

| No.   | Parameters  | Details  |
|---|---|--|
| 1   | Product code  | INT_PG_S/US_A1   |
| 2   | Name of The Educational Institute                               | <b>HEC Paris, France</b>   |
| 3   | Course Name/s   | Masters programmes, MBA programmes, Executive programmes, TRIUM  |
| 4   | Applicable For academic year                                    | 2020-2021  |
| 5   | Loan Amount   | Min <b>₹0.1 Million</b> and Max Up to <b>₹10 Million</b> (Equivalent to <b>€1,13,398</b> considering the current rate of INR 88.12 per Euro as on 13 <sup>th</sup> Nov 2020)   |
| 6   | Unsecured loan amount   | <b>₹ 4 Million</b>   |
| 7   | Rate of Interest*   | PG: secured: <b>10.50%</b> , unsecured: <b>10.75%</b>  |
| 8   | Processing fee  | 1% of loan sanction  |
| 9   | Margin  | NIL  |
| 10  | Repayment Type in Moratorium                                    | Simple Interest / EMI  |
| 11  | Repayment Period after Moratorium                               | 10-12 Years after Moratorium   |
| 12  | Moratorium period   | Course Period + Six Months   |
| 13  | Pre-payment Charges   | NIL  |
| 14  | Collateral/Security   | 100% collateral for loan above 40 lakhs  |
| 15  | Collateral/Security accepted                                    | Fixed Deposit –FD, House, Flat, Existing HL with ICICI Bank  |
| 16  | Insurance Available (Optional)                                  | ICICI Prudential/Lombard   |
| 17  | Disbursement frequency  | As per Institute requirement   |
| 18  | Co-borrower Relationships Accepted                              | <ul style="list-style-type: none"> <li>➤ Father/Mother/Spouse/Brother/Sister/Parents In Law /Grand Parents</li> <li>➤ Not Required for applicants with More than 3 Years of Work Experience. Only Moratorium Interest FD</li> </ul>                    |
| 19  | Co-Borrower Locations Accepted                                  | As per the Bank's Listed Location  |
| 20  | Pre-payment & Part payment                                      | Available  |
| 21  | Local contact to get in touch for loan processing               | Name: <b>Kshama Shukla</b><br>Mobile: 9867366181<br>Email: <a href="mailto:kshama.shukla@icicibank.com">kshama.shukla@icicibank.com</a><br>Address ICICI: ICICI BANK LTD Trans Trade Centre, Near Floral Deck Plaza Seepz, Midc, Andheri (East),400093 |
| 22  | Alternate contact (In case of the local contact not responding) | Name: Vineet Singh<br>Mobile: +91 8879769632<br>Email ID: <a href="mailto:singh.vineet@icicibank.com">singh.vineet@icicibank.com</a>   |
| <p><b>Please Note:</b></p> <ol style="list-style-type: none"> <li>*This is a special pricing rate and applicable till further notice.</li> <li>The iSmart education loan is for Indian nationals and NRIs subject to ICICI Bank norms</li> <li>Loan requests will be processed on a case to case basis considering ICICI Bank Credit policies</li> </ol> <p><i>Information concerning any of the above rates of interest and other loan conditions are subject to change. All loan sanctions are subject to bank's internal policy from time to time.</i></p> |   |  |