

30-Dec-2017 Mr. DESAI PRADIP BAJAJ FINAS 3 FOOL BAJAJ ALLIANCES AHMEDABAD GUJ 380063

Dear Mr. DESAI PRADIP,

## Ref: Your SBI Card ELITE VISA Application Number: 2032701000221

Thank you for your interest in SBI Card. We have received and evaluated your application for the SBI Card basis your bureau report for processing of your application, pursuant to the consent given by you in this regard.

We regret to inform you that since your CIBIL credit history does not reflect sufficient transactions for evaluation, we are unable to issue a credit card to you at this time. To know more about your CIBIL credit history you may log onto www.cibil.com.

Meanwhile, should you need any further information, please contact the SBI Card helpline numbers at 39 02 02 07 1860 180 1290 (if calling from MTNL and BSNL lines).

IRCTC SBI card applicants please call the IRCTC SBI Card Customer Care Helpline at 39 02 12 12 or 1800 180 1295 (if calling from MTNL and BSNL lines).

Yours Sincerely,

Girish Budhiraja

Chief Marketing Officer

SBI Cards.