

A1, SHAH NAJAF 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 and mark title, other usual tic

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. MS SHIKHA SRIVASTAVA

Signature :
Place :
Date :



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

Date: 17/09/2011

File No : 1102000673

To
MS SHROHA SRIVASTAVA
Flat No 3/135 , Vibhav Khand , Gomati Nagar,
5,
LUCKNOW, UTTAR PRADESH - 226025

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 Pratiksh
2. Loan Amount : Rs. 22,00,000.00
Rupees Twenty-Two Lakh only
3. Rate of Interest : Freedom
Current LHPLR : 14.25 %

S.No.	Rate Type	Tenure	Interest Rate		360
				% pa	
1	Floating Rate	1-180 months	10.05	% pa	

The above floating rate shall be as prevailing on the date of disbursement. The floating rate will be subject to review and revision on the basis of periodic review of LHPLR as fixed by the company from time to time (plus/minus the spread as above).

4. Term : 180 Months
5. Purpose : Purchase of Flat Ready Built
6. Repayment Terms -
6(a). Rest frequency : Monthly
6(b). Equated Monthly Installment : Rs. 24,524.00
Rupees Twenty-Four Thousand Five Hundred Twenty-Four only
6(c). No of EMIs : 180 Months
7. Total Upfront Fees : 11,003.00 + Taxes as Applicable
(Rupees Eleven Thousand Three only)
8. Commitment Fees : As applicable from time to time.
9. Security : As may be decided by LICHL at its sole discretion
10. Fees on prepayment : Under floating rate period, prepayment charges are not applicable. Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 2.00% on the loan amount prepaid + Taxes as applicable (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.