

Annexure 4

B-1/48, First Floor, Sector P Aliganj (Near Beligard Chauraha), Lucknow 226024 LUCKNOW-226024 Tel (0522)-4017749

File No : 1119002543

Date : 17/10/2019

To
MR SHRIKRISHNA CHANDRA SINGH / MS SUMAN SINGH

Plot No.E 217, MANTRI AWAS, VIBHUTIKHAND,
GOMTINAGAR, LUCKNOW,
LUCKNOW, UTTAR PRADESH - 226010

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. 35,00,000.00
Rupees Thirty-Five Lakh only
 3. Rate of Interest : 8.65 %p.a.
The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 605 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 : 192 Months
 5. Purpose : Purchase of Ready House
 6. Repayment Terms -
 - 6(a). Rest frequency : Monthly
 - 6(b). Equated Monthly Instalment : Rs. 33,721.00
Rupees Thirty-Three Thousand Seven Hundred Twenty-One only
 - 6(c). No of EMIs : 192 Months
 7. Total Upfront Fees : 8,750.00 + Taxes as Applicable
(Rupees Eight Thousand Seven Hundred Fifty only)
 8. Commitment Fees : As applicable from time to time.
 9. Security : As may be decided by LIC-HFL 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).
> 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.

Suman Singh
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