

01-07-2021

**The Director  
Jagdish Sheth School of Management (formerly known as IFIM  
Business School)  
8P&9P, KIADB Industrial Area, Electronic City Phase 1,  
Bengaluru - 560 100**

Dear Sir/ Madam,

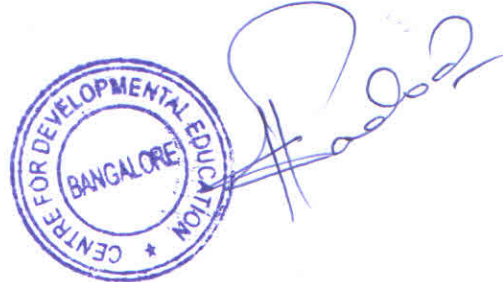
**Re: Tie-up for education loan to students of Jagdish Sheth School of Management (formerly known as IFIM Business School), Bangalore under our regular scheme, 'Baroda Gyan - Baroda Education Loan to students of Premier Institutions'**

We refer to our earlier discussion about the tie-up for providing education loan to the students securing admission in PGDM course from Jagdish Sheth School of Management (formerly known as IFIM Business School), Bangalore. We are pleased to inform you that it has been decided to extend the said tie-up on the terms and conditions as mentioned in the enclosed letter.

For any clarifications / assistance in this regard, your office may contact the undersigned or Mr.Vizhiarasan (Mobile: 9513214539)

Yours faithfully,

कृते बैंक ऑफ़ बड़ौदा / For BANK OF BARODA  
  
(Shailesh D S)  
Chief Manager (ZMM)  
अंचल कार्यालय, बंगलुरु / Zonal Office, Bengaluru



01-07-2021

**The Director  
Jagdish Sheth School of Management (formerly known as IFIM  
Business School)  
8P&9P, KIADB Industrial Area, Electronic City Phase 1,  
Bengaluru - 560 100**

Dear Sir/ Madam,

**Re: Tie-up for education loan to students of Jagdish Sheth School of Management (formerly known as IFIM Business School), Bangalore under our regular scheme, 'Baroda Gyan - Baroda Education Loan to students of Premier Institutions'**

We are pleased to inform you that Jagdish Sheth School of Management (formerly known as IFIM Business School), Bangalore is rated **A** in our category of premier institutions. The tie-up for providing education loan under our regular scheme, 'Baroda Gyan - Baroda Education Loan to Students of Premier Institutions' to students securing admission in your esteemed institute has been considered favourably on the following terms,

- **Product to be covered:**  
Baroda Gyan - Baroda Education Loan to Students of Premier Institutions will be offered to the meritorious students. Product details highlighting key features is enclosed.
- **Period of Tie Up:**  
The Period of tie-up will be for -1- year from 01.07.2021 to 30.06.2022.
- **Payment to the institute:**  
No Fee/Commission will be given to the institute under the said tie-up arrangement.
- **Process Flow for sourcing of Applications:**
  - Our Branches near the vicinity of institute or permanent residence of parent will be identified by the Bank. The concerned branches will process the leads for approval of the education loan.
  - Jagdish Sheth School of Management (formerly known as IFIM Business School), Bangalore will inform their students about the tie-up with our Bank and help our Bank officers for assisting students in education loan process





**Product Details:**

Rate of Interest (Floating)	(Baroda Repo-linked Lending Rate, BRLLR = Repo Rate + 2.75%) i.e., <b>6.75% p.a</b> as on 01-07-2021) 0.05% Risk Premium to be added if Credit Life Insurance is not availed
Funding	100% of total cost of the course will be funded
Repayment	Maximum -120- months (for loans upto Rs.7.50 lakhs) Maximum -180- months (for loans above Rs.7.50 lakhs)
Collateral Free Loan	Loan amount upto Rs.20.00 Lakhs
Moratorium Period	Course Period +12 months
Servicing of Interest	Servicing interest during Moratorium Period is <b>Optional</b> . Upon the completion of the moratorium period, the accrued interest will be added to the principal amount to arrive at the repayment schedule
Financing Branch	BTM Layout, Bengaluru Branch / Branch near the place of Permanent Residence of parent
Contact Details	Vizhiarasan Balasubramanian M:9513214539 <a href="mailto:vizhiarasan.balasubramanian@bankofbaroda.co.in">vizhiarasan.balasubramanian@bankofbaroda.co.in</a> BTM Layout Branch, Bengaluru- T- 080-2678-3154 E- <a href="mailto:BTMBAN@bankofbaroda.co.in">BTMBAN@bankofbaroda.co.in</a>

We request you to return a copy of this letter duly signed and stamped as a token of acceptance of the said tie-up.

Yours faithfully,

कुते बैंक ऑफ बड़ौदा / For BANK OF BARODA  
(Shailesha D S)  
Chief Manager - ZMM  
अंचल कार्यालय, बंगलुरु / Zonal Office, Bengaluru



**Acceptance:**

We agree to execute the said tie up on the terms and conditions mentioned herein.



(Name and Designation of the Authorized Signatory)