

| <b>The Terms and Conditions of the Education Loan to be availed under Global Risk Management Institute (PGDRM)</b> |                                    |                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sr. No.</b>                                                                                                     | <b>Terms</b>                       | <b>Details</b>                                                                                                                                                                                                                                                                                        |
| 1                                                                                                                  | Eligibility                        | Student should be an Indian Resident & should be selected for GRMI program                                                                                                                                                                                                                            |
| 2                                                                                                                  | Course Name                        | Post Graduate Diploma in Risk Management - PGDRM                                                                                                                                                                                                                                                      |
| 3                                                                                                                  | Course Duration                    | 12 months                                                                                                                                                                                                                                                                                             |
| 5                                                                                                                  | Loan amount                        | 100%                                                                                                                                                                                                                                                                                                  |
| 6                                                                                                                  | Rate of Interest                   | Starting at 11%* P.A.                                                                                                                                                                                                                                                                                 |
| 7                                                                                                                  | Document Handling Charges          | 1% + GST                                                                                                                                                                                                                                                                                              |
| 8                                                                                                                  | Other charges / Stamp Duty         | As applicable                                                                                                                                                                                                                                                                                         |
| 9                                                                                                                  | Margin                             | Nil                                                                                                                                                                                                                                                                                                   |
| 10                                                                                                                 | Prepayment and foreclosure Charges | Nil                                                                                                                                                                                                                                                                                                   |
| 11                                                                                                                 | Maximum Moratorium Period          | Course duration + 12 months                                                                                                                                                                                                                                                                           |
| 12                                                                                                                 | Repayment                          | <ul style="list-style-type: none"> <li>➤ Interest to be served during moratorium period</li> <li>➤ Post moratorium EMI repayment will start</li> </ul>                                                                                                                                                |
| 13                                                                                                                 | Maximum Repayment Period           | 12 Years (excluding moratorium)                                                                                                                                                                                                                                                                       |
| 14                                                                                                                 | Mode of Payment                    | <p>Interest / EMI repayment will be recovered on monthly basis from the co-applicant or Applicant account based on "ECS/NACH/SI"</p> <p>A minimum of 1 UDCs from applicant &amp; financial co-applicant (Co-applicant/guarantor to furnish 1 UDCs each) each for amount not exceeding loan amount</p> |
| 15                                                                                                                 | Loan Disbursement                  | As per fee payment schedule. The payment will be made directly to the institute.                                                                                                                                                                                                                      |
| 16                                                                                                                 | Co-Applicant                       | Parents / Spouse / Brother / Sister / Legal Guardian                                                                                                                                                                                                                                                  |
| 17                                                                                                                 | Insurance                          | As applicable                                                                                                                                                                                                                                                                                         |
| 18                                                                                                                 | Other Requirements                 | HDFC Bank account needs to be opened                                                                                                                                                                                                                                                                  |