

5



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
www.hdfc.com

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
GROUND FLOOR, SR 10, GROUND FLOOR, ANSAL PLAZA, VAISHALI  
DIST.GHAZIABAD(UP) 201010, TEL-0120 4233253/4, FAX- 4233256

File No: 619268324/KYP  
Service Center: VAISHALI  
Place Of Service: VAISHALI

Offer Date: 12-MAR-2016

MR KUMAR KAMLESH  
C 24, MIG  
LOHIA NAGAR  
LOHIA NAGAR  
LOHIA NAGAR  
GHAZIABAD - 201001

Dear Sir/Madam,

We are pleased to inform you that we have in principle, approved a PLOT PURCHASE LOAN as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned overleaf.

Amount Approved	Rs. 3000000
Rate of Interest	9.60% p.a. on a Variable Rate basis **
Term	15 Years ***

Repayment Terms:

Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 31509 per month ***
Payable in	180 instalments ***

Processing Fee payable	Rs. 11450
Processing Fee received	Rs. 11450

\*\* The interest rate announced by HDFC from time to time as its Retail Prime Lending Rate (RPLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 9.6% per annum.

\*\*\* This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

THIS LOAN APPROVAL IS SUBJECT TO LEGAL AND TECHNICAL CLEARANCE OF THE PROPERTY BEING FINANCED; INCLUDING VALUATION OF THE PROPERTY AS ASSESSED BY HDFC LTD.

File No: 619268324 / 1 / KYP

Page No: 1 of 3

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.  
Tel: 66316000, 22820282. Fax: 022 - 22811205, 22046834. Corporate Identity Number: L70100MH1977PLC019916



## SPECIAL CONDITIONS:

- 1 You will be required to provide Electronic Clearing Service (Debit Clearing) Mandate Form duly signed by you and the Bank official of your above Bank, authorising your above Bank to debit the above mentioned account with the amount of the EMI.
- 2 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Saving Bank Account No. 63585 with STATE BANK OF INDIA, through Electronic Clearance System (Debit Clearing).
- 3 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 4 If the construction is not commenced within 5 yrs from the date of first disbursement, HDFC shall retain the right to increase the interest rate by 2.00% above the then prevailing Applicable rate of Interest
- 5 The rate of interest mentioned above is based on the currently prevailing RPLR and the same may vary at the time of disbursement of the loan as well as during its pendency in terms of the said Loan Agreement.
- 6 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 7 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 8 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 9 As required under new section 194-IA of the Income tax act w.e.f from 1st June 2013 the Purchaser/Transfree/Buyer of property is required to deduct tax at source of 1% (higher rate in case PAN number is not available) on behalf of the Vendor/Transferor/Seller on the consideration (if it is Rs 50 lacs or more) for the transfer of the property. In view of the same, you will be required to provide necessary evidence of having deducted the same and remitted to the Government Authorities before availing the disbursement of the loan.
- 10 Disbursement of the loan will also be subject to submission of attested copies of documents in connection with Proof of Residence and Proof of Identity as mentioned in the Application Form and HDFC finding the same satisfactory.
- 11 For purposes of KYC Verification, MR KUMAR KAMLESH will be required to carry the following original documents : LETTER ISSUED BY EMPLOYER as Communication Address Proof, PAN CARD as Identity Proof and VOTER IDENTITY CARD as Permanent Address Proof respectively, when he visits us for availing of loan disbursement or prior to that.
- 12 loan amt shall not exceed 90% of the market value, as assessed by HDFC subject to a maximum of 85% of the agreement value, whichever is less

You shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and all statutory / regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non-refundable in nature and payable at the point of disbursement / applicability and thereafter as and when due and payable at the rate as applicable on such date of disbursement / applicability.

The current charges stipulated by CERSAI are as under:

- (1) For loans upto Rs 5.00 Lacs (for an original filing and for modification): Rs.50 (per filing/modification)
- (2) For loans above Rs 5.00 Lacs (for an original filing and for modification): Rs.100 (per filing/modification)

We will be happy to expedite disbursement of this loan and request you to contact VAIBHAV TIWARI on 01204233253/4 at our VAISHALI office to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,  
For Housing Development Finance Corporation Limited,



Authorised Signatory





**DISBURSEMENT REQUEST FORM FOR  
FIRST / SUBSEQUENT / FINAL INSTALMENT**

Date \_\_\_\_\_

HDFC File Number : \_\_\_\_\_

Name of the borrower : \_\_\_\_\_

Stage of Construction\*  
(In case of self construction/extension/  
improvement loans) : \_\_\_\_\_

\* To enclose demand letter from  
authority/builder/society in direct purchase cases

\* enclose certified true photograph of the  
house for outstation construction cases

Disbursement Amount requested : Rs. \_\_\_\_\_

Disbursement Cheque Details  
required - In favour of : \_\_\_\_\_

- Payable at : \_\_\_\_\_

- Bank name : \_\_\_\_\_

- Saving Bank Account No. : \_\_\_\_\_

Date by which disbursement required : \_\_\_\_\_

Tel. No. of the borrower \_\_\_\_\_

( \_\_\_\_\_ )  
Signature of the borrower

Dear Customer,

File No \_\_\_\_\_

1. The borrower and co-borrower/s, if any, are required to visit our office at the time of 1st disbursement of the loan to sign the loan documents, and at the time of signing Supplemental loan documents in case of enhancement of loan after first disbursement.
2. You shall be required to pay Pre-EMI interest for the month when the first or subsequent disbursement takes place, on the amount/s disbursed. Please bring 4 blank cheques if only PART AMOUNT is being disbursed.
3. Please bring 36 postdated cheques for EMIs on the date of final disbursement and ensure that there are no Pre-EMI arrears in your account. In case you are opting for Electronic Clearing facility(ECS) please bring 5 blank cheques along with you.
4. Please ensure that your own contribution (Total cost - HDFC loan) has been paid/spent in full before the disbursement request is made.
5. The date of disbursement shall be fixed only after Legal & Technical clearance of the property financed and after the applicable Fees/Service Tax has been received in full.

**for HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

Authorised Signatory

Date:

Office: \_\_\_\_\_

## (RESIDENT PLOT PURCHASE LOAN-VARIABLE RATE-MONTHLY REST)

The Most Important Terms and Conditions (MITC) of the loan between the Borrower/s - MR KUMAR KAMLESH ( File no - 619268324) and Housing Development Finance Corporation Limited, a Company incorporated under the Companies Act, 1956 and having its registered office at Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020, hereinafter called "HDFC" are agreed upon and mentioned as under:

## 1. Loan

Sanctioned Amount : Rs.3000000 (Rupees THIRTY LAKH ONLY )

## 2. Interest

- (i) Type : Floating Rate
- (ii) Interest chargeable : 9.6% i.e. reference rate -6.7% for floating rate loans.
- (iii) Moratorium or subsidy : Not Applicable
- (iv) Date of reset of interest : Three months
- (v) Modes of communication of changes in Interest rate : HDFC informs of such change in Retail Prime Lending Rate (RPLR) through a 'press release' in major leading news papers across India and on its website www.hdfc.com.

## 3. Installment Types : Monthly

## 4. Repayment of the Loan [ \* ]

- (a) The amount of EMI : Rs. 31509\*
- (b) Total number of installments where the loan is repayable in equated monthly installments : 180 months \*

\* Subject to variation in terms of the loan agreement executed/ to be executed between the Borrower/s and HDFC. HDFC shall endeavor to keep its Borrowers informed of any change in interest rates through its official website(www.hdfc.com), annual statement of accounts, display in its offices and general announcements from time to time. If such change is to the disadvantage of the customer, he/she may within 60 days and without notice close his / her account or switch it without having to pay any extra charges or interest.

## 5. Loan Tenure : 180 months

## 6. Purpose of Loan (the purpose for which the loan is sanctioned) : LAND

## 7. Security/Collateral for the Loan [ \* ]

Security of the loan would generally be security interest on the property being financed and/or any other collateral/ interim security as may be required by HDFC.

- (a) Property description : Property to be finalised
- (b) Guarantee: Names of the Guarantor/s (if any) : Not Applicable
- (c) Other Security interest (if any) : Not Applicable

## 8. Fee and Other Charges

A. Fees and other charges as applicable on application/ during the term of loan/ conversion charges for switching from floating to fixed interest and vice-versa/ and penalty for delayed payments, are as under.



9.	Expenses to cover costs	Incidental Charges	On incurring expenses		Incidental charges and expenses are levied to cover the cost, charges, expense and other monies as per actuals applicable to a case.
10.	Statutory Charges	CERSAI	On Disbursement/ Change of security	Once	As per charges levied by CERSAI.
11.	Statutory Charges	Stamp Duty/ MOD/MOE	On Fixing of Disbursement	Once	As applicable in the respective state.
12.	Switch to Lower Rate in Variable rate Loans (Housing/Extension/Improvement)	Conversion Fees	On Conversion	On every Spread change	Upto 0.50% of the principal outstanding and undisbursed amount (if any) at the time of Conversion or a cap of Rs. 50000 plus taxes whichever is lower.
13.	Switching to Variable Rate Loan from Fixed Rate Loan (Housing/Extension/Improvement)	Conversion Fees	On Conversion	Once	Upto 0.50% of the principal outstanding and undisbursed amount (if any) at the time of Conversion or a cap of Rs. 50000 plus taxes whichever is lower.
14.	Switch from Trufixed fixed rate to Variable rate	Conversion Fees	On Conversion	Once	1.75% of the principal outstanding and undisbursed amount (if any) plus taxes at the time of Conversion.
15.	Switch to Lower Rate (Non -Housing Loans)	Conversion Fees	On Conversion	On every Spread change	Half of the spread difference on the principal outstanding and undisbursed amount (if any) plus taxes, with a minimum fee of 0.50% and Max. 1.50%.
16.	Switch to Lower Rate (Plot Loans)	Conversion Fees	On Conversion	On every Spread change	0.50% of principal outstanding and undisbursed amount (if any) plus taxes at the time of Conversion.
17.	Cheque/ECS Dishonour Charge	Miscellaneous Receipts	On Cheque Dishonour	Depends on no. of Dishonour	Rs. 200/-Per Dishonour.
18.	Photo Copy of Documents	Miscellaneous	Event	On every	Upto Rs. 500 plus taxes.

B. On Foreclosure/Prepayment Charges

1.	A. Adjustable Rate Loans (ARHL)	<p>A. Adjustable Rate Loans (ARHL) :</p> <p>(a) For all loans sanctioned only to individual borrowers, no prepayment charges shall be payable on account of part or full prepayments.</p> <p>(b) For loans sanctioned to Individual borrowers with company, firm, etc. as a co-applicant Prepayment charges at a rate of 2% plus taxes and statutory levies and charges, as may be applicable from time to time, of the amount being prepaid are payable.</p> <p>(c) The customer will be required to submit such documents that HDFC may deem fit &amp; proper to ascertain the source of funds at the time of pre-payment of the loan.</p>
	B. Fixed Rate Loans (FRHL)	<p>B. Fixed Rate Loans (FRHL) :</p> <p>a) No prepayment charges shall be payable for partial or full payments made from own sources. The expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.</p> <p>b) The customer will be required to submit such documents that HDFC may deem fit &amp; proper to ascertain the source of funds.</p> <p>The prepayment charge shall be 2%, plus taxes and statutory levies and charges, as may be applicable from time to time, of the outstanding amounts being so prepaid through refinance from any Bank / HFC / NBFC or Financial Institution (such amounts shall include all amounts prepaid during the given financial year) and shall be applicable to all partial or full prepayments. However in cases, where Home loans are fore-closed before three years from date of final disbursement for any reasons, HDFC has the right to recover Valuation Charges paid to external agency for valuation of property, concession offered in rate of interest and fees, or any charges paid to external agency for the processing of the loan application if any, at the time of sanction/disbursement of the loan.</p>
	C. Fixed and Variable Rate Loans (Combination rate)	<p>C. Fixed and Variable Rate Loans (Combination rate)</p> <p>1) During the Fixed Rate period :</p> <p>(i) For all loans sanctioned, the prepayment charge shall be 2%, plus applicable taxes and statutory levies and charges, as may be applicable from time to time, of the outstanding amounts being so prepaid through refinance from any Bank/HFC/NBFC or Financial Institution (such amounts shall include all amounts prepaid during the given financial year) and shall be applicable to all partial or full prepayments.</p> <p>(ii) The customer will be required to submit such documents that HDFC may deem fit &amp; proper to ascertain the source of funds at the time of pre-payment of the loan.</p> <p>2) During the Variable Rate period :</p> <p>(i) For all loans sanctioned only to individual borrowers, no prepayment charges shall be payable on account of part or full prepayments.</p> <p>(ii) For all loans sanctioned to Individual borrowers with company, firm, etc as a co-applicant, prepayment charges at a rate of 2% plus Taxes and Statutory levies and charges, as may be applicable from time to time, of the amount being prepaid are payable.</p>



11. Brief Procedure to be followed for Recovery of overdue:

Customers are explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan. No notice, reminder or intimation is given to the customer regarding his/her obligation to pay the EMI or PEMI regularly on due date.

On non-payment of Pre-EMI/EMI by the due dates, HDFC shall remind the customers by making telephone calls, sending written intimations by post and electronic medium or by making personal visits by HDFC's authorized personnel at the addresses provided by the customer. Costs of such calls/communication /visits shall be recovered from the customer.

Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the Pre-EMI/ EMIs are regularly paid on the due dates.

Credit information relating to any customer's account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licenced bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount.

The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective law. Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

12. Date on which annual outstanding balance statement will be issued : On Customer's request.

13. Customer Services

- i) Customer Service Queries including requirement of documents can be addressed to HDFC through the following channels:

Write to us through our website: [www.hdfc.com](http://www.hdfc.com) or notify us at:

HDFC Ltd, HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.

- ii) Visiting hours and the details of person to be contacted for customer service with respect to all branches of HDFC are available at [www.hdfc.com](http://www.hdfc.com).

- iii) Contact HDFC Customer Service Officer at your nearest branch within the working hours as mentioned in the Loan Application form for:

a. Photo Copies of documents, which can be provided in 7 working days from date of placing request. Necessary administrative fee shall be applicable.

b. Original documents will be returned within 10 working days from the date of closure of loan. Necessary administrative fee shall be applicable if documents collected beyond due date of release of documents.

c. Loan Account statement (time line): Within 3 working days of the receipt of request.

14. Grievance Redressal:

There can be instances where the Borrower is not satisfied with the services provided. To highlight such instances & register a complaint the Borrower may follow the following process:

- a) The Borrower can complain to customer care on [www.hdfc.com](http://www.hdfc.com) or  
b) Borrower can meet or write to the Business Head for the respective dealing branch  
c) In case the concern remains unresolved beyond a period of 7 days, the Borrower may escalate the matter to the Managing Director at :

The Managing Director,

HDFC Ltd, HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.

- d) In case the Borrower is still not satisfied with the response, the complainant may approach the Complaint Redressal Cell of National Housing HFCs by lodging its complaints in Online mode at the link

<https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format available at link

<http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%9393>