

File No : 1102032796

Date : 24/12/2020

To
MR SHAILENDRA KUMAR VERMA / MS BARKHA RANI VERMA
Flat No.J5, JUDGES COMPOUND,MATI,
CIVIL LINE,
KANPUR, UTTAR PRADESH - 206246

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. 50,00,000.00
Rupees Fifty Lakh only
3. Rate of Interest : 6.90 %p.a.
The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 780 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 : 144 Months
5. Purpose : Plot Purchase and House Constr.
6. Repayment Terms -
 - 6(a). Rest frequency : Monthly
 - 6(b). Equated Monthly Installment : Rs. 51,153.00
Rupees Fifty-One Thousand One Hundred Fifty-Three only
 - 6(c). No of EMIs : 144 Months
7. Total Upfront Fees : 10,000.00 + Taxes as Applicable
(Rupees Ten 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).
> 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.

The aforesaid sanction of the Loan amount will be subject to the following additional conditions:

1. Clear & marketable title, Valuation, LTV, S. Map strictly as per scheme & norms, Sound local guarantor as per norms, PIR by Area Manager only with confirming marketability, value & amenities, June & July salary slip, Bank statement to be verified online by AM, Latest year Form-16, All P+C condition of Cir-194 & Affidavit from customer that he has personally verified/identified the plot, title ownership, seller's profile and LICHFL will not be held responsible for any issues in future (if any) on part of above points.
 - ↳ PIR by Area Manager with Photo of Property along with Buyer and/ or Seller.
 - ↳ Transaction in favour of our customer should not be direct from khatauni, previous owner should have sale deed in his favour
 - ↳ Root of the title should be completed.
 - ↳ Land Conversion under section 143 or Seller's deed should be executed for residential purpose only.
 - ↳ Sale deed in all such cases should be executed through our Panel Advocate and the boundaries of plot mentioned in draft sale deed as approved by our Panel Advocate should match with boundaries mention in Panel Valuer's and Area Manager's Inspection Report.
 - ↳ PIR by Area Manager with Photo of Property and mentioning boundaries as North: South: East: West.
 - ↳ Reasonable Estimate for construction of House
 - ↳ U/R from customer that construction must be started within 6 months from availing plot loan otherwise Rate of Interest of non housing loan.
 - ↳ Layout of Builder duly signed by Builder and Vender and purchaser with plot duly demarcated.
 - ↳ Approved layout by competent authority (must). Loan for plot is 75% of plot value or 70% of loan amount whichever is lower, Valuation, PIR by AM, Repayment through NACH mode only, Other usual %c of the scheme.

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

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. MR SHAIENDRA KUMAR VERMA 2. MS BARKHA RANI VERMA

Signature :
Place :
Date :

Authorized Signatory
Encl: As Above



LIC HOUSING FINANCE LTD.

Plot No.-10, Sector-B, LDA Colony, Kanpur Road (Near Phoenix Mall), Lucknow, U.P-226012 LUCKNOW-226012
UTTAR PRADESH

To,
MR SHAILENDRA KUMAR VERMA/MS BARKHA RANI VERMA

Date:09/07/2021

Flat No.J5, JUDGES COMPOUND,MATI,CIVIL
LINE,KANPUR, UTTAR PRADESH - 206246
M:7007931489

Re. Your Loan Account : 110200028052

Dear Sir/Madam,

With regards to your above Loan Account, the payment details are given below for 12 installments.

Total Amount Sanction : 5000000 Interest Rate : 6.90 Term : 12 Years
Liquidation Date : 10/09/2025 Interest Type : Griha Siddhi

Due Date	EMI (Int.)	EMI (Prin.)	Int.+BPI	Premium	O/S Loan	Total Amt
10/07/2021	11,163.07	39,369.93	851.00	0.00	22,02,032.70	51,384.00
10/08/2021	12,661.69	38,722.31	0.00	0.00	21,63,310.39	51,384.00
10/09/2021	12,439.03	38,944.97	0.00	0.00	21,24,365.42	51,384.00
10/10/2021	12,215.10	39,168.90	0.00	0.00	20,85,196.52	51,384.00
10/11/2021	11,989.88	39,394.12	0.00	0.00	20,45,802.40	51,384.00
10/12/2021	11,763.36	39,620.64	0.00	0.00	20,06,181.76	51,384.00
10/01/2022	11,535.55	39,848.45	0.00	0.00	19,66,333.31	51,384.00
10/02/2022	11,306.42	40,077.58	0.00	0.00	19,26,255.73	51,384.00
10/03/2022	11,075.97	40,308.03	0.00	0.00	18,85,947.70	51,384.00
10/04/2022	10,844.20	40,539.80	0.00	0.00	18,45,407.90	51,384.00
10/05/2022	10,611.10	40,772.90	0.00	0.00	18,04,635.00	51,384.00
10/06/2022	10,376.65	41,007.35	0.00	0.00	17,63,627.65	51,384.00

Please draw your Local Cheques / Demand Drafts / Pay Orders favouring LIC Housing Finance Ltd.

Thanking you and assuring of our best services always.

for LIC Housing Finance Ltd.