

File No : 1102038234

Date : 15/06/2021

To

MR DEVENDRA NATH SINGH / MS ARTI SINGH

Flat No.802 8TH FLOOR, TOWER A APARTMENT THE GRACE SUSHANT GOLF CITY LUCKNOW,  
LUCKNOW,  
LUCKNOW, UTTAR PRADESH - 226010

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. 27,00,000.00  
Rupees Twenty-Seven 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 : Advantage Plus**
4. Term : 120 Months
5. Purpose : Purchase of Flat Ready Built
6. Repayment Terms -
- 6(a). Rest frequency : Monthly
- 6(b). Equated Monthly Installment : Rs. 31,211.00  
Rupees Thirty-One Thousand Two Hundred Eleven only
- 6(c). No of EMIs : 120 Months
7. Total Upfront Fees : 0.00 + Taxes as Applicable  
(Rupees 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.
11. Features : Waiver of 2 EMIs is applicable for Borrowers under Advantage 5 plus subject to the fulfilling following conditions: a) Customer should have default free track record during the first 5 years.  
b) No prepayment (part/full) has been made during the first 5 years.

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.

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

- 1 All LOL COMDITIONS, MITC, MODT, NACH, , PIR, PVR CLEAR & MARKETABE TITLE, APPROVED PLAN, SALE DEED, LTV & MV, GV AS PER NORMS DISBURSEMENT SCHEDULE WITH CORRECT PROPERTY ADD RETIREMENT UNDERTAKING, SOUND GUARANTOR, ORIIGINAL FI REPORT WITH SELAL & SIGNED FI REPORT WITH GPS PHOTOGRAPH OF EMPLOYENT SITE & RESIDENCET SITE , CKYC SIGNED BY AM, SEPARATE PD SHEET

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

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

Yours faithfully,  
For LIC Housing Finance Ltd

1. MR DEVENDRA NATH SINGH 2. MS ARTI SINGH

Signature :

Place :

Date :

Authorized Signatory  
Encl: As Above