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Congratulations

In-principle Loan Approval.

CW-
AWC-51120-325511

17/01/2019

To AKSHAR CREATION,

We are pleased to inform that we are agreeable in-principle to provide a loan of Rs.2,470,192/- to you, subject to satisfactory submission of various documents etc. by you and satisfactory Due Diligence and other Reports as per requirements of the Bank.

Product	Working Capital - SBI SME e-SMART SCORE 25102018
Loan Amount	Rs.2,470,192
Interest rate	9.8% **
Loan Tenure	Renewable Annually
EMI Rs.	NA
Processing Fees	@0.35% of loan amount plus applicable GST

Branch Details**Branch Name :** SAYAJIGANJ(BARODA)**Branch Code :** 1141**IFSC Code :** SBIN001141**Address :** , , , Gujarat, BARODA, 390001**Contact Number :** -

The Bank or our Due diligence agency representative will contact you soon for further proceedings. Now all you need to do is to keep the below mentioned documents ready in original along with a copy of this letter for swift proceedings and processing. These documents/papers/enclosures (copies and originals) will be required for appraisal and processing of loan.

(*Applicant will also be liable to bear the actual expenses pertaining to Stamp duty, Registration Charges, government dues & other statutory charges and taxes as and when applicable. In addition to this, Legal fee, valuation fee and other actual costs pertaining to the processing of loan will be borne by the applicant.)

(For sanctions above Rs. 50 Lacs, rate of interest will depend upon Internal Credit Rating of the bank.)**

Indicative List of Documents:

- i. Annual Report (Latest 3 Years) (Audited if applicable)
- ii. ITR (Latest 3 Years)
- iii. Bank Statement Copy (Last 6 Months)
- iv. Sanction Letter Copy (If Any, previous loans availed from any bank)
- v. Provisional /estimated /Projected Financials for current /future years
- vi. Net Worth Statements of Directors /Partners /Proprietor
- vii. Financials (Balance sheet and Profit & Loss statements) of the unit /Holding /Subsidiary /Associate (If Applicable)
- viii. Sales tax/Income Tax Assessment orders for the last three years, for the unit as well as Proprietor /Partners /Promoters /Directors as applicable
- ix. Memorandum of Association and Article of Association (If Applicable)
- x. Certificate of Incorporation (If Applicable)
- xi. Copy of PAN Card
- xii. PAN card of all the promoters/Directors/Partners/Proprietor
- xiii. Residence Address Proof of all Directors/Partners/Proprietor
- xiv. Colour photographs of all Directors/Partners/Proprietor
- xv. Copy of Udyog Aadhar Number (registered on udyogaadhar.gov.in)

xvi. MSME Registration Number & Certificate

The document requirements mentioned above are indicative and Bank reserves the right to call upon additional documents at its discretion based on credit, risk, compliance, loan and other applicable policies/guidelines of the Bank.

NOTE: In Case of Limits approved for below Rs. 10 Lacs, Bank shall consider total limit of borrower to be considered & taken up, thereby making the total limit of Bank be minimum INR 10 Lacs.

Disclaimer:

The in-principle approval for loan is subject to correctness of information provided by you, its successful verification and satisfactory completion of detailed due diligence as per Bank norms and requirements. This letter shall stand unilaterally revoked and cancelled by us and shall be absolutely null and void, if there are any material changes in the information you have provided based on which the said loan is in-principally approved by the Bank. Please note that availability of Loan/Finance shall be at sole discretion of the Bank.

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