

To

MR BALA KOTESWARA RAO DUTTA / MS RUPA LAVANYA DUTTA

Flat No.403,B-BLOCK, SONATA APARTMENTS,OPP DD HOSPITAL,VIDYA NAGAR,HYDERABAD,
HYDERABAD, TELANGANA - 500001

Dear Sir/Madam,

We are pleased to inform you that we have in Principle' approved a HOUSING LOAN as per terms and conditions mentioned herein.

1. Scheme : Griha Prakash
2. Loan Amount : **Rs. 39,20,000.00**
Rupees Thirty-Nine Lakh Twenty Thousand only
3. Rate of Interest : FIXED (LIC Staff Scheme)
0.00 %

KNM-41

SNo.	Rate Type	Tenure	Interest Rate	Spread(Add)
1	Fixed Rate	240 months	9.75 % pa	

4. Term : 240 Months
5. Purpose : Purchase of Ready House
6. Repayment Terms -
6(a) Rest frequency : Monthly
6(b) Equated Monthly Installment : Rs. 37,182.00
Rupees Thirty-Seven Thousand One Hundred Eighty-Two only
6(c) No of EMIs : 240 Months
7. Total Upfront Fees : 2,500.00 + Taxes as Applicable
(Rupees Two Thousand Five Hundred 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. Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 1.00 % on the loan amount prepaid + Taxes as applicable (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.

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 HYDERABAD ZBC to complete the necessary formalities required by LICHFL.

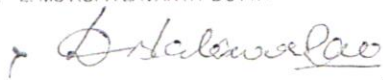
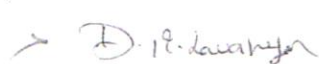
We look forward to have a long lasting relationship with you.

I/We accept the above terms and conditions

Yours faithfully,
For LIC Housing Finance Ltd

1. MR BALA KOTESWARA RAO DUTTA 2. MS RUPA LAVANYA DUTTA

Signature :
Place :
Date :

Authorized Signatory
Encl: As Above