



STATE BANK OF INDIA
RACC TEHRI (62341)
DISTT-TEHRI GARHWAL
UTTRAKHAND

EMAIL ID :
cmracctehri@sbi.co.in

SANCTION LETTER

Mr [REDACTED] s/o Mr [REDACTED]

Date: [REDACTED]

Dehradun (Uttarakhand)
PIN-248001

Co-Applicant

Mr [REDACTED]
Mr [REDACTED]

Dear Sirs/ Madam,

SANCTION OF EDUCATION LOAN Rs 23.00 LAKH

We refer to the loan application No- 2491716 dated 20-05-2024 submitted by you and are pleased to sanction the Education Loan as detailed below:

Scheme Name	Global Ed-Vantage Loan
Purpose of Loan	To pursue Diploma in Nautical Science (Level 6) from NMIT, Nelson Campus, New Zealand.
Course Start Date	25 July 2024
Course End Date	23 May 2025
Loan Sanctioned	Rs 23,00,000- (Rs Twenty Three Lakh only)
Loan Tenure	196 months Moratorium period- Maximum upto 6 months from the date of completion of course.
Present Rate of Interest	5.95% (Ward of Staff)
Repayment	Monthly installment of Rs 21000- (Rs Twenty One Thousand only) in 180 months starting after moratorium period.
Processing Fee	Nil of ward of staff
Collateral Security	Mortgage of House property bearing House No-36, situated at Alaknanda Enclave, GMS Road, Dehradun, Uttarakhand standing in the joint names of Ashok Dhiman and Deepshri Dhiman, having realizable value of Rs 1.08 crore.

Your approval is subject to compliance of following:

- Documentation as per Bank's norms, the cost of which to be borne by the borrower at actual.
- Adherence to other terms & conditions as per Bank policy
- Bank reserves the right to vary or modify the terms of the loan without any prior information.

Date: 22-05-2024
Place: New Tehri

Yours faithfully,

Chief Manager
(Rohit Kumar Prajapati)
M-9052456669



Acknowledgement

I/We have read the terms and conditions mentioned in this offer letter and accept the same.

Signature:

[Signature]

[Signature]

[Signature]

(Applicant)

(Co-Applicant)

(Guarantor)



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To,
The Immigration Office
New Zealand

With reference to the Education Loan application number 2491716, we are pleased to sanction an Education Loan of Rs 23,00,000- (Rs Twenty Three Lakh only) to Mr [REDACTED] for pursuing his education in New Zealand. The course in Diploma in Nautical Science from Nelson Marlborough Institute of Technology. The sanctioned funds can be used for both paying tuition fees and living expenses for the duration of the course.

The tenor of the loan is 196 months including moratorium period Maximum upto 6 months from the date of completion of course. As such repayment would be in 180 EMIs.

The security offered for this loan is House property bearing House No- [REDACTED] Dehradun, Uttarakhand 248001, standing in the joint names [REDACTED] having realizable value of Rs 1.08 crore.

Co-applicant for the loan is Mr [REDACTED] father of applicant. He will be servicing the EMIs for this loan on behalf of Mr [REDACTED]

Loan will be disbursed on demand only after conditional Visa is granted.

All terms and conditions will be as per SBI Sanctioned Letter dated 22-05-2024 and application 2491716.

Yours sincerely,

State Bank of India
(Authorised Signatory)

