

HDFC LIMITED, SECOND FLOOR, HINDUSTAN TIMES HOUSE
25, ASHOK MARG, LUCKNOW - 226001,
PHONE # 0522-4272727,6668800 FAX # 2205106

File No: 651881408/SB51
Service Center: LUCKNOW
Place Of Service: ASHOK MARG

Offer Date: 07-JUL-2020

MR YADAV UMESH
J-10
CIRCUIT HOUSE COLONY
JUDGES COLONY
BAREILLY
BAREILLY - 243001

MRS YADAV USHA

Dear Sir/Madam,

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

Amount Approved	Rs. 3500000
Rate of Interest	7.45% p.a. on a Variable Rate basis **
Term	12 Years ***

Repayment Terms:

Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 36839 per month ***
Payable in	144 instalments ***

Processing Fee payable	Rs. 2950
Processing Fee received	Rs. 2360

** 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 7.45% 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.

SPECIAL CONDITIONS:

- 1 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 31640000852 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 2 Disbursement subject receipt of Deed of Confirmation cum Indemnity .
- 3 Disbursement subject to disclosure of complete contact and address details of two references .
- 4 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 5 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 6 As required under Section 195 of the Income Tax Act , If seller is an Non- Resident Indian , the Purchaser/Buyer/Transferor is required to deduct tax at source at the applicable rate on behalf of the Vendor/Transferor /Seller on the consideration for 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.
- 7 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 8 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
- 9 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 10 The rate of interest mentioned above is based on the currently prevailing RPLR / RPLR-NH 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.
- 11 This in-principle approval stands valid subject to:a. Verification checks as conducted by HDFC with respect to credit history, employment, residence, identity, property, etc are found satisfactory.b. All material facts concerning your income, or ability to repay or any other relevant aspect of your in-principle approval or your application for loan are fully disclosed.c. Documents/clarifications/information sought from time to time are provided as to the satisfaction of HDFC.
- 12 You will be required to provide NACH mandate Form duly signed by you and all the other bank account holders, authorizing your above Bank to debit the above mentioned account with the amount of the EMI
- 13 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 ,If Vendor/Transferor /Seller is a Resident Indian. 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.
- 14 The special interest rate being offered is under the 'Woman Power' scheme of HDFC and is available only on MRS YADAV USHA being the sole/joint owner of the property being financed. The Rate shall be subject to revision at the discretion of HDFC, if the condition of such ownership is not satisfied.
- 15 For purposes of KYC Verification, MR YADAV UMESH will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when he visits us for availing of loan disbursement or prior to that.
- 16 For purposes of KYC Verification, MRS YADAV USHA will be required to carry the following original document : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF, when she visits us for availing of loan disbursement or prior to that.

- 17 For purposes of KYC Verification, MR YADAV UMESH will need to submit a Declaration with regard to address proof on behalf of MRS YADAV USHA, when they visit us for availing of loan disbursement or prior to that.
- 18 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 19 Disbursement subject to receipt of latest dated Letter from Employer confirming address of Borrowers .
- 20 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.

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

Kindly make payment of the Processing Fees of Rs.590 through Cheque marked "Payee's account only" drawn on/or payable at any bank in INDIA in the name of "Housing Development Finance Corporation Limited". In case if you have already paid this amount, kindly ignore this.

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfc.com from your registered email address 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