

ACCEPTANCE COPY

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
135/1,GF, MANGAL PANDEY NAGAR , UNIVERSITY ROAD  
MEERUT-250001. TEL NO 0121-4058791 , 4058793

File No: 664429646/SSHAH  
Service Center: MEERUT  
Place Of Service: MEERUT

Offer Date: 13-JUL-2021

MRS SINGH GARIMA  
HOUSE NO J 26  
JUDGES COMPOUND  
MALKHAN NAGAR ROAD  
MALKHAN NAGAR  
ALIGARH - 202001

Dear Sir/Madam,

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

Amount Approved	Rs. 7040000
Rate of Interest	7.30% p.a. on a Variable Rate basis **
Term	20 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 55856 per month ***
Payable in	240 instalments ***

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

\*\* The interest rate announced by HDFC from time to time as its Retail Prime Lending Rate (RPLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 7.3% per annum.  
\*\*\* This is subject to the provisions for variation thereof in terms of the loan agreement.

**SPECIAL CONDITIONS:**

- 1 The special interest rate being offered is under the 'Woman Power' scheme of HDFC and is available only on MRS SINGH GARIMA being the sole/joint owner of the property being financed. The Rate shall be subject to revision at the discretion of HDFC, if the condition of such ownership is not satisfied.
- 2 The rate of interest mentioned above is based on the currently prevailing RPLR / RPLR-NH 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.
- 3 This in-principle approval stands valid subject to: a. Verification checks as conducted by HDFC 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.
- 4 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 10841395598 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 5 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
- 6 As per the applicable provisions, the Purchaser/Transferee/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.
- 7 As required under Section 195 of the Income Tax Act, If seller is an Non- Resident Indian, the Purchaser/Buyer/Transferor is required to deduct tax at source at the applicable rate on behalf of the Vendor/Transferor /Seller on the consideration for 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.
- 8 **THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.**
- 9 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 10 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 11 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 12 The loan approval is subject to the borrower commencing construction of a house on the funded plot within a period of 3 years from the date of first disbursement of the loan.
- 13 If the construction is not commenced within 3 years from the date of first disbursement, HDFC shall recall the loan or charge a rate higher than the then applicable rates.
- 14 Loan is approved subject to the borrower & the co-borrower/s submitting a declaration in the specified format prior to disbursement of the loan.
- 15 The disbursement for the plot loan component of the PLOT PLUS CONSTRUCTION LOAN shall not exceed 70% of the total approved loan amount.
- 16 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 17 Loan Amount subject to 80% of Market Value as assessed by HDFC Ltd
- 18 You shall be required to bring original bank passbooks/statements & salary certificates alongwith original identity, residence and signatures proofs at the time of legal documentation/disbursement.
- 19 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

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*Attested*

The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067. Tel: 41115111. Fax: 011 - 26194617.  
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.  
Corporate Identity Number: L70100MH1977PLC019916

HDFC finding the same satisfactory.

- 20 For purposes of KYC Verification, MRS SINGH GARIMA will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when she visits us for availing of loan disbursement or prior to that.

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](mailto:customer.service@hdfc.com) from your registered email address to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,