

**LIC HOUSING FINANCE LIMITED**  
**LUCKNOW AREA OFFICE**



**Address:** LIC HOUSING FINANCE LIMITED A-1 SHAH NAJAF ROAD HAZARATGANJ,  
WAZIRGANJ LUCKNOW UTTAR PRADESH-226001.

**LOAN OFFER LETTER**

**File No:** 1001020005606

**Date:** 05-06-2024

To,

**MRS APEKSHA SINGH / MR NISHANT SAURABH RAO**

JOC 7 JUGES OFFICER,  
COLONY , GONDA,  
GONDA,GONDA, UTTAR PRADESH - 271001

Dear Sir/Madam,

We are pleased to inform you that we have "In Principle" approved Individual Housing Loan/ Housing Loan/ Non-Housing Loan.

1. Borrower/ Co - Borrower	MRS APEKSHA SINGH / MR NISHANT SAURABH RAO	
2. Scheme Name	Griha Prakash	
3. Loan Amount	₹ 4,500,000.00 Rupees Forty-Five Lakh only	
4. Rate of Interest	Rate Type	Floating
	Spread (discount)	855 bps
	Current LHPLR	17.05%
	Rate of Interest	8.50%
In case of floating rate - The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR Minus 855 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)		
5. Product Type	GRIHA SIDDHI	
6. Term	<b>240 Months</b> <b>20 Years</b>	
7. Purpose	Purchase of Ready House	
8. Repayment Terms		
(a) Available due date (to be selected before disbursement)	1st/5th/7th/10th/15th	
(b) Rest frequency	Monthly	
(c) Frequency of repayment	Monthly	
(d) Equated Monthly Instalment (EMI)	₹ 39,052.00 Rupees Thirty-Nine Thousand Fifty-Two only	
(e) No. of EMIs	240	
(f) Break up of EMI	Breakup showing EMI Principal & EMI Interest on the basis of loan amount sanctioned with applicable rate of interest and loan term is provided as separate <b>Annexure B</b> . This figure is subject to change depending on the particulars at the time of disbursement.	

I/ We accept the aforesaid Terms and Condition.

1. MRS APEKSHA SINGH 2. MR NISHANT SAURABH RAO

Place:

Date:

**CIN No.:** L65922MH1989PLC052257

**Registered Office:** LIC Housing Finance Ltd., Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400001.

**Tel. No.:** +91 22 22049682/9799/0006. **E-mail Id:** lichousing@lichousing.com

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(g) Example of classification of SMA/NPA dates etc.	<b>SMA Sub-categories</b>	<b>Basis for classification - Principal or interest payment or any other amount wholly or partly overdue</b>
	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 borrower in full.		
9. Total Processing Fees (Non-refundable)	₹ 5,000.00+Taxes Applicable (Rupees Five Thousand only)  [Amount Paid - ₹5,900.00/- (Original Fee: ₹5,000.00 + GST: ₹900.00)]	
10. Commitment charges	As applicable from time to time	
11. Security	Details of the same are duly mentioned in <b>Annexure C</b> attached herewith	
12. Fees/ charges on Pre-payment	<p>&gt; Under floating rate period, No Prepayment Charges shall be payable on account of full or part pre-payments for any loan sanctioned to individual borrowers with or without co-obligants except when the loan is sanctioned for Business purpose*.</p> <p>*Loans classified as business loans are:</p> <ol style="list-style-type: none"><li>1. Loan against Non-Residential Properties</li><li>2. Rental Securitization (LRD) Loans</li><li>3. Loan against property/ Home entity loan for Business purpose as per end usage of funds</li></ol> <p>&gt; For loans classified as Business loans, 2% plus applicable taxes/ statutory levies shall be levied of the amounts being prepaid on account of full or part pre-payments.</p> <p>&gt; For Non Individual Borrowers (i.e. Companies/ Partnership Firm/ LLPs/ Trust, etc.), 2% plus applicable taxes/ statutory levies shall be levied of the amounts being prepaid on account of full or part pre-payments.</p> <p>&gt; Under fixed rate period, the prepayment charges will be Nil if paid from “own sources”, else 2% plus applicable taxes/ statutory levies shall be levied of the amounts being prepaid on account of full or part pre-payments.(applicable only to Individual borrowers). The expression 'own sources' for this purpose means funds generated through 'own sources' and not by borrowing from a Bank/ HFC/NBFC and/ or a financial institution. The company reserves the right to call for necessary documents as an evidence of source of funds.</p>	

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13. Specific Sanction Conditions	Listed conditions, if any, are mentioned in <b>Annexure E</b> attached herewith
14. Condition specific to takeover loans/ case where Borrower/ Co - Borrower is entity (non-individual)/ Rental Securitisation Scheme	
15. Timeline for Return of Document	The original title documents shall be returned within 30 days from the receipt of final payment/settlement of loan ( <b>i.e 30 days from realisation of total dues for closure of loan in bank account of LICHFL</b> ).
16. Place of handling over of document	The documents should be handed over to the customer either from: 1. The branch where the loan account was serviced i.e., <b>LUCKNOW AREA OFFICE</b> from where loan has originated. OR 2. <b>LUCKNOW BACK OFFICE</b> associated with the Area Office where loan has originated.
17. Charges for conversion of rate of interest from floating rate of interest to fixed rate of interest	0.25% of outstanding loan amount on the date of conversion plus applicable taxes

Kindly make payment of Non - Refundable Upfront Processing Fees as mentioned in point no. 9 above through Cash/Net banking/Debit Card/Cheque or 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.

This sanction communication is being sent to you in duplicate. You are requested to return to us the duplicate copy of this letter along with the Annexures duly signed as a token of your acceptance of the terms and conditions of this letter and overleaf. Please contact us for execution of Loan Agreement and to complete the necessary formalities. The facilities will be made available on execution of requisite security documents, submission of required undertakings and creation of requisite charges over your assets and guarantor’s asset, if applicable.

The offer under this sanction letter may be kept open at the discretion of LICHFL up to 90 days from the date hereof and subjected to (Non-Refundable) commitment/ Balance Processing Fees as mentioned in point no. 9 being paid within 30 days from the date of this letter by the Borrower.

Borrower to undertake compliance with the provisions of Section-194 IA of the Income Tax Act, wherever applicable, and submit proof of the payment. The aforesaid sanction of the Loan amount will be subject to the following additional conditions duly mentioned in Annexure A, B, C, D and E attached herewith.

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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 having a long-lasting relationship with you.

I/We accept the above terms and conditions.

Yours faithfully,  
For LIC Housing Finance Ltd.

Authorized Signatory  
Encl: As Above

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**Annexure A**

**CONDITIONS FORMING PART OF THE SANCTION LETTER**

1.
  - a. The EMI as mentioned in the Sanction letter are payable by the due date. The EMI comprises of principal and interest calculated on basis of the rest frequency and at the rate as mentioned in the Sanction Letter rounded off to the next rupee.
  - b. The rate of Interest and LHPLR (LIC Housing Prime Lending Rate) mentioned is at currently prevailing rate and the same may vary at the time of disbursement as well as during the pendency of the loan in terms of Loan Agreement to be executed by the Borrower. As a result of the variation in the Interest Ratio / LHPLR from time to time, the number of EMIs is liable to vary. The amount of EMI may also vary depending on the date of commencement of EMI.
  - c. Pre-EMI Interest (PEMI) shall be charged from the respective date of disbursement to the date of commencement of EMI in respect of the loan at the rate at which the EMI has been calculated.
  - d. The EMI amount indicated is the EMI payable for the term calculated from sanction month. However, if the disbursement takes place later after your fulfilling the other requirements, the EMI amount will increase.
  - e. The applicable Rate of Interest for the customers is arrived at, based on factors such as nature of loan, Credit Bureau score based on credit history of the customer, nature of product, type of asset being financed, customer profile, Loan quantum etc. The applicable Rate of Interest would be revised subject to the terms as specified in the loan agreement/Sanction letter. The Rate of Interest indicated in this loan offer letter is applicable to you based on the various factors mentioned on LICHFL's website ([www.lichousing.com/comprehensive-notice-board](http://www.lichousing.com/comprehensive-notice-board)).
2. It will be the Borrower's responsibility to ensure that the property is duly and properly insured against all risk such as earthquake, fire, explosion, storm, cyclone, civil commotion, etc. for the entire term of the loan, with LICHFL being made the sole beneficiary under the policy/ policies. Insurance premium to be borne by the Borrower and renewal of insurance if due, to be done as and when renewal falls due by the Borrower.
3. The Borrower undertakes that:
  - a. Title of the property to be mortgaged is clear, marketable, unencumbered, and the same shall be satisfactory and acceptable to LICHFL.
  - b. To obtain credit worthiness certificate from all the banks/financial institution that the Borrower have been dealing with and same must be found satisfactory.
  - c. the loan availed will be utilized solely for the purpose as mentioned in sanction letter and shall not be deployed either directly or indirectly for any investment in stock exchange and/or for speculation. all the statutory dues including income tax, property tax, etc. will be paid as and when due and no cases or investigations from any of the statutory authorities of state or central government are pending on the Borrower's company, its directors or key persons.
  - d. all the statutory dues including income tax, property tax, etc. will be paid as and when due and no cases or investigations from any of the statutory authorities of state or central government are pending on the Borrower's company, its directors or key persons.
  - e. his/her/their director's/partners name is not appearing in the list of caution advices circulated by the LICHFL from time to time / RBI Defaulters list / RBI willful defaulters list / CIBIL data base/ Caution list of ECGC.
  - f. he/she/they have not entered into any negotiated settlement with any banks/ financial institutions and that there are no

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- g. In case the Borrower is a Company/Firm/LLP that the Borrower or any of his's/her's/their's group companies have not defaulted with any of the lenders in the past and a confirmation to be obtained in this regard from his/her/their auditors.
  - h. In case the Borrower is a Company/Firm/LLP, that it will not appoint/induct any person as Director/Partner/Designated Partner of the Company/Partnership Firm/LLP whose name appears in the list of Willful Defaulters of Reserve Bank of India/National Housing Bank and if such a person is found as a Director/Partner/Designated Partner in the applicant Company/Partnership Firm/LLP, the other Director/Partner/Designated Partner would take expeditious and effective steps for removal of such person from the Board of the Company/Partnership Firm/LLP.
  - i. the property offered to LICHFL as security is free from litigation.
  - j. In case the Borrower is a Company/Firm/LLP that the Company / Firm / LLP or its Promoters /Partners/Designated Partners are not subject to any insolvency petition in any of the court/tribunals.
  - k. the property in connection with which this loan has in principle, been sanctioned, must confirms to the legal and technical standards and requirements of LICHFL. It will be the Borrower's responsibility to take his/her/their own due diligence of legal verification/ title search, technical valuation of the property and also verify the credentials of the Vendor/Builder/Contractor before entering into any Sale/ Purchase transaction thereof.
  - l. the Borrower will have to provide NACH/ E-NACH, Salary deduction and Post-Dated Cheque (PDCs) Mandate towards payment of Equated Monthly Installment (EMI). Prior to commencement of EMI, the Borrower shall provide PDCs for pre-EMI interest.
  - m. the Borrower(s) (in case of individual) shall inform LICHFL in writing about any change/ loss of job, business and profession (as the case may be) or change of residence telephone and mobile contact no, email Id immediately after such change/loss.
  - n. All the expenses for creation of charge/execution of documents shall be borne by the Borrower(s) at his/her/their own sources.
4.
    - a. The loan will be disbursed in lump sum or in suitable installments (normally not exceeding four installments) and at the sole discretion of LICHFL, considering the need and progress of the purpose of the loan as the case may be determined by LICHFL.
    - b. The loan will not be disbursed in part or full until the Borrower has fully paid his/her/their/own contribution, i.e., the cost to be incurred for the property less LICHFL's loan. Subsequent loan installments would be released only if the EMI due till date are paid regularly and are up to date.
  5. All stamp duties, registration charges, other present and future duties, taxes, levies including but not limited to interest tax, GST, and education cess to be paid by the Borrower under the applicable laws as amended from time to time.
  6. The LICHFL shall have the right to decide, in its sole discretion, the type of security and/or additional security it may require, and the Borrower shall be bound to furnish any such and/or additional security as required by the LICHFL. The Borrower shall produce such documents, reports and evidence pertaining to the security/property as required by LICHFL at his/her/their cost.
  7. The amount of this loan and interest has been arrived at, inter alia, on the assumption that the cost to be incurred by the Borrower in connection with the property has been disclosed and in the event of the LICHFL being brought to the notice that the actual cost incurred is less, LICHFL reserves the right to suitably reduce the amount of the loan/change the interest rate/ cancel the loan/ ask for prepayment of the loan.
  8. This Sanction Letter shall not be construed as any financial commitment on behalf of LICHFL and LICHFL is not responsible or liable for any type of Property Sale/Purchase, Insurance Policy or any other financial or other transaction/s committed by the Borrower or intended by the Borrower citing this Sanction Letter. No claims in this regard will be entertained.

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9. LICHFL shall in its own discretion be entitled absolutely to treat the sanction as null and void if:
- There is any material change in the proposal for which this loan is, in principal, sanctioned.
  - Any material fact concerning Borrower's income, or ability to repay, or any other relevant aspect of Borrower's proposal or Borrower's application for loan is suppressed, concealed or not, made known to LICHFL.
  - Any statement made in the loan application is found to be incorrect or untrue:
  - The (Non-Refundable) commitment/Up-front/Processing/Administrative fees have not been received by LICHFL within the validity period of the sanction letter or if such amounts paid by cheque have bounced.
  - Notwithstanding anything containing herein, the LICHFL reserves the right to withdraw the loan offer either in whole or in part at any time, without being required to furnish the reason for such withdrawal. All loan decisions are at the sole discretion of the LICHFL.
10. The Borrower should ensure:
- That the construction of his/her home adheres to the safety specifications prescribed in the National Building Code of India, 2005.
  - That high tension wire lines are not passing through or close to the property.
  - To procure sufficient insurance of his/her home in his/her own interest.
11. No Principle/Lump sum Payment Remittance for part Repayment or foreclosure of Loan through Direct Credit (via NEFT/RTGS) to the account of LICHFL will be accepted.

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**Annexure B**

**Break up of EMI**

Inst No.	Due Date	Interest	Principal	BPI	Balance Int	Balance Prin	Outstanding Amt
0	07/06/2024	₹ 0.00	₹ 0.00	₹ 4,192.00	₹ 0.00	₹ 4,500,000.00	₹ 4,500,000.00
1	07/07/2024	₹ 31,874.78	₹ 7,177.22	₹ 0.00	₹ 0.00	₹ 4,500,000.00	₹ 4,500,000.00
2	07/08/2024	₹ 31,824.16	₹ 7,227.84	₹ 0.00	₹ 0.00	₹ 4,492,822.78	₹ 4,492,822.78
3	07/09/2024	₹ 31,772.97	₹ 7,279.03	₹ 0.00	₹ 0.00	₹ 4,485,594.94	₹ 4,485,594.94
4	07/10/2024	₹ 31,721.40	₹ 7,330.60	₹ 0.00	₹ 0.00	₹ 4,478,315.91	₹ 4,478,315.91
5	07/11/2024	₹ 31,669.48	₹ 7,382.52	₹ 0.00	₹ 0.00	₹ 4,470,985.31	₹ 4,470,985.31
6	07/12/2024	₹ 31,617.19	₹ 7,434.81	₹ 0.00	₹ 0.00	₹ 4,463,602.79	₹ 4,463,602.79
7	07/01/2025	₹ 31,564.52	₹ 7,487.48	₹ 0.00	₹ 0.00	₹ 4,456,167.98	₹ 4,456,167.98
8	07/02/2025	₹ 31,511.49	₹ 7,540.51	₹ 0.00	₹ 0.00	₹ 4,448,680.50	₹ 4,448,680.50
9	07/03/2025	₹ 31,458.07	₹ 7,593.93	₹ 0.00	₹ 0.00	₹ 4,441,139.99	₹ 4,441,139.99
10	07/04/2025	₹ 31,404.29	₹ 7,647.71	₹ 0.00	₹ 0.00	₹ 4,433,546.06	₹ 4,433,546.06
11	07/05/2025	₹ 31,350.11	₹ 7,701.89	₹ 0.00	₹ 0.00	₹ 4,425,898.35	₹ 4,425,898.35
12	07/06/2025	₹ 31,295.56	₹ 7,756.44	₹ 0.00	₹ 0.00	₹ 4,418,196.46	₹ 4,418,196.46

Kindly note:-\* The above amortization is based on the loan amount offered, Rate of interest offered and term sanctioned. The rate of interest is subject to change in LHPLR / LHPLRNH. The actual repayment may be different based on the rates prevailing at the time of disbursement.

**Annexure C**

**Details of Security**

Collateral No.	1	Security Type	Primary Collateral
Collateral Type	RESIDENTIAL	Collateral Sub-Type	HOUSE
Asset Value	₹ 6000000.00		
Built-Up Area	1200	Carpet Area	
Super Built-Up Area		Land Area	1000
Security/Receipt/Policy No.		Name of Issuer/Insurer	
Face Value		Date of Commencement	
Maturity Date		Maturity Value	
Current Value			

**Annexure D**

**Most Important Terms and Conditions (MITC)**

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**Annexure E**

**Sanction Conditions**

CLEAR MARKETABLE TITLE, PVR, PIR,  
MARGIN MONEY PROOF  
FRESH SALARY SLIP WITH CORRECT INCOME DETAILS  
PIR BY AREA MANAGER CONFIRMING EXTENSION WORK  
CLERIFICATION OF HUGE CREDIT ENTRIES  
LTV AND ATS AS PER NORMS  
REPAYMENT THROUGH NACH  
PROPERTY VALUE TO BE ENTERED IN SYSTEM AS PER VALUATION REPORT  
OTHER USUAL T&C OF SCHEME  
CIRCULAR 105

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