



STATE BANK OF INDIA

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DILSHAD GARDEN

To  
AKANKSHA SAXENA s/w/d of ARUN KUMAR SAXENA ,and ARUN  
KUMAR SAXENA s/w/d of Late Girvar Sahai Saxena

17-Sep-2010

1722, Janta Flat, GTB Enclave, Nand Nagri, Delhi -110093. Ph:22134815.

EL/ 31470530644

Dear Sir,

PERSONAL SEGMENT ADVANCESEDUCATION LOAN -MEDIUM TERM LOAN OF Rs.400000.00

With reference to your application dated 14/Aug/2010, we have to advise having sanctioned a Term Loan of Rs. 400000.00 to you on the following terms and conditions:

AMOUNT IN WORDS : (Rupees Four Lacs Only)

## 1. PURPOSE:

Loan is sanctioned to you for the purpose of expenses relating to education of AKANKSHA SAXENA son / wife / daughter of ARUN KUMAR SAXENA for the course of B.TECH.Jayoti Vidyapeeth Women's University, Jaipur

## 2. MARGIN :

( 26.74 % ). This margin is on the education cost of Rs.546000/-. The margin should be brought upfront alongwith release of loan amount on pro rata basis.

## 3. Floating Rate of Interest :

0.5% below SBAR, effective rate being 11.25 per cent per annum with monthly rests.

Simple interest is to be charged on the loan amount during the moratorium period. Interest will be capitalised and included in the calculation of EMI. Once the repayment of the loan commences, application of interest will be at monthly rests.

## 4. REPAYMENT :

60 EMI of Rs.8747/- . This EMI is stipulated if the entire interest during the moratorium is paid. If this not be the case, the entire accrued interest during the moratorium period will be added to the principal and repayment in EMI re-fixed accordingly. Repayment holiday /Moratorium : Course period + 1 year, or 6 months after getting job, whichever is earlier.

Each EMI with interest, which is based on current interest rates and repayment period, stipulated by the Bank/RBI from time to time. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

ON BEHALF OF AKANKSHA SAXENA

*[Signature]*

*[Signature]*



## State Bank of India

Vindhya Nagar Branch  
(07937)

SIDHI  
Madhya Pradesh

To,  
The Principal / Director  
College - JAYOTI VIDYAPEETH  
WOMEN'S UNIVERSITY, JAIPUR

Date 29.08.2008

Dear Sir,

EDUCATION LOAN TO SHRI / SMT. / KU. Aanchal Chandra.

Please refer to your admission letter No. Ref - JYWU/011/101 dated  
10-07-2008 issued in favour of Shri / Smt / Ku. Aanchal Chandra.  
(address) MH-3, C-143, Vindhya Nagar

2. We advise having sanctioned Education Loan to the tune of Rs. 5,00,000/- (As Five Lacs) in favour of the said student. Repayment will commence one year after completion of the course or 6 months after securing the job whichever is earlier. In case the student desires to discontinue his/her studies for any reason, we request you to refund the admissible amount to us only by means of a crossed cheque drawn in favour of "SBI account (name of the student Aanchal Chandra.)" or at least insist on 'No dues Certificate' from the Bank before releasing such amounts.

3. Please advise us regarding the progress of the student at the end of every academic year, copy of marksheet may please be sent to us with your comments, if any.

Yours faithfully,

CHIEF / BRANCH MANAGER

DD Date:- 29.08.2008  
No:- 0863-09047  
Rs:- 1,40,000/-

(As one Lakh Forty Thousand only)

First Installment of Above Loan  
For:- JAYOTI VIDYAPEETH WOMEN'S  
UNIVERSITY - JAIPUR