Loan A/c No. 6/22 016.34



HOME LOAN AGREEMENT

Adjustable Rate (Resident)

& Most Important Terms and Conditions (MITC).



SCHEDULE

ace and Date Of Loan Agreement Loan A/C No.: 612201634 File No.

ALLAHABAD

TUL 05 2019 (Month) (Day) (Year)

RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY REST

Name of the Borrower MR UPADHYAY SATYA NAND

Address of the Borrower 380/4, MAGH MELA GODAM COLONY ALLAHABAD ALLAHABAD - 211001

Article Reference 2.1 Amount of Loan Rs. 1600000 (Rupees SIXTEEN LAKH ONLY)

2.2 Interest RPLR* minus spread 6.60% = 10.15% per annum*. Interest Rate Reset Revision Cycle: 3 months.

2.6 Amortisation

(a) Term of repayment 120 months. *

(b) EMI Rs. 21278*

Number of EMIs 120 *

(Vd) Due Date of payment of EMI 1st day of DUS 14

However, in the event of delay or advancement of disbursement, the date of commencement of EMI shall be the first day of the month following the month in which the disbursement will have been completed. In such a case, the due date of payment of the first EMI shall be the 5th day of the month following such month.

(e) The borrower shall endeavour to pay subsequent EMIs at the end of each respective month but in any case shall pay on or before the 5th day of the following month.

*Subject to variation in terms of this agreement

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Flands-902, Floor-Ground in the building called Varun Heights, situated at Vill-Noornagar, Khasra No-1048, 1049, 1059, 1060, , , , Ghaziabad, 201001 with undiving proportionate share of land underneath.

IN WITNESS WHEREOF the parties hereto have signed the day, month and year first above written.

Signed and Delivered by the within-named HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED by the hand of

Manu Awasthi Asst. Manager-Retail Lending

its authorised signatory

Signed and Delivered by the within-named borrower MR UPADHYAY SATYA NAND



RECEIPT

Received the day and year above written from the within named HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED the sum of Rs 807681 (Rupees EIGHT LAKH SEVEN THOUSAND SIX HUNDRED EIGHTY ONE ONLY) by cheque no

7/3996 dated 29-6-14 drawn on HDFC BANK LTD. GHAZIABAD favouring Varuropie dtech Pvt Limited,

A/C: 710820110000052, BANK OF SEDIA CHAZIABAD

at borrowers request

I/We say received