

JEEVAN PRAKASH, P.O. BOX NO.69, LIC Divisional Office
 MEERUT-250001 Tel (0121)-2670670

Date : 06/06/2022

File No : 1111024352

To
 NIR ARPIT PANWAR / MS SHUBHAM GILL
 Flat No.C/O DISTRICT COURT,
 DURGA COLONY KAS GANJ,
 ETAH, UTTAR PRADESH - 223105

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. 16,00,000.00
 Rupees Sixteen Lakh only
3. Rate of Interest : 6.95 %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 : 14.70 %
4. Term : 240 Months
5. Purpose : Purchase of Ready House
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. 12,357.00
 Rupees Twelve Thousand Three Hundred Fifty-Seven only
- 6(e). No of EMIs : 240 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 : 4,000.00 + Taxes as Applicable
 (Rupees Four 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).
 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

Sally Attested
ASANNAN
13/6/22