

ACCEPTANCE COPY

HDFC BANK LTD., SHOP NO. 10, 11, 12, ATM 1 & 2 GF,
BLOCK B, OMAXE NRI CITY, SECTOR OMEGA-I, PARI
CHOWK, GREATER NOIDA
18002100018, 011-64807999

File No: 703111320/SW1
Service Center: GREATER NOIDA
Place Of Service: GREATER NOIDA

Offer Date: 18-JUL-2024

MR TIWARI BRAJESH KUMAR
Block D
House no 355
ETA 1
GREATER NOIDA - 201310
Email ID: julybrajesh@gmail.com
Mobile Number: 9918558877

MRS TIWARI SUMAN
Email ID: Not Available
Mobile Number: 7522811760

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. 20000000 |
| Rate of Interest | 8.80% p.a. on a Variable Rate basis ** |
| Term | 20 Years *** |

| | |
|---------------------------------------|---|
| Repayment Terms: | |
| Rest Frequency | Monthly Rest |
| Equated Monthly Instalment Payable in | Rs. 177381 per month *** 240 instalments *** |

| | |
|-------------------------|----------|
| Processing Fee payable | Rs. 3540 |
| Processing Fee received | Rs. 3540 |

** The interest rate announced by HDFC BANK from time to time as its EXTERNAL BENCHMARK LENDING RATE (EBLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 8.8% 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 BANK LTD.

SPECIAL CONDITIONS:

- 1 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 2 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC BANK LTD.
- 3 As per your request, this offer is being made to you under HDFC BANK'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 EBLR 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 This in-principle approval stands valid subject to:a. Verification checks as conducted by HDFC BANK 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 BANK.
- 8 (A) Bank will handover/ release the mortgage documents and satisfy charges wherever applicable within 30 days of closure of the loan as advised in the below clauses.
(B) Upon full closure of the loan, release or hand-over or returning the property documents obtained from you as security towards the loan will be subject to clearance of all Outstanding and overdue balances due from you to the bank whether as a Borrower or co-borrower or guarantor and compliance with the terms and conditions of the loan agreement.
(C) Property documents can be collected from our Office located at the place of service as updated on page 1 of the aforesaid letter (This address is subject to change and the actual address will be intimated to the customer at the time of closure of the loan) during banking hours after giving a minimum of 10 working day notice after closure of the loan and all outstanding balances and overdues and other applicable terms and conditions of the loan – whichever event is later. The appointment for collection of the property documents can be taken by way of fixing an online appointment or by sending an email to a specified email address or by physically visiting our office address mentioned above. The details relating to online appointment portal for fixing the date and time for collecting property documents, email address for sending the request will be intimated in the communication which will be sent to you upon full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan.
(D) In respect of satisfaction or release of the charge favoring the Bank in registries like CERSAI and Sub-Registrar Offices wherever applicable will be initiated by the Bank within 30 days of the full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan or within 30 days of completion of formalities or procedure at your end. if any, whichever event is later.
(E) Original title documents not collected beyond 60 days as mentioned herein above will attract custody charges as applicable. (Please refer to the Charges Section in HDFC Bank website).
- 9 (A)The borrower undertakes to insure the property for full reconstruction value and assign the policy in favour of HDFC Bank Ltd. You can avail property insurance from any insurance company of your choice. Customer's participation in this policy through us is entirely voluntary.
(B)HDFC Bank Ltd. offers property insurance of HDFC Ergo General insurance Company Ltd. and Bajaj Allianz General Insurance Company Ltd., and purchase by a bank's customer of any insurance products is purely voluntary and is not linked to avilment of any other facility from the bank.

- 10 Bank will debit your EMI Repayment from your HDFC Bank Account on due date as mentioned in the Terms & Conditions of the Agreement unless Bank has agreed to debit EMI from your Non HDFC Bank Account. Please ensure adequate funds in your HDFC Bank account to cover the loan repayment dues and Charges(if any). Servicing of EMIs from HDFC Bank Account will facilitate to avail our "Premier Banking" services and suite of financial product as per your requirements and eligibility.
- 11 (A) Please note that any change in the interest rate benchmark of the loan may lead to changes in EMI and/or tenor or both. At the time of reset of interest rate due to change in underlying benchmark (increase or decrease), as a default action bank will adjust the tenor or EMI or Both, subject to this action not leading to a negative amortisation or exceeding age/tenor norms as per Bank's policy. The Borrower shall be intimated by the Bank vide e mail, letters etc in this regard.
(B) The borrower (who have availed EMI based floating rate Personal Loans*) subject to applicable fees/charges, shall have the option to opt for any of the following, in case of increase in interest rate:
(i) Switching of loans from floating rate to fixed rate,
(ii) Enhancement in EMI or elongation of tenor or for a combination of both options, and,
(iii) To prepay, either in part or in full, at any point during the tenor of the loan.
Levy of pre-payment penalty shall be subject to extant / applicable regulations.
*As defined in the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns – Harmonization of Banking Statistics" dated January 04, 2018
(C) The Bank, based on the change in/reset of Interest Rate applied on the loan, shall have the sole discretion to increase the EMI amount and/or tenure i.e. number of the EMI(s), in the following circumstances:
(i) If the EMI(s) would lead to a negative amortization i.e. where the EMI(s) is not adequate to cover the interest in full, and/or
(ii) If the principal component of the EMI(s) is inadequate to amortise the loan within such period as may be determined by the Bank.
Accordingly, the Borrower shall be required to pay such increased EMI amount and the number thereof as decided by the Bank and intimated to the Borrower.
- 12 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 30257543521 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 13 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
- 14 As per the applicable provisions, the Purchaser/Transfree/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.
- 15 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 BANK finding the same satisfactory.
- 16 For purposes of KYC Verification, MR TIWARI BRAJESH KUMAR will be required to carry the following original documents : EKYC REPORT (OTP BASED) as IDENTITY PROOF , EKYC REPORT (OTP BASED) as ADDRESS PROOF and PAN CARD as PAN PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 17 For purposes of KYC Verification, MRS TIWARI SUMAN will be required to carry the following original documents : EKYC REPORT (OTP BASED) as IDENTITY PROOF , EKYC REPORT (OTP BASED) as ADDRESS PROOF and PAN CARD as PAN PROOF respectively, when she visits us for availing of loan disbursement or prior to that.

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Co-Applicant is required to submit Dual Name Affidavit (mismatch in name on PAN card, name on salary slip and Aadhar Card) at the time of disbursement

- 19 Applicants to provide Relationship Proof before disbursement
- 20 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.
- 21 Disbursement is subject to legal and technical clearance and as per valuation by HDFC BANK LTD.
- 22 loan amt subject to 75% of market value as assessed by HDFC BANK LTD
- 23 Applicant is required to submit latest salary slip and bank statement reflecting salary credit before disbursement.
- 24 Disbursement is subject to technical valuation of the property being financed post site visit.
- 25 The processing fee benefit is being offered under a special limited period campaign. This benefit will be applicable only if first disbursement is availed by 30-SEP-2024.
- 26 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 20297795940 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system

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.

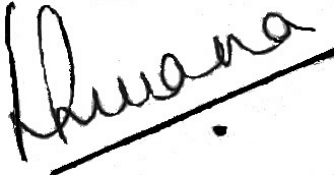
The current charges stipulated by CERSAI are as under:

- (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 BANK.

We look forward to hearing from you.

Yours faithfully,
For HDFC BANK LIMITED,

A handwritten signature in black ink, appearing to read 'Anurag', is written over a horizontal line. The signature is slanted upwards to the right.

Authorised Signatory

I/We accept the above Offer alongwith the terms and conditions and special conditions, if any mentioned herein.

Borrower Signature _____

Co-borrower/s Signature _____

Date _____