

REF:LL/TVLA/0020/0023/374293/0171

Application ID:MLP000038625373

02/04/2024

To,  
Harikrishna Sivaprasad  
26/2354, Thandassery Parambil  
Thevara Colony, Thevara P.O  
Ernakulam, Pin: 682013  
Kerala, India

**LOAN SANCTION LETTER**

With reference to your loan application for Rs.8,00,000/- (Rupees Eight Lakhs Only) which is equivalent to EURO 8684.61 (1EURO = 92.12 INR approximately) for the purpose of Overseas Education expenses of Harikrishna Sivaprasad (Passport No: U2397701), 26/2354, Thandassery Parambil, Thevara Colony, Thevara P.O, Ernakulam, Kerala, India towards pursuing Information Systems and Cyber Security at Vilnius University, Lithuania. We are pleased to inform you that your application has been approved on the following terms and conditions.

University Name	Vilnius University, Lithuania
Course Name	Information Systems and Cyber Security
Loan Account No	923030038009605
Nature of Loan	Loan for Education purpose
Repayment	As per Bank's approved norms
Rate of interest	7.5%
Amount Sanctioned	Rs.8,00,000/- (Rupees Eight Lakhs Only)
Security	As per bank norms
Formalities Remain	All the Bank Formalities are fulfilled
Disbursement	The Loan will be disbursed after obtaining student visa to the applicant Harikrishna Sivaprasad before travelling to Lithuania and can be utilized for both tuition fees and living expenses.

All other Terms and conditions are duly met and we here by confirm that Axis Bank is regulated by Reserve Bank of India (RBI).

Yours Faithfully  
**Senior Manager: Vishnu Das**  
PH NO: +91-8075560562  
Email Id: [vishnu.das.axisthiruvalla@outlook.com](mailto:vishnu.das.axisthiruvalla@outlook.com)  
Email Id: [vishnu2.das@axisbank.com](mailto:vishnu2.das@axisbank.com)

  
**VISHNU DAS**  
Senior Manager  
Employee Code- 383785  
Axis Bank LTD.  
Thiruvalla



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Date: 02/04/2024

**To whomsoever it may concern**

This letter is to certify that, we have sanctioned a loan for educational purpose for Harikrishna Sivaprasad (Passport No: U2397701) of Rs.8,00,000/- (Rupees Eight Lakhs Only) which is equivalent to EURO 8684.61 (1 EURO = 92.12 INR approximately) for pursuing Information Systems and Cyber Security at Vilnius University, Lithuania.

He has fulfilled all the terms and conditions of the loan, and the loan is ready for disbursement on the receipt of the Lithuania Student Visa. The loan amount will be disbursed to the applicant before he travels to Lithuania.

This education loan comes under the education loan scheme.

This Bank is Regulated by RBI.

This certificate is issued on specific request of the customer without any risk or responsibility on part of the bank or the official signing it.

Regards

**Senior Manager: Vishnu Das**  
**PH NO: +91-8075560562**  
**Email Id: [vishnu.das.axisthiruvalla@outlook.com](mailto:vishnu.das.axisthiruvalla@outlook.com)**  
**Email Id: [vishnu2.das@axisbank.com](mailto:vishnu2.das@axisbank.com)**



**VISHNU DAS**  
**Senior Manager**  
**Employee Code- 383785**  
**Axis Bank LTD.**  
**Thiruvalla**

