

2/573, LAXMI BHAWAN, 2ND FLOOR, ABOVE LIC CAB BRANCH, RAM GHAT ROAD, ALIGARH ALIGARH-202001 Tel (0571)-2741475

File No : 1112020175

To

Date : 28/02/2023

MR MOHAMMAD TAUSEEF RAZA / MS RABAB KHAN
H.NO. 25 1 ,GREAT AZAD ENCLAVE,
DHORRA KOIL,
ALIGARH, UTTAR PRADESH - 202001

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. 74,50,000.00
Rupees Seventy-Four Lakh Fifty Thousand only
3. Rate of Interest : 8.45 %p.a.
The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 835 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 : 16.80 %
4. Term : 180 Months
5. Purpose : Purchase of Ready House
6. Repayment Terms -
- 6(a). Available Due Date (to be selected before Disbursement) : 1st / 5th / 7th / 10th / 15th
- 6(b). Rest frequency : Monthly
- 6(c). Frequency of Repayment : Monthly
- 6(d). Equated Monthly Installment : Rs. 73,146.00
Rupees Seventy-Three Thousand One Hundred Forty-Six only
- 6(e). No of EMIs : 180 Months
- 6(f). Break up of EMI : Refer Annexure A
- 6(g). Example of classification of SMA/NPA dates etc. :

SMA Sub-categories	Basis for classification - Principal or interest payment or any other amount wholly or partly overdue
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 the borrower in full.

7. Total Upfront Fees : 5,000.00 + Taxes as Applicable
(Rupees Five Thousand only)

Special Processing fees offer is applicable only if the first disbursement happen on or before 28.03.2023.

8. Commitment Fees : As applicable from time to time.
9. Security : As may be decided by LICHL 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

Tauseef
Rabab Khan

Arti Tripathi
Assistant Manager - 71250
LIC HFL, ALIGARH

VAASTUKAR

Architects & Engineers

4 & 5 Marris Tower, Marris Road, Aligarh

AR. ABHISHEK

(B. ARCH. , M.C.A.)

Tel : (M)- 9412370806

Abstract of Estimated Cost of finishing item works for Mr. Mohammad Tauseef Raza & Mrs. Rabab Khan

Site situated at. Khet No.- 332 (332A) House No.- 08, Greater Azad Enclave Colony West, Mauja Dhorra Mafi, Teh.- Koil, Aligarh

Estimate For Finishing & Maintenance work of Existing G.F & Mumty

S.NO	PARTICULAR OF ITEM	QUANTITY	UNIT	RATE	AMOUNT
1	Marble flooring with preparation of base with lean concrete 1:2:4	100.00	SqM	150	15000
2	Distempering over internal walls with oil bound distemper after preparation of base with cement based wall putty	250	SqM	180	45000
3	Exterior paint with whearther coat after preparation of base with primer.	100	SqM	350	35000
4	Wood work in door window frames with Maleshian Saal wood.	100	CuM	10000	1000000
5	Wood work in door window panels with Sheesham wood.	15	CuM	17500	262500
6	Fixing of Glass in door windows as per design	90	SqM	500	45000
7	Painting/polishing over wood work asper design	80	SqM	560	44800
8	M.S. Grill work in windows and railings and rolling shutters.	70	Kg.	55	3850
9	Brass hardware for door windows etc.	60	Kg.	450	27000
10	Wooden Wardrob & cabinate work having intetnal and external laminate covering.	29	SqM	8000	232000
11	ELECTRICAL				
I	Supplying, Installation and embedding of ISI PVC conduit. Including band , junction box etc.				
A	25MM DIA	15	bundle	1600	24000


ARCHITECT
Abhishek Singh
CA/99/25103

II	Supply, laying, testing & commissioning of following 1100 V grade PVC insulated copper wire of Havells on PVC Conduit				
A	1.5 Sq mm Copper conductor	20	Packet	950	19000
B	2.5 Sq mm Copper conductor	18	Packet	1250	22500
C	4 Sq mm Copper conductor	15	Packet	2150	32250
D	0.7 Sq mm Copper conductor	22	Packet	750	16500
E	Supply and installation computer data cable.	20	Packet	1700	34000
III	Supply and installation of mounting boxes with modular switches (white or off white) of Havells made				
A	4"x3" module switches with plate & boxes	Nos.	8	320	2560
B	8"x3" module switches with plate & boxes	Nos.	10	700	7000
C	8"x6" module switches with plate & boxes	Nos.	4	1050	4200
IV	Supply and installation of the following light fixtures.				
12	Sanitary				
A	Wall tiles up to 7' height in toilet	82	sqft	800	65600
B	floor tiles	89	sqft	600	53400
C	W.C. with all accessories of periware	2	nos	4500	9000
			TOTAL	Rs.	2000160

The total estimated cost of the project = 20,00,000/-

Dated 18/03/2023

Ar. Abhishek Singh
VAASTUKAR(Architects & Engineers)


ARCHITECT
Abhishek Singh
CA/99/25103

