

Amey-2

A1, SHAH NAJAT ROAD HAZARAT GANJ LUCKNOW-226001 Tel: (0522)-2622527

File No: 1102034825

Date: 21/11/2020

To  
MS ANIRINDHA SHUKLA  
GDA JEEEP COMPOUND RIVER BANK COLONY LUCKNOW,  
LUCKNOW, UTTAR PRADESH - 226018

Dear Sir/Madam,

We are pleased to inform you that we have 'in Principle' approved an INDIVIDUAL HOUSING LOAN as per terms and conditions mentioned below:

- 1. Scheme: Griha Prakash
- 2. Loan Amount: Rs. 45,00,000.00  
Rupees Forty Five Lakh only
- 3. Rate of Interest: 6.90 %p.a.  
The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 750 bps. The floating rate will be subject to periodic review of LHPLR fixed by the company from time to time (plus/minus the spread as above)
- Product Type: Griha Siddhi
- Class of LHPLR: 14.70 %
- 4. Term: 180 Months
- 5. Purpose: Plot Purchase and House Constn.
- E. Repayment Terms:
  - 6(a) Rep. Freq. Intency: Monthly
  - 6(b) Estimated Monthly Installment: Rs. 40,197.00  
Rupees Forty Thousand One Hundred Ninety Seven only
  - 6(c) No. of EMIs: 180 Months
- 7. Total Upfront Fees: 0.00 + Taxes as Applicable  
(Rupees only)
- 8. Collateral Charges: As applicable from time to time.
- 9. Security: As may be decided by LICHL (in its sole discretion)
- 10. Prepayment:
  - > Under floating rate period, prepayment charges are not applicable only to individual borrower.
  - > Non-Individual Borrowers (i.e. Companies/ Partnership Firm/ LLPs/ Trust, etc) and where such Non-Individuals are Co-borrowers along with individual borrowers prepayment charges will be 2.00% on the loan amount prepaid plus Applicable Tax.
  - > Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 2.00% on the loan amount prepaid plus Applicable Tax (applicable only to individual borrowers).
  - > The company reserves the right to call for necessary documents as an evidence of source of funds.

Kindly make payment of non refundable up-front fees as mentioned in point no (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 explained above and contact us for execution of Loan Agreement and to complete the necessary formalities.

Get Outlook for Android

A1, SHAH NAJAI ROAD HAZARAT GANJ LUCKNOW 226001 Tel (0522)-2622527

The aforesaid sanction of the Loan amount will be subject to the following additional conditions:

- 1 CLEAR & MARKETABLE TITLE, PVR, MAP/B/LUEPRINT, NACH, MODT, DISB SCHEDULE WITH CORRECT PROPERTY ADDRESS, LTV AS PER NORMS, SEPT OCT SAL CR DULY VERIFIED MUE APPROVED LAYOUT MUST, ALL P+C COND AS PER GUIDELINES, ESTIMATE OF CONST AS PER NORMS, PVR & PIR CONFIRMING STAGE OF CONST & PROP VALUE, MMR PROOF, ATS AS PER NORMS, ALL TERMS AND CONDITIONS OF GP SCHEME

Applicant/s to undertake compliance with the provisions of Section - 194 IA of the Income Tax Act, wherever applicable, and submit proof of the payment

We would be happy to expedite the disbursement of the loan and request you to contact our Office at LUCKNOW to complete the necessary formalities required by LICHL.

We look forward to have a long lasting relationship with you.

I/We accept the above terms and conditions

Yours faithfully,  
For LIC Housing Finance Ltd

1. MS ANURADHA SHUKLA

Signature :  
Place :  
Date :



101 MAJAF ROAD HAZARAT GANJ LUCKNOW-226001 Tel (0522)-2622527

The aforesaid sanction of the Loan amount will be subject to the following additional conditions:

1. CLEAR & MARKETABLE TITLE, PVR, MAP/BUEPRINT, NACH  
2. MODI, DISB. SCHEDULE WITH CORRECT PROPERTY ADDRESS, LTV AS PER NORMS  
3. OCC. SAL SLIP AND CREDITESTIMATE OF CONST AS PER NORMS GF AND MUMTY, AO TO CONF. CURRENT RES STATUS  
4. SATISFACTORY FOR PMAY PURPOSE, PMAY FORM SEAL SIGN BY AO, VERNACULAR U/T. NACH MUST, ALL TERMS AND CONDITIONS  
OF THE SCHEME.  
5. ALL TERMS AND CONDITIONS OF PMAY SCHEME.

The Applicant/s to undertake compliance with the provisions of Section - 194-IA of the Income Tax Act, wherever applicable, and submit proof of the payment.

We would be happy to expedite the disbursement of the loan and request you to contact our Office at LUCKNOW to complete the necessary formalities required.

We look forward to have a long-lasting relationship with you.

I/We accept the above terms and conditions.

Sincerely,  
HDFC Housing Finance Ltd

2. MS SEEMA SRIVASTAVA 1. MR UMA SHANKER SRIVASTAVA

Signature :  
Place :  
Date :

Authorized Signatory  
As Above

Annex-7

A1, SHAH NAJAF ROAD HAZARAT GANJ LUCKNOW-226001 UTTAR PRADESH

To,

Date :  
09/12/2020

MS ANURADHA SHUKLA

C-04 ,JUDGE COMPOUND RIVER BANK COLONY LUCKNOW , LUCKNOW, UTTAR  
PRADESH - 226018Registered Mobile No. : 9899216681  
anuradhashukla.adv@gmail.com

Registered Email ID :

Dear Sir/Madam,

Re: Your Loan Account : Application No. 1102034825

Further to your acceptance of our loan offer dated , we are disbursing the Installment of loan. Payment details are as under

Bank Reference/cheque number : Date : Amount : Beneficiary Name :

Sanction Amount		No of EMIs	87	Interest Type
Total Disbursement	27,22,000.00	Interest Rate	6.90%	

Your Repayment Schedule for 12 instalments is as follows:

Due Mon/Year	EMI (Int.)	EMI (Prin.)	INT/BPI	Premium	Total Payable	O/S Loan
15/12/2020	0.00	0.00	9,262.00	0.00	9,262.00	27,22,000.00
15/01/2021	15,651.50	24,673.50	0.00	0.00	40,325.00	26,97,326.50
15/02/2021	15,509.63	24,815.37	0.00	0.00	40,325.00	26,72,511.13
15/03/2021	15,366.94	24,958.06	0.00	0.00	40,325.00	26,47,553.07
15/04/2021	15,223.43	25,101.57	0.00	0.00	40,325.00	26,22,451.50
15/05/2021	15,079.10	25,245.90	0.00	0.00	40,325.00	25,97,205.60
15/06/2021	14,933.93	25,391.07	0.00	0.00	40,325.00	25,71,814.53
15/07/2021	14,787.93	25,537.07	0.00	0.00	40,325.00	25,46,277.46
15/08/2021	14,641.10	25,683.90	0.00	0.00	40,325.00	25,20,593.56
15/09/2021	14,493.41	25,831.59	0.00	0.00	40,325.00	24,94,761.97
15/10/2021	14,344.88	25,980.12	0.00	0.00	40,325.00	24,68,781.85
15/11/2021	14,195.50	26,129.50	0.00	0.00	40,325.00	24,42,652.35

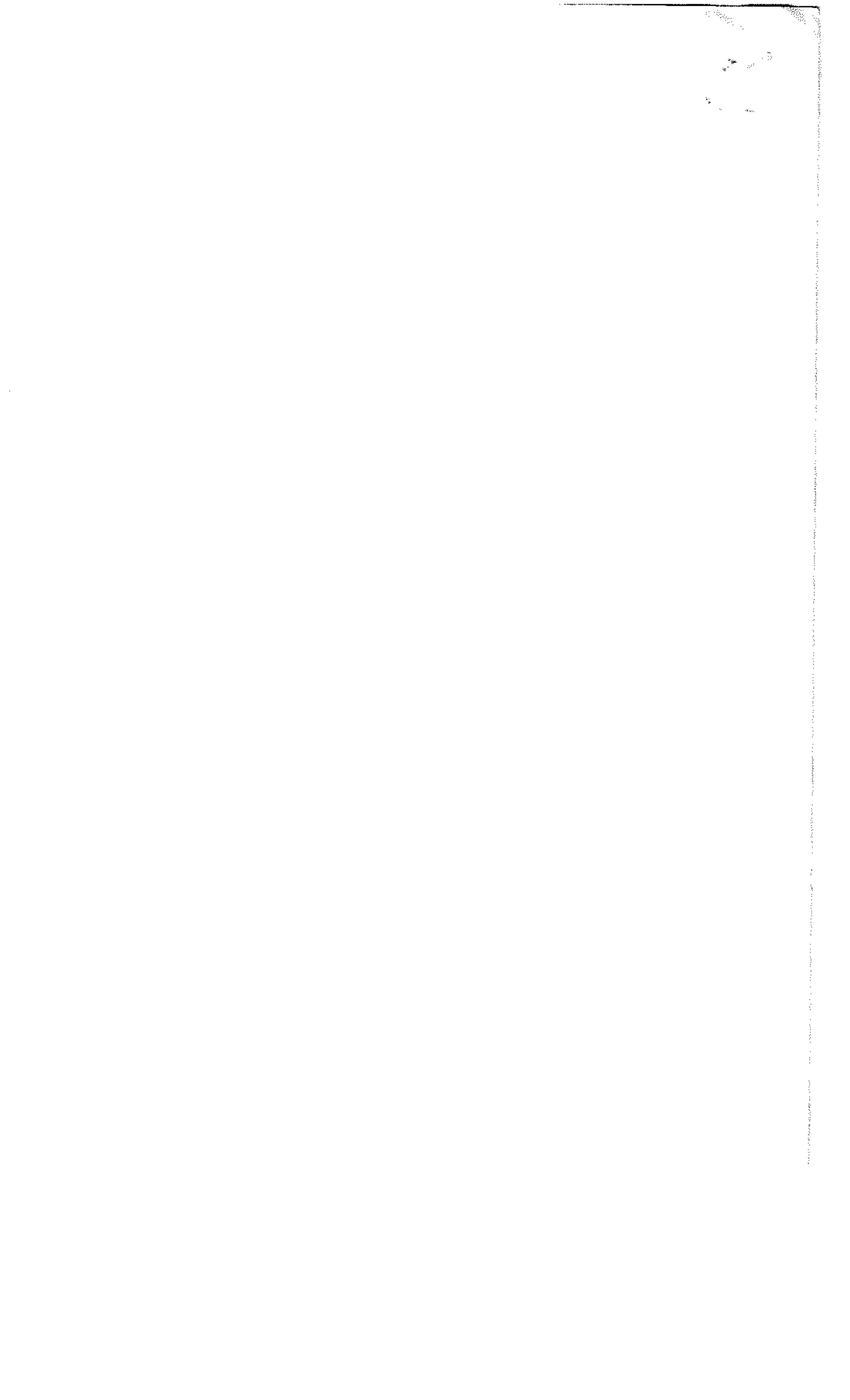
Hereafter you are required to pay Rs. 40,325.00 towards your installment payable Monthly

Please note that you have paid Rs. 100.00 towards the Upfront Fees.

Please draw your Cheques / DD / Pay Orders favouring LIC Housing Finance Ltd. Only Local Cheques will be accepted.

<http://10.0.1.100/webmodule/rasReportViewer.do>

12/9/2020



Thanking you

Yours cordially,

Area Manager



House Loan  
Eakin Paper