



भारतीय स्टेट बैंक  
भारतीय स्टेट बैंक  
State Bank of India

क्षेत्रीय व्यवस्थापक, क्षेत्रीय व्यवसाय कार्यालय,  
एस.बी.आय. कॅम्प शाखेजवळ, जुना बायपास रोड, कॅम्प, अमरावती-४४४ ६०२.  
क्षेत्रीय प्रबंधक, क्षेत्रीय व्यवसाय कार्यालय,  
एस.बी.आय. कॅम्प शाखा के पास, जुना बायपास रोड, कॅम्प, अमरावती-४४४ ६०२.  
Regional Manager, (Regional Business Office)  
Nr. SBI Camp Branch, Old Bye-pass Road, Camp, Amravati-444602.

☎ 0721-2550125/2551132/2550464/2550345/2550597/2550841, Fax : 0721-2550640, 2551132, E-mail: agmr1.zonag@sbi.co.in

To,  
The South Tyneside College  
(The South Shields Marine School)  
St George's Avenue  
South Shields  
Tyne and Wear, NE34 6 ET

SBI/RBO/AMT/ADV/2017-18/24  
Date :-24/08/2017

Dear Sir,

Education Loan- SBI Student Loan  
Mr. Sakibshekh Abdulkayyum S/o Abdul Kayyum  
Mrs. Rijvana Parvin Abdulkayyum w/o Abdul Kayyum

Medium Term Loan of Rs.10,00,000/- (Rupees Ten Lac Only).

1. All the documentation has executed at State Bank of India, Dhamangaon Main Branch (Dist. Amravati)
2. The loan has been sanctioned for an amount of Rs.10,00,000/-
3. The loan will be disbursed as per the requirements/ demand from The South Tyneside College upon confirmation of admission from the institute and provided that the student's visa application is successful.

LOS APPLICATION ID. 9566170  
Date of sanction – 16/08/2017  
Name of Student – Sakib Shekh Abdul Kayyum

Thanking You

Yours faithfully

Regional Manager



LOS Application ID - 9566170

**SANCTION LETTER**



STATE BANK OF INDIA  
RBO AMRAVATI

To

1) Shri/Smt/Kum

Mr.SAKIBSHEKH ABDULKAYYUM S/O D/O W/O Mr.ABDULKAYYUM  
AT POST ANJANSINGHI, ANJANSINGHI, ANJANSINGHI-444709

2) Shri/Smt/Kum

Mr.ABDULSAMAD ABDULHAMID S/O D/O W/O Mr.ABDUHAMID  
RATANGANJ, NEAR HASAN KIRANA, AMARAVATI-444601

3) Shri/Smt/Kum

Mrs.RIJVANA PARVIN ABDULKAYYUM S/O D/O W/O Mr.ABDULKAYYUM  
AT POST ANJANSINGHI, ANJANSINGHI, ANJANSINGHI-444709

RACPC / EL /

Date:18-08-2017

Dear Sir,

**PERSONAL SEGMENT ADVANCES  
EDUCATION LOAN - - SBI STUDENT LOAN**

**Mr. SAKIBSHEKH ABDULKAYYUM s/d/w of Mr. ABDULKAYYUM  
Mrs. RIJVANA PARVIN ABDULKAYYUM s/d/w of Mr. ABDULKAYYUM**

**MEDIUM TERM LOAN OF ₹10,00,000.00**

With reference to your application dated **16/08/2017** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **RBO AMRAVATI** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

ASSTT. GENERAL MANAGER



LOS Application ID - 9566170

LOS Application ID - 9566170

**IN-PRINCIPLE LETTER**

STATE BANK OF INDIA, DHAMANGANN RLY (00508) Branch/MPST  
IN PRINCIPLE SANCTION LETTER FOR EDUCATION LOAN

Date: 16/08/2017

**PROPOSAL ID:**  
**Workflow ID:**  
**LOS Application ID:9566170**

1) Shri/Smt/Kum  
Mr.SAKIBSHEKH ABDULKAYYUM S/O D/O W/O Mr.ABDULKAYYUM  
AT POST ANJANSINGHI, ANJANSINGHI, ANJANSINGHI-444709

2) Shri/Smt/Kum  
Mr.ABDULSAMAD ABDULHAMID S/O D/O W/O Mr.ABDUHAMID  
RATANGANJ, NEAR HASAN KIRANA, AMARAVATI-444601

3) Shri/Smt/Kum  
Mrs.RIJVANA PARVIN ABDULKAYYUM S/O D/O W/O Mr.ABDULKAYYUM  
AT POST ANJANSINGHI, ANJANSINGHI, ANJANSINGHI-444709

Dear Sir/Madam,

With reference to your application for financial assistance under Education Loan Scheme, we are in principle, agreeable to grant Education loan to you, on the broad terms, special conditions(if any), as under. The loan is subject to legal and technical clearances and the rules of SBI relating to the scheme (as may be applicable from time to time). Formal sanction letter stating terms and conditions will be issued on receipt of your confirmation and subject to acceptance by the Bank about the purpose, eligibility and security offered.

Loan amount : ₹10,00,000.00 (The actual amount of loan, if sanctioned may vary depending on your eligibility for loan, income and repayment capacity, etc.)

Rate of interest : 2.75 % above MCLR i.e. the effective rate will be 10.25 % per annum with monthly rests.

Special Conditions :

- Securities, whether Primary / Additional / Collateral will not be released during the currency of the loan.
- Disbursement will be subject to Verification of Employment / receipt of satisfactory Banker's Opinion Report(as may be applicable).
- Creation of a valid equitable / registered mortgage of the flat/property of adequate value being financed.
- Creation of a valid hypothecation charge over the vehicle / assets of adequate value being financed.

2. The in-principle approval for eligibility is valid for 3 months from the date of this letter. If this offer is acceptable to you, kindly sign the duplicate copy and return it to us in token of your acceptance and return it to us along with cheque / banker's cheque marked "Account Payee" towards processing fee, Advocate's fees and Valuer's fees as under :

PURPOSE	FAVOURING	AMOUNT (₹)
Processing fees(Deposit)	₹ 5000/-(in case of studies abroad)	
Advocate's fees	RACPC Advocate's fees collection Account	
Valuer's fees	RACPC Valuer's fees collection Account	

3. The above amounts to be appropriated as under :

A) ADVOCATE'S AND VALUER'S FEES :

- The cheque / Banker's cheque for recovery of advocate's and valuer's fees will be appropriated if the property documents are sent for search / valuation whether loan is sanctioned or rejected.
- If search / valuation is not done and loan request is rejected, the money received will be refunded for the item(s), which is / are not done.

B) DEPOSIT :

\*Since you propose to avail a loan for studies abroad, you should deposit a sum ₹ 5000/-(₹ Five Thousand Only) which will be adjusted against the margin money / interest payable by you in respect of the loan. If you fail to avail the loan within a period of 4 months of receipt of the sanction letter, you stand to forfeit the amount and shall make no claim.

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

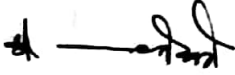
16-08-2017



the matter.\*Applicable only for studies abroad.

4. As the offer is subject to legal and technical clearances, you are requested to contact RACPC, after accepting this offer, in order to complete requisite pre-disbursement formalities and expedite disbursement of the loan. Bank has the right to reject your loan application at any point of time without assigning any specific reason, inspite of issue of in-principle sanction letter. In case if the loan is rejected, copy of the documents submitted by you would be retained by the Bank.

Yours faithfully,



AUTHORISED SIGNATORY



ACCEPTED



SIGNATURE OF THE BORROWER(S)

This is a system generated printout. Any insertion /change should be duly authenticated.

LOS Application ID - 9566170