

21-Nov-2019

Mr. RAMAKANTA DAS

Dear Mr. RAMAKANTA DAS,

**Ref: Your SBI Card ELITE Application Number: 2231001015983**

Thank you for showing interest in SBI Credit Card.

We regret to inform that we will be unable to process your request for a new SBI Credit Card as unfortunately, the details furnished by you do not meet our internal policies set forth for issuance of credit card.

The reason for decline of your credit card application is a business decision, taken in good faith and certainly in no way, is indicative of your credit worthiness. Please accept our sincere apologies towards the inconvenience caused to you in this regard.

It is our constant endeavor to ensure that our services always drive positive customer experience and hence, to have an opportunity to serve you, we would like you to consider applying for our secured card. Issuance of the secured credit card is subject to our internal policy criteria governing issuance and you are required to fulfill the following eligibility parameters:

- a) You should be an account holder of the bank.
- b) You should have a term deposit with the bank, which will be kept under lien during the tenure of credit card

Please contact the branch representative at the nearest bank branch for further details in this regard. You may also visit our website [sbicard.com](http://sbicard.com).

Warm Regards,  
SBI Card

SBI-SSBI-DF8-1019-1.1

**SBI Cards and Payment Services Ltd.**

(Formerly known as SBI Cards and Payment Services Pvt. Ltd.)

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