



## Deposit Account Balance Summary

05/30/2023

Requestor information:

YASH BHATIA

895 HUNTINGTON AVE APT 6  
BOSTON, MA 02115-2327

Summary of Deposit Account				
Account Number	Account Type	Open Date	Current Balance	Avg Balance (12 mos)
893600129	College Checking	09/15/2022	\$3,155.57	\$802.00
Customer Information				
YASH BHATIA		Sole Owner		

Deposit Account Balance Summary request completed by:

LIAM MAYNARD  
(614) 248-5800  
Commonwealth Ave

### PLEASE NOTE THAT THE INFORMATION PROVIDED IN THIS LETTER WILL BE THE ONLY INFORMATION RELEASED BY JPMorgan Chase, N.A.

This letter is written as a matter of business courtesy, without prejudice, and is intended for the confidential use of the addressee only. No consideration has been paid or received for the issuance of this letter. The sources and contents of this letter are not to be divulged and no responsibility is to attach to this bank or any of its officers, employees or agents by the issuance or contents of the letter which is provided in good faith and in reliance upon the assurances of confidentiality provided to this bank. Information and expressions of opinion of any type contained herein are obtained from the records of this bank or other sources deemed reliable, without independent investigation, but such information and expressions are subject to change without notice and no representation or warranty as to the accuracy of such information or the reliability of the sources is made or implied or vouched in any way. This letter is not to be reproduced, used in any advertisement or in any way whatsoever except as represented to this bank. This bank does not undertake to notify of any changes in the information contained in this letter. Any reliance is at the sole risk of the addressee.



JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

December 09, 2022 through January 10, 2023

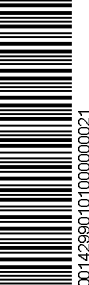
Account Number: **000000893600129**

## CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**

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YASH BHATIA  
895 HUNTINGTON AVE APT 6  
BOSTON MA 02115-2327



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## CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$238.88</b>
Deposits and Additions	4,632.17
ATM & Debit Card Withdrawals	-3,102.56
Electronic Withdrawals	-698.29
<b>Ending Balance</b>	<b>\$1,070.20</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$238.88</b>
12/09	Zelle Payment From Ritvik Saxena Sv0H8Nn6M78	<b>300.00</b>	538.88
12/12	Zelle Payment From Akash Murli Chhabria 16011778992	<b>300.00</b>	838.88
12/12	American Express ACH Pmt M7098 Web ID: 2005032111	-238.93	599.95
12/19	Zelle Payment From Ritvik Saxena Sv0H8Xr5Kf0	<b>1,000.00</b>	1,599.95
12/19	American Express ACH Pmt M0994 Web ID: 2005032111	-329.36	1,270.59
12/20	Zelle Payment From Akash Murli Chhabria 16084926014	<b>19.50</b>	1,290.09
12/20	Zelle Payment To Akash USA 16084974085	-130.00	1,160.09
12/22	Zelle Payment From Danish Parkar Sv0H90Slwng	<b>20.00</b>	1,180.09
12/27	Zelle Payment From Rajkumar Kumaravelu Sv0H95Udla9	<b>924.00</b>	2,104.09
12/27	Zelle Payment From Giree Purushothaman Sv0H92Tkp13	<b>99.00</b>	2,203.09
12/27	Zelle Payment From Giree Purushothaman Sv0H92Tkoxp	<b>1.00</b>	2,204.09
12/27	Zelle Payment From Rajkumar Kumaravelu Sv0H95Uddd2	<b>1.00</b>	2,205.09
12/27	Card Purchase 12/25 Mcdonald's F11729 Boston MA Card 0880	-4.28	2,200.81
12/28	Zelle Payment From Lokeshmohan Jeswani Sv0H96Un4Z4	<b>15.00</b>	2,215.81
12/29	Zelle Payment From Akash Murli Chhabria 16154901158	<b>24.77</b>	2,240.58
12/29	Card Purchase 12/29 Dd Doordash Thecheese 855-973-1040 CA Card 0880	-36.34	2,204.24
12/30	Card Purchase 12/29 Is Duty Free Boston 14 Boston MA Card 0880	-58.00	2,146.24
01/03	Zelle Payment From Akash Murli Chhabria 16171227396	<b>924.40</b>	3,070.64
01/03	Zelle Payment From Akash Murli Chhabria 16171380282	<b>3.50</b>	3,074.14



December 09, 2022 through January 10, 2023

Account Number: **000000893600129**

## TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
01/03	Card Purchase 12/31 Ysi*881 895 Huntington 617-7310955 MA Card 0880	-2,998.95	75.19
01/03	Recurring Card Purchase 12/31 Spotify USA 877-7781161 NY Card 0880	-4.99	70.20
01/04	Santander Bank Payment Yash Bhatia Web ID: F078186588	<b>1,000.00</b>	<b>1,070.20</b>
Ending Balance			<b>\$1,070.20</b>

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

**For personal accounts only:** We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
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**JPMorgan Chase Bank, N.A. Member FDIC**



JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

January 11, 2023 through February 08, 2023

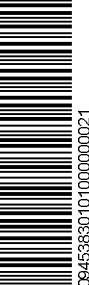
Account Number: **000000893600129**

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YASH BHATIA  
895 HUNTINGTON AVE APT 6  
BOSTON MA 02115-2327



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### CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$1,070.20</b>
Deposits and Additions	2,575.00
ATM & Debit Card Withdrawals	-3,003.94
Electronic Withdrawals	-490.62
<b>Ending Balance</b>	<b>\$150.64</b>

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$1,070.20</b>
01/30	Zelle Payment From Rajkumar Kumaravelu Sv01Sp7Rv99	<b>525.00</b>	1,595.20
01/30	American Express ACH Pmt M0436 Web ID: 2005032111	-490.62	1,104.58
01/31	Zelle Payment From Ritvik Saxena Sv01Sr8Offu	<b>700.00</b>	1,804.58
01/31	Zelle Payment From Rajkumar Kumaravelu Sv01Sq8Fy6N	<b>500.00</b>	2,304.58
01/31	Zelle Payment From Keshni Mulrajani Bacguk8Nu5On	<b>424.00</b>	2,728.58
01/31	Zelle Payment From Keshni Mulrajani Bacfajqii1RI	<b>1.00</b>	2,729.58
01/31	Recurring Card Purchase 01/31 Spotify USA 877-7781161 NY Card 0880	-4.99	2,724.59
02/01	Zelle Payment From Akash Chhabria Bacdbawer0Vu	<b>300.00</b>	3,024.59
02/01	Zelle Payment From Akash Murl Chhabria 16433172884	<b>125.00</b>	3,149.59
02/02	Card Purchase 02/01 Ysi*881 895 Huntington 617-7310955 MA Card 0880	-2,998.95	150.64
	<b>Ending Balance</b>		<b>\$150.64</b>



January 11, 2023 through February 08, 2023

Account Number: **000000893600129**

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P O Box 182051  
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February 09, 2023 through March 08, 2023

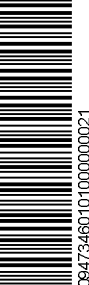
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YASH BHATIA  
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## CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$150.64</b>
Deposits and Additions	3,970.67
ATM & Debit Card Withdrawals	-3,028.09
Electronic Withdrawals	-375.41
<b>Ending Balance</b>	<b>\$717.81</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$150.64</b>
02/10	Card Purchase 02/09 Nu Popeyes Cafe Boston MA Card 0880	-4.99	145.65
02/14	Zelle Payment From Akhil Talashi Sv01T5F6K2V	20.00	165.65
02/17	Card Purchase 02/16 Nu Popeyes Cafe Boston MA Card 0880	-4.99	160.66
02/21	Zelle Payment From Ritvik Saxena Sv01Tbhqg72	471.49	632.15
02/21	Zelle Payment From Ritvik Saxena Sv01Tahex62	250.00	882.15
02/21	Zelle Payment To Akash USA 16623401999	-209.00	673.15
02/21	Zelle Payment To Akash USA 16633042809	-21.49	651.66
02/21	American Express ACH Pmt M8920 Web ID: 2005032111	-144.92	506.74
02/24	Zelle Payment From Natarajan Lekshminarayanapillai Sv01Tfjmaki	100.00	606.74
02/27	Zelle Payment From Ritvik Saxena Sv01Thkfmei	1,000.00	1,606.74
02/27	Zelle Payment From Rajkumar Kumaravelu Sv01Thke2Pe	525.00	2,131.74
02/27	Zelle Payment From Ritvik Saxena Sv01Thkf73X	484.65	2,616.39
02/27	Zelle Payment From Akash Murli Chhabria 16680305882	415.34	3,031.73
02/27	Zelle Payment From Danish Parkar Sv01Tiktva3	100.00	3,131.73
02/27	Zelle Payment From Akash Murli Chhabria 16680490439	7.15	3,138.88
02/28	Recurring Card Purchase 02/28 Spotify USA 877-7781161 NY Card 0880	-4.99	3,133.89
03/01	Zelle Payment From Akash Murli Chhabria 16702437814	525.00	3,658.89
03/01	Card Purchase 03/01 Ysi*881 895 Huntington 617-7310955 MA Card 0880	-2,998.95	659.94
03/02	Zelle Payment From Keshni Mulrajani Bacgrgl30O9N	72.04	731.98
03/03	Card Purchase With Pin 03/03 Wollaston's Mar Boston MA Card 0880	-3.69	728.29
03/06	Card Purchase With Pin 03/06 Wollaston's Mar Boston MA Card 0880	-10.48	717.81
	<b>Ending Balance</b>		<b>\$717.81</b>



February 09, 2023 through March 08, 2023

Account Number: **000000893600129**

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JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

March 09, 2023 through April 10, 2023

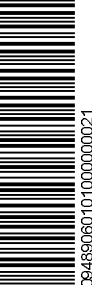
Account Number: **000000893600129**

## CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**  
We accept operator relay calls

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YASH BHATIA  
895 HUNTINGTON AVE APT 6  
BOSTON MA 02115-2327



## Good news — we've eliminated two fees

We're no longer charging the:

- **Deposited Item Returned or Cashed Check Returned Fee** — This was a \$12 fee we charged if an item you deposited or cashed was returned unpaid. We stopped charging this fee as of **December 1, 2022**.
- **Savings Withdrawal Limit Fee** — This was a \$5 fee we charged for each withdrawal or transfer (over six) out of a Chase savings account in a monthly statement period, maximum of three fees per monthly statement period. We stopped charging this fee as of **March 19, 2023**.

We're also changing the name **Insufficient Funds Fee** to **Overdraft Fee**. There are no changes to how and when we charge this fee or the ways to avoid this fee.

As we update and remove references to these three fees, you may continue to see them listed in the Chase Mobile® app<sup>1</sup>, on chase.com and in other materials.

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

<sup>1</sup>Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

## CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$717.81</b>
Deposits and Additions	3,485.00
ATM & Debit Card Withdrawals	-3,017.62
Electronic Withdrawals	-328.25
<b>Ending Balance</b>	<b>\$856.94</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$717.81</b>
03/09	Zelle Payment From Rajkumar Kumaravelu Sv01Ts293NM	<b>10.00</b>	727.81
03/14	American Express ACH Pmt M5600 Web ID: 2005032111	-187.71	540.10
03/30	Zelle Payment From Rajkumar Kumaravelu Sv01Udbpb6R	<b>525.00</b>	1,065.10
03/30	Zelle Payment From Akash Murli Chhabria 16955906665	<b>325.00</b>	1,390.10
03/30	Zelle Payment From Akash Chhabria Bacef3Lpco15	<b>200.00</b>	1,590.10





March 09, 2023 through April 10, 2023  
Account Number: **000000893600129**

## TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/31	Recurring Card Purchase 03/31 Spotify USA 877-7781161 NY Card 0880	-4.99	1,585.11
04/03	Santander Bank Payment Yash Bhatia Web ID: F078186588	<b>1,000.00</b>	2,585.11
04/03	Zelle Payment From Ritvik Saxena Sv01Ufcvpos	<b>900.00</b>	3,485.11
04/03	Zelle Payment From Keshni Kamlesh Mulrajani 16978460376	<b>524.00</b>	4,009.11
04/03	Zelle Payment From Keshni Kamlesh Mulrajani 16978420760	<b>1.00</b>	4,010.11
04/03	Card Purchase 04/01 Ysi*881 895 Huntington 617-7310955 MA Card 0880	-2,998.95	1,011.16
04/03	Card Purchase With Pin 04/02 Wollaston's Mar Boston MA Card 0880	-13.68	997.48
04/05	Zelle Payment To Akash USA 17012857864	-109.29	888.19
04/05	Zelle Payment To Ritvik USA Jpm999Uy8F2D	-12.25	875.94
04/07	Zelle Payment To Shubhda Jpm999V17O3A	-19.00	856.94
<b>Ending Balance</b>			<b>\$856.94</b>

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April 11, 2023 through May 08, 2023

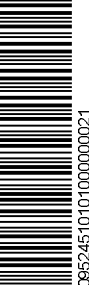
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00952451 DRE 802 219 12923 NNNNNNNNNN 1 000000000 06 0000

YASH BHATIA  
895 HUNTINGTON AVE APT 6  
BOSTON MA 02115-2327



## CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$856.94</b>
Deposits and Additions	1,485.67
ATM & Debit Card Withdrawals	-9.98
Electronic Withdrawals	-1,244.06
<b>Ending Balance</b>	<b>\$1,088.57</b>

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$856.94</b>
04/13	American Express ACH Pmt M8942 Web ID: 2005032111	-233.99	622.95
04/17	Card Purchase 04/14 Fastop Inc Boston MA Card 0880	-4.99	617.96
04/24	Zelle Payment From Shubhda Shail Svb0Hu1Nfjym	30.00	647.96
04/24	Zelle Payment From Shubhda Shail Svb0Hu2Nrff0	4.49	652.45
05/01	Zelle Payment From Rajkumar Kumaravelu Svb0Hu7Qe2G4	525.00	1,177.45
05/01	Zelle Payment From Ritvik Saxena Svb0Hu7Q62Ni	450.00	1,627.45
05/01	Zelle Payment From Ritvik Saxena Svb0Hu7Qjb15	450.00	2,077.45
05/01	Zelle Payment From Shubhda Shail Svb0Hu6Q0X0C	8.00	2,085.45
05/01	Zelle Payment From Shubhda Shail Svb0Hu7Q3Ag7	8.00	2,093.45
05/01	Zelle Payment To Akash USA 17224151333	-86.07	2,007.38
05/01	Recurring Card Purchase 04/30 Spotify USA 877-7781161 NY Card 0880	-4.99	2,002.39
05/02	Zelle Payment To Rahul Khubchandani USA 17245840609	-24.00	1,978.39
05/03	Zelle Payment To Akash USA 17252354038	-900.00	1,078.39
05/08	Zelle Payment From Rahul Vijay Khubchandani 17283381153	10.18	1,088.57
	<b>Ending Balance</b>		<b>\$1,088.57</b>



April 11, 2023 through May 08, 2023

Account Number: **000000893600129**

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**JPMorgan Chase Bank, N.A. Member FDIC**

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### SANCTION LETTER EDUCATION

User: VILAS BAIT (E179800)

Business Date: 21/07/2022

Printed On (Date & Time): 21/07/2022 03:21:06 pm

Date :	21/07/2022	City :	MUMBAI
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Dear Sir/Madam,

Sub: Application for Education Loan

IDFC FIRST Bank is pleased to inform you that basis your application, we have sanctioned you Education Loan facility, subject to the terms and conditions mentioned hereinafter and printed overleaf, the details of which are given below.

To : YASH BHARAT BHATIA /BHARAT PANJUMAL BHATIA /

Loan Account No.:78603720

Type of Loan	EDUCATION LOAN
Loan Amount Sanctioned	Rs 5350000
Loan Type	Floating
Term of Loan	144
Processing Fees(Non Refundable)	63130(Rs) The processing fees shall be debited from the loan disbursement, provided the loan is sanctioned and disbursed by IDFC FIRST Bank.
Application Fees(Non Refundable)	0(Rs) Application fees shall be paid by the customer at the time of submission of application.
Course Details	MSC IN INFORMATION SYSTEMS
Name Of University	NORTHEASTERN UNIVERSITY
Name Of Institute	NORTHEASTERN UNIVERSITY - COLLEGE OF ENGINEERING
Country Of Study	UNITED STATES
Margin/Balance funds proof	OWN FUNDS
External Benchmark Rate (EBR=REPO Rate)	4.9%



Spread(+/-)	2.85%
Applicable Rate of Interest	10.25%
Amount of Each EMI	Rs.103612/- Actual EMI may vary marginally on account of Pre-EMI interest. The same will be communicated in due-course.
Insurance	92152
Moratorium Period	36
Repayment Period	144
Repayment Type	Principal Moratorium
Collateral(Yes/No)	NO

Collateral Type	Collateral Description
	No Records Found

1. Please note that this is a financial sanction and is subject to internal checks and following conditions:

- Sanction letter is valid for a period of 180 days
- The ROI is subject to change owing to change in the External Benchmark Based Rate/spread as on the date of disbursal
- The accrued interest during repayment holiday/moratorium period will added to the principal. Repayment will be computed into EMIs, basis principal and accrued interest
- The proposed loan will be disbursed in tranches as required by the institution as stated in admission/fee structure
- If the facility is sought for studies in UK, the loan funds are or will be paid directly to the institute in tranches as per offer letter and living costs portion of the loan will be released to the student on or before their arrival in the UK on successful Visa processing as per specific country/institute/embassy requirement
- Property (if any) provided as collateral security, then title of the said property be clear and marketable
- Fixed deposit (if any) provided as collateral security, it should be in auto renewal mode and lien marked
- Execution of Facility and other documents between you and IDFC FIRST Bank as per the Bank's policy and format as specified by the Bank
- Terms and conditions as mentioned overleaf

2. Special conditions:

1. The Students/ Applicant's submission of documents evidencing admission of the Student in the Course and confirmation that the Student



has not found any other means of assistance for the Course;

2. Submission of documents evidencing the payment of Borrowers' contribution, if any, towards the Course as specified in the Application or required by the Educational Institution.
3. Throughout the period during which the Loan subsists, the Borrower(s) shall at the end of each half year submit to the Bank certificates, mark sheets or reports of his progress including results of the terminal or annual examination as the case may be, from the Head of the Educational Institution together with a certificate or report about his/her conduct and attendance in the said Institution.
4. Collateral security (if any) as required under the education loan facility of the bank will be provided by the borrower/co borrower/guarantor.
5. Life insurance policy assuring the life of the student, the sum assured being at least 100% of the loan amount is desirable. Said policy should be assigned in the name of Bank.
6. Any shortfall/ losses on account of currency fluctuations will be borne by the borrower/co borrower.
7. Loan to be disbursed as per the schedule/ letter issued by the University/ Institute. The loan will be disbursed in full or in suitable installments taking into account the requirement of funds and/or fees schedule as assessed by the Bank directly to the educational institution/vendor of the books/ instruments/ equipment's to the extent possible.
8. In the event of any change of address for communication , any change in job, institute, profession by you or your co borrower or the guarantor, the same should be intimated to the Bank in advance.

3. Part Payment Norms:

- Pre-payment charges are NIL

4. Foreclosure Norms:

- For individual borrower with personal use - Nil charges

5. Pre EMI Norms:

- From the date of first disbursement you will be required to pay Pre EMI interest (at the interest rate applicable to your facility) till the time your facility is fully disbursed, subsequent to which your EMI payments will begin.



- All taxes, duties and levies including but limited to Goods and Service Tax and any other tax/levy applicable as per law and as may be amended from time to time would be additionally payable.

For any assistance, reach out to your IDFC FIRST Bank Relationship Officer

E-mail ID: \_\_\_\_\_ Contact Nos.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_ We look forward to a mutually beneficial and long term relationship. Thanking You, For  
IDFC FIRST Bank Ltd. Authorised Signatory Name: \_\_\_\_\_ Employee ID: \_\_\_\_\_

**Acceptance:** I/We accept the above terms and conditions

**Applicant**

Name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Place: \_\_\_\_\_  
Date: \_\_\_\_\_

**Co Applicant**

Name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Place: \_\_\_\_\_  
Date: \_\_\_\_\_

#### TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER

1. "IDFC FIRST Bank Limited" shall mean and include its successors, assigns and subsidiaries.
2. "Hybrid Interest Rate (Split Rates of Interest)" shall mean If the interest rate applicable is Hybrid interest Rate (Part Fixed- Part Variable) as provided for in this Sanction Letter, then the interest rate will remain fixed for the period mentioned hereinbefore from the date of first disbursement of loan amount. During that period all subsequent disbursements would be at the fixed rate of interest prevailing for the loan. When the floating interest rate period starts, interest rates applicable will be as per the then prevailing IDFC FIRST Bank rate of interest.
3. "Foreclosure Charges" shall mean "If the loan is on floating interest rate, provided on the loan structure borrower, co-borrower should not be firm, company etc., unless otherwise amended or specified by regulatory body. In case of Fixed Loans, foreclosure charges will be applicable as aforementioned for the tenure in which said Rate of Interest remains fixed. Nil for Floating Rate Individual loans.
4. "Processing Fees" shall mean fees collected for the purpose of appraising the Application for the facility/for the purpose of appraising the valuation and legal verification of the property, it is a onetime non-refundable fee and independent of outcome of such appraisal.
5. "External Benchmark Based Lending" shall mean such REPO rate as may be prescribed by RBI and decided/announced/notified by the Bank from time to time.
6. "External Benchmark Reset Date" shall mean the reset of interest rate occurring three months from the date of first EMI and every three months thereafter.





7. The Bank shall also be entitled (but not obligated) to reset the Spread on account of borrowers credit assessment undergoes a substantial change as agreed in the Loan/Facility Documents.
8. The Borrower shall be liable to pay to the Bank the interest including such cost and charges as may be applicable, on the amounts and such rate shall be applicable till next interest reset date, which shall be a reset at least once in three months or such other period from time to time, hereunder defined and communication regarding the same is shared either by SMS/Email communication on the registered e mail address.
9. EMI amount is intended to be kept constant irrespective of variation in ROI by changing the tenor of the Mortgage Loan. However, the Bank is entitled to increase the EMI at its sole discretion. The tenure of the Mortgage Loan shall also change as per change in EMIs.
10. This Sanction letter should not be construed as giving rise to binding obligations on the part of IDFC FIRST Bank to provide the loan mentioned overleaf (the Facility'). The Facility mentioned overleaf will be available solely at IDFC FIRST Bank's discretion and IDFC FIRST Bank will not be liable for any action taken by the customer on the basis of this sanction letter.
11. IDFC FIRST Bank shall be entitled to revoke the sanction of the Facility, inter alia, in any of the following circumstances:
  - a. There is any material change in the purpose(s) for which the Facility have been sanctioned the purpose(s)
  - b. The Student discontinues his studies or fails in any examination that might affect his taking of the Course;
  - c. The Student has availed course from an Educational Institution which has been derecognised by Government/Authority;
  - d. In the sole judgment of IDFC FIRST Bank, any material fact has been concealed and/or become subsequently known
  - e. Any statement made by you or on your behalf in your application or otherwise, is incorrect, incomplete or misleading
  - f. The accepted copy of this letter duly signed by you is not received by IDFC FIRST Bank within the specified validity period
  - g. There is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by IDFC FIRST Bank or any other person/entity, to you/any of you.
  - h. The legal/technical/valuation report on the property is not satisfactory to IDFC FIRST Bank

