

HDFC LTD., 177/1, PP PLAZA, MANGAL PANDEY NAGAR,
OPPOSITE UNIVERSITY MEERUT 250001
18002100018, 011-64807999

File No: 676632768/AK20
Service Center: MEERUT
Place Of Service: MEERUT

Offer Date: 10-JUN-2022

MISS ANNAPURNA
C/O YOGENDER SINGH FLAT NO-404
CRPF CAMP
SECTOR-16B, N.S..I.T DWARKA,
SOUTH WEST DELHI
DELHI - 110078
Email ID: enna.singh79@gmail.com
Mobile Number: 9810429693

Dear Sir/Madam,

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

As per your request, this offer is being made to you under HDFC's HOUSING LOAN scheme, under the TELESCOPIC REPAYMENT OPTION(TRO).

Amount Approved	Rs. 5000000
Rate of Interest	7.15% p.a. on a Variable Rate basis **
Term	25 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment Payable in	Rs. 35819 per month *** 300 instalments ***

Processing Fee payable	Rs. 3540
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** 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 7.15% 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.

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2. Tenure and Repayment terms of the Loan

(a) The Term of the Loan is as also mentioned herein above.

(b) The Loan will be repayable in Equated Monthly Instalments (EMI). The instalments are payable every month.

The EMI comprises principal and interest calculated on the basis of monthly rests at the rate applicable and is rounded off to the next rupee. The rate of interest is subject to revision in terms of the Loan Agreement to be executed by you and is subject to any higher rate that may be prevailing at the time of disbursement.

(c) The term is subject to variation as a consequence to a change in the money market conditions resulting in a change in the RPLR and thus a change in the repayment terms, more specifically described in the Loan Agreement. HDFC in such a situation, as mentioned, shall have the right to review the term in such manner and to such extent as it may deem fit. You shall however continue to pay the EMIs as indicated in the Loan Agreement without any intimation from HDFC.

However, if the EMI would lead to a negative amortization (ie, the EMI not being adequate to cover interest in full), HDFC shall increase the quantum of the EMI and you shall be then required to pay the increased EMI as intimated by HDFC, more specifically described in the Loan Agreement .

(d) Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of the EMI in respect of the Loan.

(e) The Loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC.

(f) The Loan will not be disbursed in part or full until you have fully invested your own contribution i.e. the cost to be incurred for the property less HDFC's Loan.

(g) You shall inform HDFC in writing about any change/loss of job/business, profession (as the case may be) immediately after such change/loss.

(h) The Loan shall be repayable in the number of instalments stated herein above and more particularly as mentioned in the Loan agreement.

3. Other terms and conditions for the Loan:

(a) The property in connection with which this Loan has in principle, been sanctioned, must confirm to the requirements of HDFC.

(b) The Loan will be secured in such manner as may be required by HDFC. You shall produce such papers, reports, and evidences pertaining to the property as HDFC may wish to scrutinize.

(c) The Loan will be disbursed subject to the legal and technical clearances of the property proposed to be financed.

(d) The amount of the Loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the property will be estimated in your application. In the event of the cost actually incurred being less, HDFC reserves the right to suitably reduce the amount of the Loan.

- (e) Disbursement of the Loan, will also be subject to HDFC being satisfied after verification of the submitted attested copies of the documents in connection with proof of residence, proof of identity as mentioned in the Loan Application and any other details as may be required by HDFC or on account of a regulatory requirement during the pendency of the Loan.
- (f) It will be your responsibility to ensure that the property is duly and properly insured against all risks such as earthquake, fire, explosion, storm, cyclone, civil commotion, etc, during the pendency of the Loan, with HDFC being made the sole beneficiary under the policy/policies.
- (g) This letter of offer shall stand revoked and/or cancelled and shall be absolutely null and void if:
- i) there are any material changes in the proposal for which the Loan is, in principle sanctioned;
 - ii) any material fact concerning your income, or ability to repay, or any other relevant aspect of your proposal or your application for loan is suppressed, concealed or not made known to us;
 - iii) any statement made in the loan application is found to be incorrect or untrue;
 - iv) the processing fee, in full, has not been received by us within 15 days of this letter.

SPECIAL CONDITIONS:

- 1 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 20197881073 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 2 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
- 3 The special interest rate being offered is under the 'Woman Power' scheme of HDFC and is available only on MISS ANNAPURNA 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.
- 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 a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 7 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 8 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.
- 9 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.
- 10 As per the applicable provisions, the Purchaser/Transfree/Buyer of property is mandated to deduct applicable tax at source based on the requirements of the case, on behalf of the Vendor/Transferor/Seller from the consideration for the 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.
- 11 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.
- 12 For purposes of KYC Verification, MISS ANNAPURNA will be required to carry the following original

documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when he/she visits us for availing of loan disbursement or prior to that.

- 13 Disbursement is subject to legal and technical clearance and as per valuation by HDFC Limited
- 14 You shall be required to bring original bank passbooks/statements & salary certificates alongwith original identity, residence and signatures proofs at the time of legal documentation/disbursement.
- 15 Loan Amount subject to 80% of Market Value as assessed by HDFC Ltd
- 16 Applicant to carry original Employee ID for verification at disbursement
- 17 The processing fee benefit is being offered under a special limited period campaign. This benefit will be applicable only if first disbursement is availed by 31st July 2022.

HDFC reserves the option to reduce or increase the EMI or modify the repayment period or both consequent upon the revision in interest rate or on account of any extraneous circumstances which may include regulatory compliances.

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.3540 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.

Illustrative amortization schedule is attached herewith for your reference and understanding of the repayment options and its features. Please note that the calculations in the schedule are based on a loan amount of Rs. 1.00 Lac for a tenor of 30 years under the Telescopic Repayment option, and as such is indicative in nature. The same shall vary depending upon the actual loan amount and tenor. You are requested to refer to the same and in case of any clarification contact the nearest HDFC office.