

HDFC LTD., LAHIRI CHAMBERS, OPP. SBI MAIN BRANCH,
BANK ROAD, GORAKHPUR 273001
(0551) 2200167

File No: 666170975/SS22
Service Center: GORAKHPUR
Place Of Service: GORAKHPUR

Offer Date: 25-SEP-2021

MRS CHATURVEDI PREETIMALA
MOHALLA CHANAKYAPURI
UTTARI DHUSAH
BAHRAICH ROAD
BALRAMPUR
BALRAMPUR - 271201

Dear Sir/Madam,

We are pleased to inform you that your request for an INCREASE of the loan sanctioned vide our offer letter dated 24/09/21 as read with subsequent offer letter(s), if any, has been approved.

The revised terms and conditions and special conditions, if any, are mentioned below. All other terms and conditions forming part of our earlier offer letter(s) remain unchanged.

Revised Loan Amount	Rs. 4652664
Rate of Interest	6.75% p.a. on a Variable Rate basis **
Term	20 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment Payable in	Rs. 35378 per month *** 240 instalments ***

Processing Fee payable	Rs. 9576
Processing Fee received	Rs. 3540

*** 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.

SPECIAL CONDITIONS:

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Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.
Corporate Identity Number: L70100MH1977PLC019916

- 1 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY
- 2 HDFC LTD.
- 3 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN
- 4 scheme.
- 5 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 6 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 7 The rate of interest mentioned above is based on the currently prevailing RPLR / RPLR-NH and the
- 8 same may vary at the time of disbursement of the loan as well as during its pendency in terms of the
- 9 said Loan Agreement.
- 10 This in-principle approval stands valid subject to: a. Verification checks as conducted by HDFC with
- 11 respect to credit history, employment, residence, identity, property, etc are found satisfactory. b. All
- 12 material facts concerning your income, or ability to repay or any other relevant aspect of your in-
- 13 principle approval or your application for loan are fully disclosed. c. Documents/clarifications/information
- 14 sought from time to time are provided as to the satisfaction of HDFC.
- 15 You will be required to provide NACH mandate Form duly signed by you and all the other bank account
- 16 holders, authorizing your above Bank to debit the above mentioned account with the amount of the EMI
- 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.
- The special interest rate being offered is under the 'Woman Power' scheme of HDFC and is available
- only on MRS CHATURVEDI PREETIMALA 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.
- Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no
- 20290741333 with STATE BANK OF INDIA, through National Automated Clearing House (NACH)
- system
- Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- The loan is subject to execution of Tripartite Agreement with SHALIMAR CORP LIMITED
- 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.
- For purposes of KYC Verification, MRS CHATURVEDI PREETIMALA will be required to carry the
- following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and
- Address Proof when she visits us for availing of loan disbursement or prior to that.
- For purposes of KYC Verification, MRS CHATURVEDI PREETIMALA will be required to carry the
- following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and
- Address Proof when she visits us for availing of loan disbursement or prior to that.
- 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 30th November 2021.

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.6036 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.

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfc.com from your registered email address to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,
For Housing Development Finance Corporation Limited,



Authorised Signatory