



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

www.hdfc.com

NE-100

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

File No. : 623432441

(NRI HOUSING LOAN-VARIABLE RATE-MONTHLY REST)

The Most Important Terms and Conditions (MITC) of the loan between the Borrower/s - MR VIJAYASARATHI NEELAM (File no - 623432441) and Housing Development Finance Corporation Limited, a Company incorporated under the Companies Act, 1956 and having its registered office at Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020, hereinafter called "HDFC" are agreed upon and mentioned as under:

1. Loan

Sanctioned Amount : Rs.3880000 (Rupees THIRTY EIGHT LAKH EIGHTY THOUSAND ONLY)

2. Interest

- (i) Type : Floating Rate
- (ii) Interest chargeable : 8.7% i.e. reference rate -7.6% for floating rate loans.
- (iii) Moratorium or subsidy : Not Applicable
- (iv) Date of reset of interest : Three months
- (v) Modes of communication of changes in Interest rate : HDFC informs of such change in Retail Prime Lending Rate (RPLR) through a 'press release' in major leading news papers across India and on its website www.hdfc.com.

3. Installment Types : Monthly

4. Repayment of the Loan [*]

(a) The amount of EMI : Rs. 79979*

(b) Total number of installments where the loan is repayable in equated monthly installments : 60 months *

* Subject to variation in terms of the loan agreement executed/ to be executed between the Borrower/s and HDFC. HDFC shall endeavor to keep its Borrowers informed of any change in interest rates through its official website(www.hdfc.com), annual statement of accounts, display in its offices and general announcements from time to time. If such change is to the disadvantage of the customer, he/she may within 60 days and without notice close his / her account or switch it without having to pay any extra charges or interest.

5. Loan Tenure : 60 months

6. Purpose of Loan (the purpose for which the loan is sanctioned) : PURCHASE

7. Security/Collateral for the Loan [*]

Security of the loan would generally be security interest on the property being financed and/or any other collateral/ interim security as may be required by HDFC.

(a) Property description : NILGIRI ESTATES, ROW HOUSE-100,VILLA-100, S NO 75,77,78,79,96 & 100/2, RAMPALLY (V) KEESARA (M), HYDERABAD-AP - 500062

(b) Guarantee: Names of the Guarantor/s (if any) : Not Applicable

(c) Other Security interest (if any) : Not Applicable