbursement Details	
1.1	Education Loan Account No.	A1406250059
1.2	Disbursement Details For Tranche	1
1.3	Date of Disbursement	__/__/__
1.4	Tranche Disbursement Amount	Rs. 52,100/- (Rupees Fifty Two Thousand One Hundred)
1.5	Disbursement Details	1. Rs. 52,100/- favouring Mr./ Ms./Messers S SANTHOSH KUMAR
2.	Repayment Of The Loan	
2.1	Term of the loan	Expected to be 48 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 48 months, subject to variation pursuant to the terms of the Agreement.
2.7	Amount of Each MI	Rs. 1,443/- 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

SANTHOSH KUMAR S

Co-Borrower-1

SANTHOSH KUMAR S

Co-Borrower-2

DIVYA PRIYA

DEMAND PROMISSORY NOTE

Education Loan Account No:A1406250059

ON DEMAND We, the undersigned, jointly and severally, unconditionally promise to pay to Credila Financial Services Private Limited, OR ORDER the sum of Rupees One Lakh Fifty Eight Thousand Nine Hundred only along with Interest as calculated as per the provisions of Article 2.2 of the Education Loan Agreement entered into by Credila Financial Services Private Limited with the Borrower and the Co- Borrower(s) which Interest as on the date hereof is 14.75% and any other dues and charges payable by the Borrower and the Co- Borrower(s) to Credila. Presentment for payment and noting and protest of the note are hereby unconditionally and irrevocably waived.

Rs. 158,900/- (Rupees One Lakh Fifty Eight Thousand Nine Hundred)

Name of the
Borrower : Mr. SANTHOSH KUMAR S

Name of the
Co-Borrower 1 (if any): Mr.SANTHOSH KUMAR S

Name of the
Co-Borrower 2 (if any): Mrs.DIVYA PRIYA

Name of the
Co-Borrower 3 (if any): Not Applicable



Borrower



Co-Borrower



Additional Co-Borrower

Affix Re. 1/-

Revenue
Stamp
here
(x)

Additional Co-Borrower

x R. D. P

IN WITNESS WHEREOF the Parties have executed these presents at BANGLALANZ
on this 24 day of Jul 2014

Signed and delivered by Credila Financial Services Private Limited

By the hand of Mr/Ms. [Signature]
its Authorised Signatory



Signed and delivered by within-named Borrower,

Mr. SANTHOSH KUMAR S

Signed and delivered by within-named Co-Borrower-1 (if any)

Mr. SANTHOSH KUMAR S

Signed and delivered by within-named Co-Borrower-2 (if any)

Mrs. DIVYA PRIYA

Signed and delivered by within-named Co-Borrower-3 (if any)

Not Applicable

[Signature]
Borrower's Signature

[Signature]
Co-Borrower-1 Signature

[Signature]
Co-Borrower-2 Signature

Co-Borrower-3 Signature

[Signature]
Borrower
SANTHOSH KUMAR S

[Signature]
Co-Borrower-1
SANTHOSH KUMAR S

[Signature]
Co-Borrower-2
DIVYA PRIYA