

HDFC LTD., SHOP NOS. - 201-204, UGF, SANJAR GOLD,
SECTOR-2D, VRINDAVAN YOJNA, NEAR KALINDI VAN PARK,
RAEBARELI ROAD LUCKNOW 226014
18002100018 , 011-64807999

File No: 668408559/PP
Service Center: FAIZABAD
Place Of Service: RAEBARELI ROAD

Offer Date: 08-NOV-2021

MR YADAVA ASHOK KUMAR
HOUSE NO B-8 NUMBER 13,
TYPE 4
CIVIL LINES
AYODHYA
FAIZABAD - 224001
Email ID: ashok1964yadav@gmail.com
Mobile Number: 9027308683

Dear Sir/Madam,

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

Amount Approved	Rs. 7000000
Rate of Interest	7.15% p.a. on a Variable Rate basis **
Term	15 Years ***

Repayment Terms:	Monthly Rest
Rest Frequency	Rs. 63507 per month ***
Equated Monthly Instalment Payable in	180 instalments ***

Processing Fee payable	Rs. 2950
Processing Fee received	Rs. 2950

** 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 7.15% per annum.

*** This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

THIS LOAN APPROVAL IS SUBJECT TO LEGAL AND TECHNICAL CLEARANCE OF THE PROPERTY BEING FINANCED; INCLUDING VALUATION OF THE PROPERTY AS ASSESSED BY HDFC LTD.

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Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.
Tel: 66316000, 22820282. Fax: 022-22046834, 22046758

SPECIAL CONDITIONS:

- 1 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 2 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.
- 3 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 4 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 5 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 6 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.
- 7 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
- 8 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 31234371809 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 9 ASHOK KUMAR YADAVA will be required to execute an indemnity bond for map approval, as per draft attached.
- 10 B to provide MSR at the time of disbursement
- 11 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 HDFC finding the same satisfactory.
- 12 For purposes of KYC Verification, MR YADAVA ASHOK KUMAR will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF and LETTER OF ALLOTMENT OF ACCOMODATION FROM EMPLOYER - ARMED FORCES / POLICE OFFICERS / GOVT / SEMI GOVT / STATUTORY / LISTED COMPANIES/PSU/SCHEDULED COMMERCIAL BANKS/FINANCIAL INSTITUTIONS as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 13 The interest rate under this Special Limited Period Offer is subject to availing disbursement on or before 31st March 2022.

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 from your registered email address to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,
For Housing Development Finance Corporation Limited,



Authorised Signatory

Duplicate