

Date.: 10/12/2016

To, SATHYA PRAKASH HARIHAR AND HARIHAR NAGARAJAN AND GEETHA HARIHAR 139 GF2 BHEL KENCHENAHALLI LAYOUT RAJARAJESHWARI NAGAR BEHIND RAJARAJESHWARI TEMPLE BANGALORE.560098.KARNATAKA

Dear Sir/Madam,

Subject: Education Loan Sanction Letter

Ref: Application No.: A1209210013

This has reference to your above referred application for an Education Loan ("Loan") for funding higher studies of SATHYA PRAKASH HARIHAR at an accredited institution in the United States, starting Fall 2017/Spring 2017. Based on the details provided by you vide your said application. Credila is pleased to inform you about according of 'in-principle' sanction of an education loan on the terms and conditions as mentioned below:

- Loan Amount: INR 3500000/- (Rupees Thirty Five Lakh only) equivalent to USD 51890 approx. at exchange rate of 1 USD: 67.45 INR.
- HARIHAR NAGARAJAN would assume responsibility as the co-borrower to the loan and GEETHA HARIHAR would assume as additional co-borrower.
- Rate of interest applicable to the loan would be as per the market conditions prevalent at the time of disbursement.
- Payment Mode: ECS & PDCs to be through HARIHAR NAGARAJAN, ICICI BANK, BANGALORE, AC#: 000201028260
- Additional SPDCs From : GEETHA HARIHAR, CORPORATION BANK, BANGALORE, AC#: 0713001010111193
- Validity of this offer: This sanction/offer letter will automatically stand withdrawn if the disbursement is not availed of within 30th September 2017 from the date of issue of this sanction letter.

Disbursement of the loan will be only upon successfully fulfilling the conditions as mentioned below:

1. Applicant receiving valid US Visa from appropriate authorities.

For Credila Financial Services Pvt. Ltd.

Authorized Signatory



CREDILA FINANCIAL SERVICES PVT. LTD.