

File No : 1119007045

Date : 13/12/2021

To  
MR ASHOK KUMAR YADAWA  
T-V/16,  
NEW BLOCK NO 4 JUDGES COMPOUND,  
CIVIL LINES,  
BARABANKI, UTTAR PRADESH - 225001

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. 30,00,000.00 Rupees Thirty Lakh only
3. Rate of Interest	:	5.56 %p.a. The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 804 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	:	156 Months
5. Purpose	:	Purchase of Flat Ready Built
6. Repayment Terms -		
6(a). Rest frequency	:	Monthly
6(b). Equated Monthly Instalment	:	Rs. 28,793.00 Rupees Twenty-Eight Thousand Seven Hundred Ninety-Three only
6(c). No of EMIs	:	156 Months
7. Total Upfront Fees	:	7,500.00 + Taxes as Applicable (Rupees Seven Thousand Five Hundred 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 'LJC 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. COMPLETE FI REPORT, ALL APF CONDITIONS, OTHER USUAL TERMS AND CONDITIONS