

SANCTION LETTER-STUDY POWER

Approval No. Axis Bank/

EL_INT_PRIN_MORT_BRE / 14985759 / RAC- WARANGAL ASC / 21 - 22

08 SEP 2021

To,

Mr/Mrs.

BEJAGAMA CHANDANA

Residence Address:

H NO 19-56/3/E, GAJALANAGAR, CITY: SIDDIPET PIN: 502103

MEDAK, TELANGANA-502102

Dear Sir/Madam,

We refer to the loan applications submitted by you and are pleased to sanction the loan as per the following terms and conditions:

Nature of facility	EDUCATION LOAN BRE		
Amount of Loan	Rs. 207,568.00		
Tenure	74 Months inclusive of 14 Months Moratorium.*		
Course Details	Course	Institute Name	Country of Study
	HCL EARLY CAREER PROGRAM	HCL EARLY CAREER PROGRAM	INDIA
Present Rate of Interest	12.75 (Repo Rate plus Spread)		
	Repo Rate	Spread	
	4.00 %	8.75 %	
Number of EMI monthly installment	60 Months post expiration of moratorium period,* (Equated monthly installments - Principal & Interest repayment)		
Equated Monthly Installment (EMI)	Rs.5,390.00.** (Equated monthly installments - Principal & Interest repayment)		
EMI Start Date	5th of each month post expiration of Moratorium period.		
Out of Pocket Expenses	2,500.00 plus goods and services tax as applicable		
Co-applicants Name	BEJAGAMA MADHAVI		
Guarantors Name			
Collateral Security	No		
Security Details			
Validity of Sanction letter	60 Days		
Insurance Amount	Rs. 1,568.00 included in Loan Amount.		

*Moratorium period would start from the date of commencement of the course.

**EMI is subject to change based on disbursement taken and Rate of Interest.

The aforesaid sanction of the loan will be subject to:

1. Student to open axis bank account and account status to be active prior to disbursement

The following are the additional terms and conditions to be complied with by you:

1. The Borrower(s) hereby agree(s) and confirm(s) that Axis Bank shall have the absolute right to levy such charges as it may deem fit including but not limited to cheque bounce / return and any other penal interest for the delayed or non payment of the loan. The Borrower(s) agree(s) that in the event of such a levy, the Borrower(s) shall pay the said amount without demur or protest and that it shall not object to the same was not brought to his/her attention. The Borrower(s) further agree(s) that it is not mandatory for Axis Bank to inform either in advance or after the levy is levied.

Axis Bank Ltd
 Loan Center 1001, Appas Area, Hyderabad
 Beside Ratna Hotel, Warangal
 REGISTERED OFFICE: 1001, Appas Area, Hyderabad
 Ellisbridge, Ahmedabad
 CIN: L65110GJ1993PLC020769 Website: www.axisbank.com



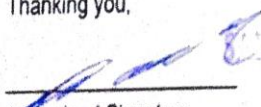
AXIS BANK

consist of credit risk premium (which is subject to change in case there is substantial change in the Borrower's credit assessment as agreed in the Loan Agreement), operating costs and other costs. The same will be reset periodically once in three years from the date of disbursement.

28. The credit risk premium of the borrower shall be reviewed by the bank at regular intervals and shall undergo a revision in case of a substantial change in the borrower's credit assessment.

We look forward to a mutually beneficial and long-term relationship

Thanking you,


Authorized Signatory

Acknowledgement

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

Signature

Name

BEJAGAMA CHANDANA BEJAGAMA MADHAVI
(Applicant) (Co-Applcant)

(Guarantor)

Date

Notwithstanding anything mentioned above, AXIS Bank can add, delete, modify all or any of the aforesaid terms & conditions without any reference to the applicant/s. * This may undergo a change and the interest rate at time of disbursement shall be applicable.

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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
FRTPB9599G



नाम / Name

BEJAGAMA CHANDANA

पिता का नाम / Father's Name

LINGAMURTHI BEJAGAMA

जन्म की तारीख / Date of Birth

10/10/2003

B. Chandana

2141332

Signature

In case this card is lost / found, kindly inform / return to :

Income Tax PAN Services Unit, UTITSL
Plot No. 3, Sector 11, CBD Belapur,
Navi Mumbai - 400 614.

इस कार्ड के खोने/पाने पर कृपया सूचित करें/लौटाएं :

कर पैन सेवा यूनिट, UTITSL
प्लॉट नं: ३, सेक्टर ११, सी.बी.डी. बेलपुर,
नवी मुंबई-४०० ६१४.



Aaykar Sampark Kendras

For Income Tax Related
Queries call Toll Free Nos.

1961

or

18001801961



భారత ప్రభుత్వము
Government of India

భారత విశిష్ట గుర్తింపు ప్రాధికార సంస్థ
Unique Identification Authority of India

రిజిస్ట్రేషన్ సంఖ్య / Enrollment No.: 0658/42044/28002

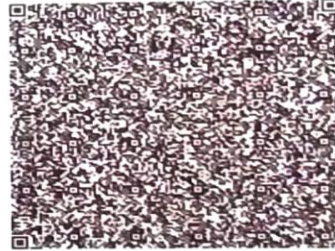
To
బెజగమ చందన
Bejagama Chandana
D/O Bejagama Lingamurthi,
H.No. 19-56/3/E, Near Bus Dipo,
Gajala Nagar,
VTC: Siddipet,
PO: Siddipet,
District: Medak,
State: Andhra Pradesh,
PIN Code: 502103,
Mobile: 8096631251

24/01/2012

18007980



MF180079804FI



మీ ఆధార్ సంఖ్య / Your Aadhaar No. :

2710 4253 2839

నా ఆధార్, నా గుర్తింపు



భారత ప్రభుత్వం
Government of India



బెజగమ చందన
Bejagama Chandana
పుట్టిన తేదీ / DOB : 10/10/2003
స్త్రీ / Female

సమాచారము

- ఆధార్ ఒక గుర్తింపు మాత్రమే పౌరసత్వం కాదు.
- సురక్షితమైన క్యూఆర్ కోడ్ / ఆఫ్‌లైన్ ఎక్స్ ఎం ఎల్ / ఆన్‌లైన్ ప్రామాణీకరణను ఉపయోగించి గుర్తింపును ధృవీకరించండి .

INFORMATION

- **Aadhaar** is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code / Offline XML / Online Authentication.

- ఆధార్ దేశవ్యాప్తంగా చెల్లుబాటు అవుతుంది.
- వివిధ ప్రభుత్వ మరియు ప్రభుత్వేతర సేవలను సులువుగా పొందటానికి ఆధార్ మీకు సహాయపడుతుంది.
- ఎల్లప్పుడూ మీ మొబైల్ నెంబర్ మరియు ఇమెయిల్ ఐడిని ఆధార్ లో అప్ డేట్ చేసి ఉంచండి.
- ఎమ్-ఆధార్ అప్ ఉపయోగించండి - మీ ఆధార్ ను ఎల్లప్పుడూ మీ స్మార్ట్ ఫోన్ లో ఉంచండి.
- **Aadhaar** is valid throughout the country.
- **Aadhaar** helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in **Aadhaar**.
- Carry Aadhaar in your smart phone – use **mAadhaar** App.

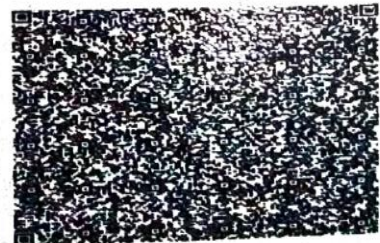


హిందీ విశిష్ట గుర్తింపు ప్రాధికార సంస్థ
Unique Identification Authority of India



చిరునామా: D/O బెజగమ లింగమూర్తి, ఇంటి నెంబర్
19-56/3/ఈ, బస్సు డిపో దగ్గర, గజాల నగర్,
సిద్దిపేట, మెదక్, ఆంధ్ర ప్రదేశ్, 502103

Address: D/O Bejagama Lingamurthi, H.No.
19-56/3/E, Near Bus Dipo, Gajala Nagar,
Siddipet, Medak, Andhra Pradesh, 502103



AXIS BANK LTD

Account Type : Savings Account
 Account Number : 921010033247545
 Customer Id : 907895986
 Customer Name : BEJAGAMA CHANDANA U/G BEJAGAMA MADHAVI
 Joint Holder 1 : MRS BEJAGAMA MADHAVI
 Joint Holder 2 :
 A/c Open Date : 14-08-2021
 Address : #19 -56 /3 /E NEAR BUS DIPO GAJALA NAGAR VTC
 SIDDIPES PO SIDDIPET DISTRICT
 MEDAKNEAR BUS DIPO
 SIDDIPET - 502103.

Branch Code : 1797
 Branch Name : SIDDIPETA
 Branch Address : H.NO.3-4-59 NEW NO 3-4-143
 SAJIDPURA
 HYDERABAD - 502103.

Mob No : +9118096631251
 Res Tel No :
 Nomination : Registered
 Nomination Name : BEJAGAMA LINGAMURTHI
 Branch Timings : 09:30 AM to 03:30 PM(Working Days)

Tel No (Branch) : 08457-231021/231022
 Swift Code : AXISINBB292
 MICR Code : 502211202
 IFSC Code : UTIB0001797
 PPO Number :
 Phone Banking : 18604195555/18605005555

Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Banks' deposits, such as savings, current, fixed, recurring etc* up to maximum amount of Rs 5 Lakh including principal & interest both.