

SCHEDULE

(Loan Agreement)

Appl. Number : 1119008739

- 1 Place of Execution
- 2 Date of Execution
- 3 Name of the Borrower/s MR RAKESH
- 4 Address of the Borrower/s Flat No.TYPE V-9,
JUDGES COMPOUND BARABANKI,
UTTAR PRADESH, UTTAR PRADESH - 226010
- 5 Area office of LICHFL B-1/48, First Floor, Sector P Aliganj (Near Beligarad Chauraha), Lucknow 226024 LUCKNOW-226024
UTTAR PRADESH
- 6 Rate of Interest
- | S.No | Rate Type | Tenure | Spl.Offer Rate |
|------|---------------|--------------|----------------|
| 1 | Floating Rate | 1-216 months | 7.55%pa |
- 7 Loan Amount Rs.***3500000
Rupees Thirty-Five Lakh only
- 8 Details of the Property Flat No.A-1004,
A TOWER 10TH FLOOR,The Grace,
SUSHANT GOLF CITY,
LUCKNOW,UTTAR PRADESH
- 9 Term(period of the loan) 216 Months
- 10 EMI Date 10th of the month
- 11 Computation of Interest (Rest) Monthly Rest
- 12 Amortization 216 EMI'S
- 13 Additional Interest 1.50 % per month on the defaulted installments upto and inclusive of 12 months default and 2.00 % per month on the defaulted installments beyond 12 month default.
- 14 Commitment Fees (As applicable from time to time)
- 15 Prepayment Charges > 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 % 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% 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.
- 16 Period of disbursement to the Borrower/s 12 months from the date of first disbursement
- 17 Address of LICHFL where the payment can be made B-1/48, First Floor, Sector P Aliganj (Near Beligarad Chauraha), Lucknow 226024 LUCKNOW-226024 UTTAR PRADESH

Signed and Delivered by the)
within named Borrower / s)

SIGNED, SEALED AND DELIVERED)
by LIC Housing Finance Limited)
by the hand of its Authorised)
Signatory / Constituted Attorney)
Mr. _____)

In the presence of

- 1.
- 2.

In the presence of)

- 1.
- 2.

30-07-2022

B-1/48, First Floor, Sector P Aliganj (Near Beligarad Chauraha), Lucknow 226024 LUCKNOW-226024 Tel (0522)-4017749

Date : 29/07/2022

File No : 1119008739

To

MR RAKESH

Flat No. TYPE V-9,
JUDGES COMPOUND BARABANKI,
UTTAR PRADESH, UTTAR PRADESH - 226010

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 herein.

1. Scheme : Griha Prakash
2. Loan Amount : Rs. 35,00,000.00
Rupees Thirty-Five Lakh only
3. Rate of Interest : 7.55 %p.a.

The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 775 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
- Current LHPLR : 15.30 %
4. Term : 216 Months
5. Purpose : Purchase of Flat Ready Built
6. Repayment Terms -
- 6(a). Available Due Date (to be selected before Disbursement) : 1st / 5th / 7th / 10th / 15th
- 6(b). Rest frequency : Monthly
- 6(c). Frequency of Repayment : Monthly
- 6(d). Equated Monthly Installment : Rs. 29,679.00
Rupees Twenty-Nine Thousand Six Hundred Seventy-Nine only
- 6(e). No of EMIs : 216 Months
- 6(f). Break up of EMI : Refer Annexure A
- 6(g). Example of classification of SMA/NPA dates etc. :

SMA Sub-categories	Basis for classification - Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days

Upgradation of accounts classified as NPAs:- Loan accounts classified as NPAs will be upgraded as "**standard' asset**" only if entire arrears of Principal and interest payment and any other overdue amount is paid by the borrower in full.

7. Total Upfront Fees : 8,750.00 + Taxes as Applicable
(Rupees Eight Thousand Seven Hundred Fifty only)

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 :

- > 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.



Annexure-I Printed overleaf

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.

Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: lichousing@lichousing.com | www.lichousing.com

Registered Office : LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.

Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: lichousing@lichousing.com | www.lichousing.com

CIN : L65922MH1989PLC052257

B-1/48, First Floor, Sector P Aliganj (Near Beligarad Chauraha), Lucknow 226024 LUCKNOW-226024 Tel (0522)-4017749

Kindly make payment of non refundable upfront 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 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 Clear and marketable title, MAP / Blue Print, PVR, Other usual terms and conditions, simultaneous registration, copy of ATS, Source of margin money, LTV as per norms, Repayment through NACH



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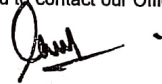
Annexure A

NO	DUEDATE	Interest	Principal	BPI	Balance Int	Balance Prin	Outstanding amt
1	10/08/2022	22020.83	7658.17			3492341.83	3492341.83
2	10/09/2022	21972.65	7706.35			3484635.48	3484635.48
3	10/10/2022	21924.16	7754.84			3476880.64	3476880.64
4	10/11/2022	21875.37	7803.63			3469077.01	3469077.01
5	10/12/2022	21826.28	7852.72			3461224.29	3461224.29
6	10/01/2023	21776.87	7902.13			3453322.16	3453322.16
7	10/02/2023	21727.15	7951.85			3445370.31	3445370.31
8	10/03/2023	21677.12	8001.88			3437368.43	3437368.43
9	10/04/2023	21626.78	8052.22			3429316.21	3429316.21
10	10/05/2023	21576.11	8102.89			3421213.32	3421213.32
11	10/06/2023	21525.13	8153.87			3413059.45	3413059.45
12	10/07/2023	21473.83	8205.17			3404854.28	3404854.28

Kindly note:-* The above amortization is based on the loan amount offered, Rate of interest offered and term sanctioned. The rate of interest is subject to change in LHPLR. The actual repayment may be different based on the rates prevailing at the time of disbursement.

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 IV to complete the necessary formalities required by LICHFL.



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. MR RAKESH

Signature :

Place :

Date :

Authorized Signatory
Encl: As Above

CONDITIONS FORMING PART OF THE SANCTION LETTER

1. (a) The installments as mentioned in the sanction letter are payable by the due date. The EMI comprises of principal and interest calculated on the basis of the rest frequency and at the rate as mentioned in the sanction letter, and is rounded off to the next rupee.
- (b) The rate of interest and LHPLR mentioned is at currently prevailing rate and the same may vary at the time of disbursement as well as during the pendency of the loan in terms of loan agreement to be executed by the Borrower. As a result of the variation in the interest rate/LHPLR from time to time, the number of EMIs is liable to vary. The amount of EMI may also vary depending on the date of commencement of EMI.
- (c) Pre-EMI interest (PEMII) at the rate at which the EMI has been calculated, shall be charged from the respective date/s of disbursement to the date of commencement of EMI in respect of the loan.
2. It will be the Borrowers responsibility to ensure that the property is duly and property insured against all risks such as earth quake, fire, explosion, storm, cyclone, civil commotion, etc. during the pendency of the loan, with LIC Hosing Finance Limited being made the sole beneficiary under the policy/policies.
3. (a) The loan will be disbursed in the lump sum or in suitable installments (normally not exceeding four installments) and at the sole discretion of LIC Housing Finance Limited, considering the need and progress of the Purpose of the Loan as the case may be, as determined by LIC Housing Finance Limited.
- (b) The loan will not be disbursed in part or full until the Borrower has fully paid his/their/its own contribution i.e. the cost to be incurred for the property less LIC Housing Finance Limited loan.
4. The property in connection with which this loan has in principal, been sanctioned, must conform to the legal Technical standards and requirements of LIC Housing Finance Limited.
5. All stamp duties and registration charges, other present and future duties, taxes, levies including but not limited to interest tax, service tax, and education cess has to be paid by the Borrower under the applicable laws as amended from time to time.
6. The Borrower will have to provide PDCs or ECS mandate towards payment of Equated Monthly installments (EMI). Prior to commencement of EMI, the borrower will provide PDCs for pre-EMI Interest.
7. The LIC Housing Finance Limited shall have the right to decide, in its sole discretion, the type of security and/or additional security it may require and the Borrower shall be bound to furnish any such and/or additional security as required by the LIC Housing Finance Limited. The Borrower shall produce such documents, reports and evidence pertaining to the security/property as required by LIC Housing Finance Limited as his cost.
8. If the principal is repaid either in full or in part within 6 months from the date of disbursement of the loan or first installment thereof, interest shall be charged for a minimum period of 6 months on the outstanding principal amount as on the date of repayment.
9. Borrower shall inform LIC Housing Finance Limited in writing about any change/loss of job, business, and profession (as the case may be) or change of residence immediately after such change/loss.
10. The amount of this loan and interest has been arrived at, inter alia, on the assumption that the cost to be incurred by the Borrower in connection with the property has been disclosed and in the event of the LIC Housing Finance Limited being brought to the notice of the actually cost incurred being less, LIC Housing Finance Limited reserves the right to suitably reduce the amount of the loan/change the interest rate/change the interest rate/cancel the loan/ask for prepayment of the loan.
11. LIC Housing Finance Limited shall be, in its own discretion entitled absolutely to treat the sanction letter as null and void if:
 - (a) There is any material change in the proposal for which this loan is, in principal, sanctioned.
 - (b) Any material fact concerning Borrower's income, or ability to repay, or any other relevant aspect of Borrower's proposal or Borrower's for loan is suppressed, concealed or not make known to LIC Housing Finance Limited;
 - (c) Any statement made in the loan application is found to be incorrect or untrue;
 - (d) The commitment/upfront fees has not been received by LIC Housing Finance Limited within the validity period of the sanction letter.
 - (e) Notwithstanding anything contained herewith, the LIC Housing Finance Limited reserves the right to withdraw the loan offer either in whole or in part at any time, without being required to furnish the reason for such withdrawal.
12. The offer under the sanction letter may be kept open at the sole discretion of LIC Housing Finance Limited upto 3 months from the date hereof and subject to commitment/upfront fees being paid within 30 days from the date of the sanction letter by the Borrower.

Signature of Borrower/s