LIC Housing Finance Ltd.

GRIHAN BHAVAN, 3RD FLOOR, SATRIK MARG, LUCKNOW, PH:2201872

Case No : 165456 Date : [illegible]

To

MR/MS. SANJAY KUMAR GOND

C/O SRI ASOK SRIVASTAVA
ANHAR KUNJ GHAZIPUR NAGAR
GHAZI GHAZIPUR
9004232723 Pin:226001

Dear Sir/Madam,

We are pleased to inform you that we have 'in Principle' approved a HOUSING LOAN as per terms and conditions mentioned herein.

1. Scheme	:	Griha Prakash
2. Loan Amount	:	Rs. ****950000 /= (Rupees Nine Lakh Fifty Thousand only
3. Rate of Interest	:	Fixed Rate for 5 years @ 9.25 % p.a. or as prevailing at the time of disbursement for the period of interest for the loan. After 5 years the Rate of Interest will be reset with reference to the then prevailing Floating Rate of Interest linked to LIC Housing Prime Lending Rate(LHPLR) Current LHPLR is 12.50
4. Term	:	15 Years.
5. Purpose	:	Plot Purchase (Govt.Bodies)
6. Repayment Terms -		
6.(a) Rest frequency	:	Monthly
6.(b) Equated Monthly Installment	:	Rs. 9776 /-. (Rupees Nine Thousand Seven Hundred Seventy Six only
6.(c) No of EMIs	:	
7. Bal Upfront Fees	:	8500/-. (Rupees Eight Thousand Five Hundred only (You have already Paid Rs. 1000/-.)
8. Commitment Fees	:	As applicable from time to time.
9. Security	:	As may be decided by LICHFL at its sole discretion.
10 Fees on prepayment	:	2% on the amount of loan prepaid.

Kindly make payment of non refundable upfront fees as mentioned in clause (7) above through Cash/Cheque/Demand Draft marked 'payee's account only ' in the name of 'LIC Housing Finance Ltd.'. In case you have already paid this amount, kindly ignore this clause. Please sign the duplicate copy of this letter in token of your acceptance of the terms and conditions as contained overleaf and contact us for execution of Loan Agreement and to complete the necessary formalities.
The aforesaid sanction of the Loan amount will be subject to the following additional conditions:

1.PI REPORT,CLEAR TITLE,ALL ORIGINAL DOCUMENTS,LATEST FORM16 COPY
2.OTHER USUAL T/C OF G.P.SCHEME
3.

We would be happy to expedite the disbursement of the loan and request to contact our Office at GOMTI NAGAR AREA OFC to complete the necessary formalities required by LICHFL.

We look forward to a long lasting relationship with you.

Yours faithfully,
For LIC Housing Finance Ltd

Authorised Signatory

LIC HOUSING FINANCE LTD. AREA OFFICE, GOMTI NAGAR, LKO.

Enc: as above

I/We accept the above terms and conditions

1. Name :SANJAY KUMAR GOND
Signature:
Place :
Date :

2. Name :
Signature:
Place :
Date :