

Power of Attorney (POA for NRI Home Loan)

STANDARD PROCEDURE FOR EXECUTION OF POA

(A) When Power of Attorney (POA) is executed in India by an NRI/PIO:

- i. Power of Attorney Holder should be a resident of India.
- ii. Power of attorney on prescribed format is to be executed on a non-judicial stamp paper of appropriate value as applicable in the state where it is executed and duly notarized.
- iii. Photograph of the POA holder should be pasted on the POA and it should be attested by executants/maker of POA.
- iv. A Judicial Magistrate or Notary Public should attest the signature of the POA executants/makers.
- v. POA executants/maker must affix his/her signatures on every page of the Power of Attorney.

(B) When Power of Attorney (POA) is executed outside India by an NRI/PIO:

- i. Power of Attorney Holder should be a resident of India.
- ii. The power of attorney should be executed on a stamp paper/plain paper and in a manner as the case may be as applicable to the country in which the power of attorney is executed.
- iii. Stamp duty should be paid in India within three months of receipt in India but before the execution of loan document, as applicable in the state where it is to be submitted.
- iv. Photograph of the POA holder should be pasted on the POA and it should be attested by executants/maker of POA.
- v. The POA executants/maker should sign the POA in front of official of Indian Embassy/Consulate/High Commission in that country where the POA executants/maker resides. The official will also attest the signature of POA executants/maker.
- vi. POA executants/maker must affix his/her signatures on every page of the Power of Attorney.

However, in all the cases the confirmation on prescribed format will be obtained directly from POA executants/maker after execution of the loan documents by POA holder. The disbursement in the account will be made only after the receipt of confirmation letter from POA executants/maker.



ఫైలు నెం. 7356/Va/2018

మొత్తం కాగితముల సంఖ్య 04

ఈ కాగితం పరుస సంఖ్య 01

జిల్లా రిజిస్ట్రారు
మేడ్చల్-మల్కాజగిరి



OFFICE OF THE DISTRICT REGISTRAR OF ASSURANCES,
MEDCHAL-MALKAJGIRI

CERTIFICATE U/S 18/19/41 OF INDIAN STAMP ACT, 1899

File No: /E/Va/201

Dated _____

This is to certify that the party has paid
Rs. _____ (Rupees _____)

Only)
towards Deficit Stamp Duty vide Challan/Receipt No
dated _____

of SBH, _____ Journal No. _____

COLLECTOR UNDER INDIAN STAMP ACT, 1899
& DISTRICT REGISTRAR, MEDCHAL-MALKAJGIRI DIST.

CERTIFICATE

This Authority doesn't certify the genuineness of the contents
of this document and Signature / Photographs / Thumb
Impressions of the parties.

DISTRICT REGISTRAR
MEDCHAL-MALKAJGIRI

POWER OF ATTORNEY

TO ALL TO WHOM THESE PRESENTS SHALL COME

I/We 1 Gayathri Gandhamaneni Age 32
Occupation Software Engineer, residing at
108 Equestrian Lane, Schwenksville, Pennsylvania
19473, USA [Full name, address of the NRI Borrower. In
case of more than one NRI borrower, Name & Address of all of the NRI Borrowers]

WHEREAS, State bank of India Hyderabad/Secunderabad Branch / RACPC
(hereinafter referred to as "SBI") has sanctioned / agreed to sanction Home Loan to
me/us to an extent of Rs 45,00,000 (Rupees Forty five lakhs
only/-) for purchase/ acquisition of the
property more particularly described in the Schedule hereunder (hereinafter referred to
as "Schedule Property")

WHEREAS I/We require to execute necessary documents to avail the Home Loan in
terms of the aforesaid sanction and also bound to create mortgage in respect of the
Schedule Property by way of Mortgage (Mortgage by Memorandum of deposit of
Title Deeds/ Simple Mortgage) and do other acts necessary to create security in favour
of the Bank.

WHEREAS I/We will be proceeding abroad/ are staying continuously at abroad and
therefore I/We will be personally unable to be present and execute the documents and
create security in favour of SBI as per the terms of the sanction. As I/We will not be
personally present to execute the documents and to do the necessary acts required by
SBI, It has become necessary to appoint a fit and proper person to act as an attorney to
act on my/our behalf to do all necessary acts and things in connection with the
aforesaid.



ఫైలు నెం. 7356/Val/2018
మొత్తం కాగితముల సంఖ్య 04
ఈ కాగితం పరుస సంఖ్య 02

జిల్లా రిజిస్ట్రారు
మేడ్చల్-మల్కాజగిరి

OFFICE OF THE DISTRICT REGISTRAR OF ASSURANCE,
MEDCHAL-MALKAJGIRI

CERTIFICATE U/S 18/19/41 OF INDIAN STAMP ACT, 1899

File No: 7356/E/Val/2018 Dated 19/09/2018

This is to certify that the party has paid
Rs. 100/- (Rupees) Only)
towards Deficit Stamp Duty vide Challan/Receipt No. 9409 dated 19/09/2018

of SBH, Journal No.

COLLECTOR UNDER INDIAN STAMP ACT, 1899
R. DISTRICT REGISTRAR, MEDCHAL-MALKAJGIRI DIST

CERTIFICATE

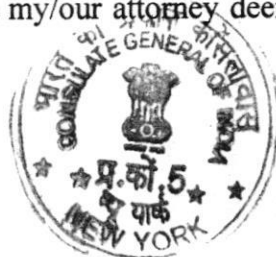
This Authority doesn't certify the genuineness of the contents
of this document and Signature / Photographs / Thumb
Impressions of the parties.

DISTRICT REGISTRAR
MEDCHAL-MALKAJGIRI



NOW KNOW BY THESE PRESENTS that I/We, the said (1) Gayathri Gandhamaneni (2) _____ do hereby nominate and constitute and appoint Shri/ ~~Smt~~ Mrs Rajendrudu Gandhamaneni, Age 69 yrs, Occupation: Retired Employee, R/o. Ground Floor, H No: 1-10-29/2541 Subash nagar, Kushaiguda, Hyderabad, Telangana-500062, whose photograph is pasted below as my/ our true and lawful attorney for me/ us in the name and on behalf of myself/ ourselves for the purposes hereinafter expressed i.e., to say, to do, exercise, execute and perform all or any of the acts, deeds and things in connection with the above referred Home Loan in favour of SBI in my/our name and for and on my/ our behalf in such form as SBI may require and lodge the documents with appropriate statutory/ administrative or other authorities wherever necessary.

- To appoint Advocates, Solicitors in connection with the above and pay their remuneration.
- To execute all the necessary agreements, documents in connection with the above referred housing loan in favour of SBI in my/our name and for and on our behalf in such form as SBI may require and lodge the documents with appropriate Statutory/ Administrative or other authorities where ever necessary.
- To deposit the original title deeds with respect to the Scheduled Property to SBI with an intention to create security thereon as and by way of mortgage by deposit of title deeds and also to make a statement to the above effect while delivering the title deeds for and on my/our behalf and subsequently confirm such deposit of title deeds to SBI.
- To apply for, appear and obtain necessary clearance and/ or permission from the concerned authorities with respect to the Scheduled Property in connection with the above referred Home Loan and submit the same to the Bank wherever necessary.
- To do all the necessary things and acts in connection with and/or incidental to the above stated matters which my/our attorney deems fit and necessary to effectuate the aforesaid.



పైలు నెం. 3356/vv/2018

మొత్తం కాగితముల సంఖ్య 04

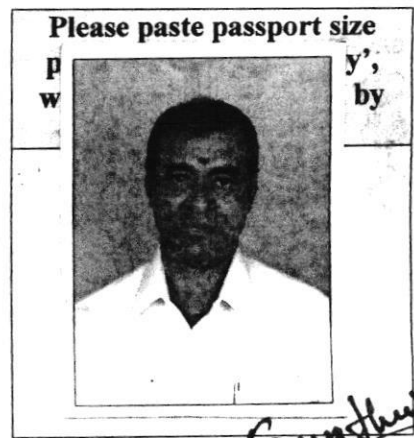
ఈ కాగితం వరుస సంఖ్య 03

జిల్లా రిజిస్ట్రారు
మేధూల్-మల్కాజ్గిరి



I/We, the above named (1)
Gayathri Gandhamani (2)

(Name of the
borrowers) do hereby agree and undertake to ratify and
confirm all and whatsoever my/ our said attorney shall
lawfully do or cause to be done in and by virtue of these
presents.



SCHEDULE (Give detailed description of the property)

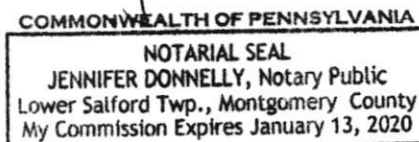
Silver Oaks Villas, cheralapally, Hyderabad, TS - 500301
All that land forming plot NO: 67 admeasuring about 16159 yds and
2040 sqft along with a villa constructed thereon, in the project named a
silver oak villa's forming a part of Sy NOS 11, 12, 14, 15, 16, 17, 18 A 294 of
cheralapally village, Ghatkesar Mandal, Medchal- Malkajgiri district bounded
by N: Plot NO: 66, S: Pl. NO: 68, E: Neighbour's road, W: 30' wide Road.

IN WITNESS WHEREOF, I/We, he above named have hereunto set my/ our

respective hands on this 29th day of August 2018 Personally appeared

Jennifer Donnelly

Signed, Sealed by the within named



Venkata Peruri
and
Anubhav Nanvag



Signature of

Gayathri

Before Me



Witness 1: Venkata Peruri
1001 Towamancin AVE, Apt A215
Lansdale PA 19446

Witness 2: ANUBHAV Nanvag
1001 A213 Towamuncin AVE
Lansdale PA 19446

Chris
Nancy



SEEN IN THE CONSULATE GENERAL OF
INDIA, NEW YORK, USA

NO. USA/C_0856918 DATE: AUG 30 2018
THE CONSULATE DOES NOT HOLD ANY
RESPONSIBILITY ABOUT THE CONTENTS
OF THE DOCUMENT.

SIGNATURE OF GAYATHRI GANDHAMANENI
ATTESTED

Suman Bala

Suman Bala
Assistant Consular Officer
Consulate General of India
New York

ఫైలు నెం. 7356/16/2018
మొత్తం కాగితముల సంఖ్య 04
ఈ కాగితం పునః సంఖ్య 04

జిల్లా రిజిస్ట్రారు
మేడ్చల్-మల్కajగిరి

