

KNM-28

HDFC HOUSE, 3-6-310, HYDERGUDA ROAD
BASHEERBAGH, HYDERABAD-500 029. TEL : 67699000, 66475001,
FAX : 66259400 EMAIL : URHOMEGUIDE.HYD@HDFC.COM

File No: 636411769/BSV
Service Center: KOMPALLY
Place Of Service: KOMPALLY

Offer Date: 26-NOV-2018

MR DEENA SRIDHAR PILLAY
HNO 10-1-595
NEHRUNAGAR, WEST MARREDPALLY
NEAR SAIBABA TEMPLE
HYDERABAD-AP - 500026

MRS SRIDHAR INDIRA
SAI SHAKTI TRADERS

Dear Sir/Madam,

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

Amount Approved	Rs. 2000000
Rate of Interest	9.80% p.a. on a Variable Rate basis **
Term	15 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 21249 per month ***
Payable in	180 instalments ***

Processing Fee payable	Rs. 23600
Processing Fee received	Rs. 23600

** 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 9.8% 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 LTD.

SPECIAL CONDITIONS:

- 1 TO PROVIDE AFFIDAVIT/DECLARATION FOR SELF OCCUPANCY OF SUBJECT PROPERTY .
- 2 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 3 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 4 The rate of interest mentioned above is based on the currently prevailing RPLR 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.
- 5 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 6 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 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 As required under new section 194-IA of the Income tax act w.e.f from 1st June 2013 the Purchaser/Transfree/Buyer of property is required to deduct tax at source of 1%(higher rate in case PAN number is not available) on behalf of the Vendor/Transferor/Seller on the consideration (if it is Rs 50 lacs or more) 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.
- 9 Stamp Duty on Memorandum of Deposit(MOD)of Title Deeds is payable as per the Telangana/Andhra Pradesh Stamp Act at the rate of 0.50% of Loan Amount subject to maximum of Rs.50,000/- to be paid at the time of or before first disbursement of Loan. MOD has to be duly Franked in Sub-Registrar office by paying applicable stamp duty and the same has to be submitted as mentioned above
- 10 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Savings Bank a/c no 62301065182 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 11 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Savings Bank a/c no 911020049593520 with AXIS BANK LTD (UTI BANK), through National Automated Clearing House (NACH) system
- 12 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.
- 13 For purposes of KYC Verification, MR DEENA SRIDHAR PILLAY will be required to carry the following original documents : AADHAAR CARD / AADHAAR LETTER as Identity and Address Proof when he visits us for availing of loan disbursement or prior to that.
- 14 For purposes of KYC Verification, MRS SRIDHAR INDIRA will be required to carry the following original documents : AADHAAR CARD / AADHAAR LETTER as Identity and Address Proof when she visits us for availing of loan disbursement or prior to that.
- 15 You shall submit the dual name affidavit (thereby confirming that DEENA SRIDHAR PILLAY and D SRIDHAR PILLAY are the names of the same person) in the format prescribed by HDFC, before the first disbursement.

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 contact B VENKATA SRINIVAS on 040 - 66475011 at our KOMPALLY office 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