

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

File No : 1102027161

Date : 18/03/2019

To  
MR. DIBYANAND  
Flat No A 14 3RD , FLOOR JUDGES COMPUND ,  
RIVER BANK COLONY, LUCKNOW,  
LUCKNOW, UTTAR PRADESH - 226020

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. 40,00,000.00  
Rupees Forty Lakh only  
3. Rate of Interest : Griha Siddhi  
Current LHPLR : 14.70 %

SNo.	Rate Type	Tenure	Interest Rate	Spread(Discount)
1	Floating Rate	1-180 months	8.95 % pa	575

4. Term : 180 Months  
5. Purpose : Plot Purchase and House Constn.  
6. Repayment Terms -  
6(a). Rest frequency : Monthly  
6(b). Equated Monthly Installment : Rs. 40,452.00  
Rupees Forty Thousand Four Hundred Fifty-Two only  
6(c). No of EMIs : 180 Months  
7. Total Upfront Fees : 10,000.00 + Taxes as Applicable  
(Rupees Ten Thousand 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.

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.



*(Handwritten signature)*

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

1. Clear and Marketable title, Valuation, LTV, S MAP strictly as per scheme & norms, Sound local guarantor as per norms, PIR by Area Manager only with confirming value, marketability, Locality & Amenities, Repayment through NACH mode only, Retirement U/T by Mr. Dibyanand to repay 2/3 O/S at the time of retirement before death, Max disb towards plot purchase should be either 60% of loan amount or 75% of plot cost whichever is lower, U/T by both seller and Buyer that property is free from all charges and in case of any dispute Mr. lakshman Verma will indemnify LICHFL for loss, AM to ensure before disbursement Compliance of all conditions & Guidelines as issued by R O till date regarding finance in case of Pvt Plot Purchase & House construction case. Other usual terms and conditions of the scheme, P+C case.

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 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 DIBYANAND

Signature :  
Place :  
Date :

Authorized Signatory  
Encl: As Above

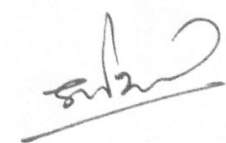


A handwritten signature in black ink, appearing to read "Dibyanand", written over a horizontal line.

### Disbursements

\* Select Loan Number :

Beneficiary Name	Cheque No./NEFT	Disbursement Amount	Purpose	Status
EDEN PROJECTS PVT LTD	032001	1396900	Plot Purchase and House Constrn.	Complete
DIBYANAND	075660	525000	Plot Purchase and House Constrn.	Complete
DIBYANAND	105978	1000000	Plot Purchase and House Constrn.	Complete



Online Payment

Dues to Pay

Fees/Charges  EMI

Select Loan Number :

110200021978

Get dues

Get History

Please do NOT use this service if:

- You have not missed an/a EMI / PEMI payment and have an ongoing, active and regular means of paying your EMIs / PEMIs (by Post-Dated Cheques (PDCs), ECS instruction and so on) or
- You do not have over dues outstanding on your loan account.

Note: A transaction is adjusted towards the loan account within 48 hours. In case your transaction is failed and the amount is debited from your account then kindly contact your bank after 48 hours from your transaction for refund, if amount is not adjusted to your loan account.

Transaction Id	Transaction Date	Amount to be collected	Status	Refresh	Download Receipt
LM-1643920	10-JUN-20	29352	Success		Receipt
LM-1441816	10-MAY-20	29352	Success		Receipt
LM-1278273	11-APR-20	29352	Success		Receipt
LM-1223647	13-MAR-20	29395	Success		Receipt
LM-1163081	11-FEB-20	29366	Success		Receipt
LM-1116168	12-JAN-20	29381	Success		Receipt
LM-1086377	14-DEC-19	29410	Success		Receipt
LM-1041174	11-NOV-19	29366	Success		Receipt
LM-1009675	11-OCT-19	29366	Success		Receipt
LM-979602	14-SEP-19	19028	Success		Receipt
LM-979589	14-SEP-19	19028	Failed		Receipt
LM-941766	15-AUG-19	19038	Success		Receipt