

Date : 22/03/2021

File No : 1102037533

To
MR SURYABHAN KUMAR / MS ANITA SINGH
Flat No.J 28, JUDGES COMPOUND,MALKHAN NAGAR,
ALIGARH, CIVIL LINES .
ALIGARH, UTTAR PRADESH - 202001

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. 49,90,000.00
Rupees Forty-Nine Lakh Ninety Thousand 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 : 240 Months
5. Purpose : Plot Purchase and House Constn.
6. Repayment Terms -
- 6(a). Rest frequency : Monthly
- 6(b). Equated Monthly Installment : Rs. 38,389.00
Rupees Thirty-Eight Thousand Three Hundred Eighty-Nine only
- 6(c). No of EMIs : 240 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 LICHFL 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.

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

- 1 CLEAR & MARKETABLE TITLE, PVR, MAP/BLEUPRINT, NACH, MODT, DISB. SCHEDULE WITH CORRECT PROPERTY ADDRESS, LTV AS PER NORMS RELATIONSHIP PROOF, JAN FEB SAL CR, MMR, ALL TERMS AND CONDITIONS OF GP SCHEME

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 LICHL.

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 SURYABHAN KUMAR 2. MS ANITA SINGH

Signature :
Place :
Date :

Authorized Signatory
End: As Above



LIC HOUSING FINANCE LTD.

8/17/2021 12:00:0

Ref. LA : 1102037533

MR SURYABHAN KUMAR/MS ANITA
SINGHFlat No.J 28, JUDGES
COMPOUND, MALKHAN NAGAR, CIVIL
LINES , ALIGARH, ALIGARH, UTTAR
PRADESH - 202001
M:8802150778
Dear Sir / Madam,

Re: Your Application No: 1102037533 and Loan No:110200028926

We confirm the receipt of the following documents

Sr No	Description	Ref. Number	ID Date	Type
1	Registered Sale Deed	11911	26/03/2021	Original

Thanking you.

Yours faithfully,

Area Manager.

A1,SHAH NAJAF ROAD HAZARAT GANJ LUCKNOW-226001 UTTAR PRADESH

To,

MR SURYABHAN KUMAR/MS ANITA SINGH

Date:17/08/2021

Flat No.J 28, JUDGES COMPOUND,MALKHAN
NAGAR,CIVIL LINES , ALIGARH,ALIGARH, UTTAR
PRADESH - 202001
M:8802150778

Re. Your Loan Account : 110200028926

Dear Sir/Madam,

With regards to your above Loan Account, the payment details are given below for 12 installments.

Total Amount Sanction : 4990000 Interest Rate : 6.90 Term : 20 Years
Liquidation Date : 10/10/2026 Interest Type : Griha Siddhi

Due Date	EMI (Int.)	EMI (Prin.)	Int.+BPI	Premium	O/S Loan	Total Amt
10/09/2021	11,462.80	27,001.20	0.00	0.00	19,66,528.88	38,464.00
10/10/2021	11,307.54	27,156.46	0.00	0.00	19,39,372.42	38,464.00
10/11/2021	11,151.39	27,312.61	0.00	0.00	19,12,059.81	38,464.00
10/12/2021	10,994.34	27,469.66	0.00	0.00	18,84,590.15	38,464.00
10/01/2022	10,836.39	27,627.61	0.00	0.00	18,56,962.54	38,464.00
10/02/2022	10,677.53	27,786.47	0.00	0.00	18,29,176.07	38,464.00
10/03/2022	10,517.76	27,946.24	0.00	0.00	18,01,229.83	38,464.00
10/04/2022	10,357.07	28,106.93	0.00	0.00	17,73,122.90	38,464.00
10/05/2022	10,195.46	28,268.54	0.00	0.00	17,44,854.36	38,464.00
10/06/2022	10,032.91	28,431.09	0.00	0.00	17,16,423.27	38,464.00
10/07/2022	9,869.43	28,594.57	0.00	0.00	16,87,828.70	38,464.00
10/08/2022	9,705.02	28,758.98	0.00	0.00	16,59,069.72	38,464.00

Please draw your Local Cheques / Demand Drafts / Pay Orders favouring LIC Housing Finance Ltd.

Thanking you and assuring of our best services always.

for LIC Housing Finance Ltd.