



HDFC BANK LTD., SECOND FLOOR, HINDUSTAN TIMES HOUSE,
25, ASHOK MARG, LUCKNOW 226 001
18002100018, 0522-64807999

File No: 701864130/P24556
Service Center: LUCKNOW
Place Of Service: ASHOK MARG

Offer Date: 20-OCT-2023

MR MISHRA VAYU NANDAN
J-9 FIRST FLOOR
JUDGES COMPOUND
VINDHYACHAL
MIRZAPUR
VINDHYACHAL
MIRZAPUR-CUM-VINDHYA - 231307
Email ID: HM.VAYUNANDANMISHRA@GMAIL.COM
Mobile Number: 8299498369

Dear Sir/Madam,

We are pleased to inform you that we have in principle, approved a HOUSING LOAN as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned overleaf.

Amount Approved	Rs. 5000000
Rate of Interest	8.50% p.a. on a Variable Rate basis **
Term	15 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 49237 per month ***
Payable in	180 instalments ***

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

** The interest rate announced by HDFC BANK from time to time as its EXTERNAL BENCHMARK LENDING RATE (EBLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 8.5% per annum.

*** 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 BANK LTD.

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www.hdfcbank.com

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Corporate Identity No.: L65920MH1994PLC080618

SPECIAL CONDITIONS:

- 1 This loan will be utilized towards repayment of loan account no 651263996 POS AMT IS 14.90LAC
- 2 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.
- 3 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC BANK LTD.
- 4 As per your request, this offer is being made to you under HDFC BANK's ADJUSTABLE RATE HOME LOAN 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 You will be required to provide NACH mandate Form duly signed by you and all the other bank account holders, authorizing your above Bank to debit the above mentioned account with the amount of the EMI
- 8 The rate of interest mentioned above is based on the currently prevailing EBLR and the same may vary at the time of disbursement of the loan as well as during its pendency in terms of the said Loan Agreement.
- 9 This in-principle approval stands valid subject to:a. Verification checks as conducted by HDFC BANK with respect to credit history, employment, residence, identity, property, etc are found satisfactory.b. All material facts concerning your income, or ability to repay or any other relevant aspect of your in-principle approval or your application for loan are fully disclosed.c. Documents/clarifications/information sought from time to time are provided as to the satisfaction of HDFC BANK.
- 10 We recommend servicing of EMIs from HDFC Bank account to allow us to offer our 'Premier Banking' services and suite of financial products as per your requirements and eligibility.
- 11 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 30747825102 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 12 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 13 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 BANK finding the same satisfactory.
- 14 For purposes of KYC Verification, MR MISHRA VAYU NANDAN will be required to carry the following original documents : LETTER OF ALLOTMENT OF ACCOMODATION FROM EMPLOYER - ARMED FORCES / POLICE OFFICERS / GOVT / SEMI GOVT / STATUTORY / LISTED COMPANIES/PSU/SCHEDULED COMMERCIAL BANKS/FINANCIAL INSTITUTIONS as ADDRESS PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PAN CARD as PAN PROOF and PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 15 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 31-Oct-2023.

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)

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 BANK.

We look forward to hearing from you.

Yours faithfully,
For HDFC BANK LIMITED,



Authorised Signatory