



STATE BANK OF INDIA
EDUCATION LOAN
IN-PRINCIPLE OFFER LETTER

Application Number: RAASEL20257016249838

Date: 19-07-2025

To,
BIPASHA BISWAS | B C BISWAS

We are pleased to advise that based on documents submitted and the information furnished by you vide application dated 19-07-2025, we are in-principle agreeable to sanction Education Loan up to maximum amount of Rs.6,99,900.00, subject to fulfillment of eligibility norms and other terms and conditions governing SBI Education Loan.

Education Loan	Scholar Loan
Applied Loan Amount	Rs.6,99,999.00
In-principle Loan Amount offered*	Rs.6,99,900.00
Interest rate(floating)	7.90 %
Loan Tenure	241 months
EMI	Rs.9,318.00
Consolidated Processing Fee (including applicable GST)	Rs.0.00
In case of any queries, please be in touch with	1) Branch Head: Chandra Shekhar Sarkar 9002004427 CHANDRA.SARKAR@SBI.CO.IN 2) Mary Neelmani Soreng MARY.SORENG@SBI.CO.IN 9474250254

Terms & Conditions:

1. For Loan amount applied more than 'In- principle Loan Amount' is subject to approval from Competent Authority as per Bank's norms.
2. Final eligible loan amount will be arrived after submission of complete sets of required documents and detailed assessment.
3. The interest rate and Consolidated Processing Fee quoted are subject to change after detailed assessment of loan as per eligibility and other norms.
4. The in-principle approval for eligibility is valid for 1 month from the date of this offer letter.
5. As the offer is subject to legal and other clearances, you are requested to contact above mentioned officials of the Branch, after accepting this offer, in order to complete requisite pre- disbursement formalities and expedite formal sanction/disbursement of the loan. Bank reserves the right to cancel your loan application at any point of time without assigning any specific reason, despite issuance of this in- principle offer letter. In case the loan application is cancelled, copy of documents submitted by you would be retained by the Bank.

Yours faithfully,

AUTHORISED SIGNATORY

ACCEPTED
Bipasha Biswas
SIGNATURE OF THE BORROWER(S)