

Doc No : 1102034639

Date : 12/11/2020

To
MS RIYA PANDY / MR MAHESHWAR MINIRIA
A 05, JAWA H BANK COLONY, JUDGE COMPOUND KAISHIBAGI LUCKNOW,
LUCKNOW, UTTAR PRADESH - 226011

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. 68,00,000.00
Rupees Sixty Eight Lakh only |
| 3. Rate of Interest | : | 6.90 % p.a.
The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR minus 780 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 | : | 216 Months |
| 5. Purpose | : | Plot Purchase and House Constr. |
| 6. Repayment Terms - | | |
| 6(a) Rep Frequency | : | Monthly |
| 6(b) Equated Monthly Installment | : | Rs. 55,058.00
Rupees Fifty Five Thousand Fifty-Eight only |
| 6(c) No of EMIs | : | 216 Months |
| 7. Total Upfront Fees | : | 5,000.00 + Taxes as Applicable
(Rupees Five thousand only) |
| 8. Commitment Fees | : | As applicable from time to time. |
| 9. Security | : | As may be decided by LICHEL 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.

Self Attested
16/12/2020

A1 SHAI NAJAF ROAD HAZARAT GANJ LUCKNOW 226001 Tel (0522)-2622527

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

1. CLEAR & MARKETABLE TITLE, PVR, MAP/BLUEPRINT, NACH
MODEL DISB. SCHEDULE WITH CORRECT PROPERTY ADDRESS, LTV AS PER NORMS
PID & APPI FORM WITH DATE, SIGN AS PER PAN, APPROVED LAYOUT, MAX LTV 75%, MAX 45 LACS FOR PLOT. ESTIMATE, ALL
TERMS AND CONDITIONS OF GP SCHEME.

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 LUCKNOW to complete the necessary formalities required by LICHFL.

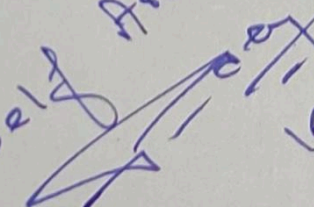
We look forward to have a long lasting relationship with you.

I/We accept the above terms and conditions

2. MS NIYA PANDEY 1. MR MAHESHWAR MISHRA

Yours faithfully,
LIC Housing Finance Ltd

Signature
Place
Date

Self Attested

16/12/2020

