

JEEVAN PRAKASH, P.O. BOX NO.69, LIC Divisional Office  
MEERUT-250001 Tel (0121)-2670670

File No : 1111016240

Date : 27/06/2020

To  
MS RUTH SHIFA HARI  
Flat No.FRIST FLOOR , H NO-C-127,NIRLA NAGAR,  
LUCKNOW, UTTAR PRADESH - 226001

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. Scherre : Griha Prakash
2. Loan Amount : Rs. 78,90,000.00  
Rupees Seventy-Eight Lakh Ninety Thousand only
3. Rate of Interest : 7.50 %p.a.  
The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 720 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 : 240 Months
5. Purpose : Purchase of Ready House
6. Repayment Terms -
  - 6(a). Rest frequency : Monthly
  - 6(b). Equated Monthly Installment : Rs. 63,562.00  
Rupees Sixty-Three Thousand Five Hundred Sixty-Two only
  - 6(c). No of EMIs : 240 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 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 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.

JEEVAN PRAKASH , P.O. BOX NO.69, LIC Divisional Office  
MEERUT-250001 Tel (0121)-2670670

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

- 1 clear and marketable title, one sound guarantor, Repayment through NACH, Fresh satisfactory FI (including business FI), Fresh ITR FI, other usual terms and conditions

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 MEERUT 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. MS RUTH SHIFA HARI

Signature :  
Place :  
Date :

Authorized Signatory  
Encl: As Above



SCHEDULE

(Loan Agreement)

Appl. Number : 1111016240

- 1 Place of Execution
- 2 Date of Execution
- 3 Name of the Borrower/s MS RUTH SHIFA HARI
- 4 Address of the Borrower/s Flat No.FRIST FLOOR , H NO-C-127,NIRLA NAGAR, LUCKNOW, UTTAR PRADESH - 226001

- 5 Area office of LICHFL JEEVAN PRAKASH , P.O. BOX NO.69, LIC Divisional Office MEERUT-250001 UTTAR PRADESH
- 6 Rate of Interest

S.No	Rate Type	Tenure	Spl.Offer Rate
1	Floating Rate	1-240 months	7.50%pa

- 7 Loan Amount Rs.\*\*\*7890000  
Rupees Seventy-Eight Lakh Ninety Thousand only
- 8 Details of the Property Plot No.H NO-C-221,NIRALA NAGAR , LUCKNOW,UTTAR PRADESH
- 9 Term(period of the loan) 240 Months
- 10 EMI Date 10th of the month
- 11 Computation of Interest (Rest) Monthly Rest
- 12 Amortization 240 EMI'S
- 13 Additional Interest 1.50 % per month on the defaulted installments upto and inclusive of 12 months default and 2.00 % per month on the defaulted installments beyond 12 month default.
- 14 Commitment Fees (As applicable from time to time)
- 15 Prepayment Charges
  - > 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 % 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% on the loan amount prepaid plus Applicable Tax (aplicable only to Individual borrowers)
  - > The company reserves the right to call for necessary documents as an evidence of source of funds.
- 16 Period of disbursement to the Borrower/s 12 months from the date of first disbursement
- 17 Address of LICHFL where the payment can be made JEEVAN PRAKASH , P.O. BOX NO.69, LIC Divisional Office MEERUT-250001 UTTAR PRADESH

Signed and Delivered by the within named Borrower / s )

SIGNED, SEALED AND DELIVERED )  
by LIC Housing Finance Limited )  
by the hand of its Authorised )  
Signatory / Constituted Attorney )  
Mr. \_\_\_\_\_ )

In the presence of

- 1.
- 2.

In the presence of )  
1.  
2.



Application No :- 1111016240

Loan No :-

Major Terms and Conditions of the housing loan agreed to between MS RUTH SHIFA HARI (the borrower/s) and the LIC Housing Finance Limited are as under:

**1. Loan**

a) Loan Amount Sanctioned	₹ 7,890,000 Rupees Seventy-Eight Lakh Ninety Thousand only						
b) Purpose of Loan	Purchase of Ready House						
c) Rate of Interest	<table border="1"> <thead> <tr> <th>SNo.</th> <th>Rate Type</th> <th>Tenure</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Floating Rate</td> <td>1-240 months</td> </tr> </tbody> </table>	SNo.	Rate Type	Tenure	1	Floating Rate	1-240 months
SNo.	Rate Type	Tenure					
1	Floating Rate	1-240 months					
d) Tenure of Loan	240 Months (However during the pendency of loan, the tenure may get changed depending on increase/decrease in interest rate in case of loan under floating rate of interest)						

**2. Fee and Other Charges:**

a) Total Processing Fees	<ul style="list-style-type: none"> <li>&gt; Total Processing fee payable will be as per Sanction letter issued</li> <li>&gt; Total Processing fee is non - refundable under any circumstances</li> </ul>
b) Pre payment Charges	<ul style="list-style-type: none"> <li>&gt; Under floating rate period, prepayment charges are not applicable only to Individual borrower</li> <li>&gt; 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 % on the loan amount prepaid plus Applicable Tax.</li> <li>&gt; Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 2% on the loan amount prepaid plus Applicable Tax (applicable only to Individual borrowers)</li> <li>&gt; The company reserves the right to call for necessary documents as an evidence of source of funds</li> </ul>
c) Conversion Charges	As applicable from time to time.
d) Cheque Bouncing Charges	1. Cheque Dishonour Charges ₹ 350/- 2. ECS Dishonour Charges ₹ 200/-

 (Signature or thumb impression  
Of the Borrower /s)

MS RUTH SHIFA HARI

(Signature of the authorized person of LICHFL)



169

**LIC Housing Finance Limited**

e) Document retrieval charges	₹ 2,500/- plus Applicable Tax
f) Providing List of Documents	₹ 500/- Plus Applicable Tax
g) Providing Photocopies of Title Documents	₹ 1,000/- Plus Applicable Tax
h) Statement Charges	Nil
i) Late EMI Payment charges	1.50% per month on the defaulted installments upto and inclusive of 12 months default and 2% per month on the defaulted installments beyond 12 month default.
j) Recovery Charges	All fees, costs, charges, expenses incidental charges and other monies that may have been incurred by LICHFL for preservation of the property or in connection with recovery including legal remedies shall be borne by the borrower at actuals. The borrower shall also be responsible for his/her own legal costs & expenditures.
k) CERSAI Charges	
> For loans upto Rs. 5 lakhs	₹ 50/- plus Applicable Tax or original filing and every subsequent modifications, (if any)
> For loans above Rs. 5 lakhs	₹ 100/- plus Applicable tax for original filing and every subsequent modifications, (if any)

LICHFL retains the right to alter any charges or fees from time to time or to introduce any new charges or fees as it may deem appropriate with due intimation to the borrower

**3. Security for the Loan:**

a) Mortgage (Mention details of the property to be mortgaged as security for the loan)	H NO-C-221, NIRALA NAGAR , LUCKNOW, UTTAR PRADESH
b) Guarantee (mention the name of Guarantors, if any)	NA
c) Other Security (mention the details of other securities, if any)	<b>Security Type</b> <b>Policy no/ Asset Id</b>
	Insurance              NA
	Security Deposit      NA

4. Insurance of the Property / Borrowers	As per Loan Offer Letter and Loan Agreement.
--	--

(Signature or thumb impression  
Of the Borrower /s)

(Signature of the authorized person of LICHFL)

MS RUTH SHIFA HARI



(17)

**LIC Housing Finance Limited**

5. Conditions for Disbursement of the Loan	As per conditions precedent to disbursement of Loan specified in Loan Offer Letter and Loan Agreement
--	---

**6. Repayment of the Loan & Interest:**

a) Amount of EMI	# ₹ 63,562.00
b) Number of EMI (No. of Months)	# 240
c) Any other details for payment of principal amount of loan and interest including due date/s	As per Loan Offer letter
d) Procedure for advance intimation of the change in the rate of interest / EMI	Intimation about the changes in the rate of interest / EMI will be given by way of Letter / Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

# (The amount of EMI and/or number of EMI may get changed, due to change in interest rate / actual disbursed amount as per the terms and conditions of Loan Offer Letter)

<p>7. Brief procedure for Recovery of Overdues (mention briefly the notice etc. to be given to the borrower for recovery of overdues before proceeding under the applicable law)</p>	<p>Customers are informed about the repayment process of the loan in respect of, tenure periodicity, amount and mode of repayment of the loan through the documents such as Loan Offer letter, repayment schedule etc. No notice, reminder or intimation is sent to the customer regarding his/her obligation to pay the EMI or PEMI regularly on due date. On non-payment of Pre-EMI/EMI by the due dates, LICHFL shall remind the customers by making telephone calls, sending written intimations by post and electronic medium or by making personal visits by LICHFL's authorized personnel or third parties appointed for collection purpose to remind, follow-up and collect dues at the addresses provided by the customer. Costs of such calls/communication /visits shall be recovered from the customer. Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the Pre-EMI/ EMIs are regularly paid on the due dates.</p> <p>LICHFL reserves the right to undertake necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Overdue and other charges against the delayed instalments / payment, recovery of over dues by enforcing the Security under the Law. The Company is at liberty to publish the photographs of the defaulting borrowers/ guarantors in the Company's website, Newspaper and other print/electronic media. The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective law. Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdue, under the Negotiable Instruments Act, Civil Suit, IBC, SARFAESI Act or any other applicable law.</p> <p>Credit information relating to any customer's account is provided to the Credit Information Companies (CICs) like Credit Bureau (India) Limited (CIBIL) or any other licenced bureau on a monthly basis. Information regarding charge on the property shall be provided to the Central Registry, CERSAI, IU under IBBI or any other agency as per the directives of the Government issued from time to time. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount.</p>
--	---



(Signature or thumb impression  
Of the Borrower /s)

(Signature of the authorized person of LICHFL)

173

MS RUTH SHIFA HARI

**LIC Housing Finance Limited**

**8. Customer Service:**

a) Visiting Hours at the Office	Business Hours
b) Details of the person to be contacted for customer service	Officer In charge of the concerned Area Office / Business Centre
c) Procedure to obtain the following including time line therefore:	
I. Loan Account Statement	Within 2 working days after customer's request
II. Photocopy of the title documents	Within 30 days from the date of written request along with requisite fees
III. Return of original document on closure / transfer of the loan	Within 30 days from the date of receipt of request letter from the Borrower subject to clearance of fund

**9. Grievance Redressal:**

a) Email Id and other contact details at which complaint can be lodged	The customer may approach concerned Area Office/ Business Centre for his/ her grievance and may submit the complaint in writing, through email or by post / courier. The address & Mail Ids of Area Offices are available in "contact us" Menu at <a href="http://www.lichousing.com">www.lichousing.com</a>
b) Turnaround time for resolving the issue	Seven Working Days
c) Matrix for escalation for lodging the complaints	<p>If customer is not convinced with the redressal of complaint then customer can call or write a mail to our Customer Relation Officers (CROs). Customer Relation Officers have been designated for Back Office / Regional Office for the redressal of the customer's grievance. The name and contact details of the CROs are displayed on our company's website. After examining the matter, they would be sending their final response within 6 weeks.</p> <p>In case the complainant is still dissatisfied with the response received/ or where no response is received, the complainant may approach the Complaint Redressal Cell, Department of Regulation &amp; Supervision, National Housing Bank, 4th Floor Core 5A, India Habitat Center, Lodhi Road, New Delhi - 110 003 or email at <a href="mailto:crcell@nhb.org.in">crcell@nhb.org.in</a></p>

**Disclosure**

LICHFL is authorized to disclose from time to time any information relating to the loan to any credit bureau (Existing Future) approved by Government of India or any authority as may required from time to time without any notice to the applicant. LICHFL is also authorized to make inquiries with the Credit Information Bureau of India (CIBIL) and get the applicant's Credit Information Report. The most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These terms and conditions are further described in our loan agreement under relevant sections/schedules and therefore should be read in conjunction with those mentioned in the loan agreement.



175

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed.

The above terms and conditions have been read by the borrower/s / read over to the borrower by Shri/Smt./Km. \_\_\_\_\_ (by our official) of the Company and have been understood by the borrower/s.

(Signature or thumb impression  
Of the Borrower /s)

(Signature of the authorized person of LICHFL)

MS RUTH SHIFA HARI

Date:

Place:



177

DISBURSEMENT DETAILS :

Total Disb. so far	7889700	Inst. Next Due	10/07/2020
Eligible Disb.	7890000	Expected Disb Date	06/07/2020
Amount to be Disb.	7890000	EMI Amount	63562
Balance Amount	0	EMI Commence Date	10/08/2020

DETAILS OF DISBURSEMENT TO BE MADE

Sr. No.	Cheque Favouing	Account No.	Bank Name	Amount to be disbursed
1	MADHU DIKSHIT	020701000055413	INDIAN OVERSEAS BAI	7,890,000.00

DISBURSEMENT CONDITIONS:

SANCTION CONDITIONS:

Loan Offer Condition :

clear and marketable title, one sound guarantor, Repayment through NACH, Fresh satisfactory FI (including business FI), Fresh ITR FI, other usual terms and conditions

→ Enclosed



178

Search	Order	Total records :	Records per page :	First	Prev	Next	Last
		1	20				
Id	Disbursement Amt	Beneficiary Id	Beneficiary Name	Payment Date	Cheque No	Cheque Da	
21612536	7,890,000.00	20852889	MADHU DIKSHIT	07/07/2020	343283	07/07/2020	



181



A/C Payee Not Negotiable

IFSC HDFC00000078

Primary Tower  
35, Dardar Lal Sharma marg  
Lucknow - 226 001

CMS DISBURSEMENT CHECK  
VALID FOR THREE MONTHS FROM THE DATE OF ISSUE

0 7 0 7 2 0 2 0

OR ORDER / आदेश अर्थ

PAY MADHU DIKSHIT A/c No. 020701000055413 INDIAN OVERSEAS BANK  
RUPEES / रुपये SEVENTY-EIGHT LAKH NINETY THOUSAND ONLY

अदा करे ₹ 78,90,000.00

A/c No. [Redacted]  
आदेश नं. 00780350000122

FOR LIC Housing Finance Ltd

*Ashish Kumar*  
*Mudli*  
Authorised Signatories

PAYABLE AT PAR AT ALL CLEARING BRANCHES OF HDFC BANK LTD.

343283 22624000 21 900264 30



183

To  
 ✓ The chairman  
 Lucknow development Authority  
 Lucknow

Dated: 29/06/2020



Dear Sir

**Re: Permission to mortgage in favour of LICHFL H.No C-221 Nirala Nagar, Lucknow**

With reference to above, above property is in the name of Smt Madhu Dixit and she is going to sell the property to Ms. Ruth Shifa Hari (Agreement to sale dated 19/11/2019). We have sanctioned a loan of Rs 78.90 lac for purchase of House. One of the requirement of sanction condition to take permission to mortgage from Authority as it is a Lease property. So you are requested to arrange to provide the permission to mortgage in favour of LICHFL. Copy of sanctioned letter is also enclosed for your reference.

Property Address; H.No C-221 Nirala Nagar, Lucknow

Thanking You  
 Yours truly

*As*  
 29/6/2020  
 Area Manager  
 RISHI KAPOOR

**MEERUT AREA OFFICE** : LIC of India, Divisional Office, Jeevan Prakash, Prabhat Nagar, Meerut - 250001  
 Phone : 0121-2670670, 2670470, E-mail : am\_meerut@lichousing.com

**Corporate Office** : LIC Housing Finance Ltd. 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
 Tel.: +91-22-2217 8600. Fax : +91-22-2217 8777 E-mail : lichousing@lichousing.com. CIN-L65922MH1989PLC052257  
**Registered Office** : LIC Housing Finance Ltd.; Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
 Tel : +91-22-2204 9682 / 9799 / 0006 / Fax : +91-22-2204 9682 E-mail : lichousing@lichousing.com | www.lichousing.com



Ref. LA : 1111016240  
MS RUTH SHIFA HARI

8/20/2020 12:00:0

Flat No.FRIST FLOOR , H NO-C-127,NIRLA  
NAGAR, LUCKNOW, UTTAR PRADESH -  
226001  
M:8318500726

Dear Sir / Madam,

Re: Your Application No: 1111016240 and Loan No:111100012815

We confirm the receipt of the following documents

Sr No	Description	Ref. Number	ID Date	Type
1	Registered Sale Deed	034	12/01/1995	Original
2	Registered Sale Deed	2379	10/07/2020	Original
3	Registered Lease Deed	7436	28/12/2006	Original
4	Registered Lease Deed		19/08/1969	Original
5	Will	636	03/11/2012	Original
6	Agreement to Sale - Registered	6635	19/11/2019	Original

Thanking you.

Yours faithfully,

Area Manager.