

SoV-136

HDFC BANK LTD., 1ST FLOOR, R.C. REDDY COMPLEX, PLOT NO.  
39 & 40, SRI VENKATESHWARA COLONY, NEAR UPPAL  
METRO STATION, NAGOLE ROAD, UPPAL HYDERABAD 500039  
18002100018,040-64807999

File No: 701873754/HSDL  
Service Center: TARNAKA  
Place Of Service: TARNAKA

Offer Date: 26-OCT-2023

MR RAPOLU ARUN BHARADWAJ  
FLAT NO 502  
RR KESHAV HERITAGE APARTMENTS  
INDIRA NAGAR LANE  
RAMANTHAPUR BEHIND D MART  
D MART BEHIND  
HYDERABAD-AP - 500013  
Email ID: ARUNBHARADWAJRAPOLU@GMAIL.COM  
Mobile Number: 9848640545

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. 10000000
Rate of Interest	8.50% p.a. on a Variable Rate basis **
Term	20 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 86783 per month ***
Payable in	240 instalments ***

Processing Fee payable	Rs. 1770
Processing Fee received	Rs. 5900
Stamp duty	Rs. 200

(Payable before loan disbursement. In case you have paid this amount, kindly ignore this.)

\*\* 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 8.5% 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 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 914010047078568 with AXIS BANK LTD, through National Automated Clearing House (NACH) system
- 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 We recommend servicing of EMIs from HDFC Bank account to allow us to offer our 'Premier Banking' services and suite of financial products as per your requirements and eligibility.
- 9 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
- 10 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.
- 11 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
- 12 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 13 extent of funding will be subject to technical evaluation of the property financed and the policies prevailing at the time of disbursement of the loan
- 14 THE DISBURSEMENT OF LOAN IS SUBJECT TO THE PROJECT BEING APPROVED BY HDFC BANK LTD. THE APPROVAL OF PROJECT IS SUBJECT TO THE SATISFACTION OF LEGAL & TECHNICAL FORMALITIES AS REQUIRED BY HDFC BANK LTD.
- 15 Subject to the property sale agreement / deed being executed as per the name/s mentioned in the KYC document/s submitted by you to HDFC BANK LTD. In the event of any difference in the name/s mentioned in the property sale agreement / deed and the KYC document/s, you will need to submit a duly notarized dual name affidavit as per HDFC BANK format before first disbursement of the loan
- 16 The loan amount shall not exceed 75% of the basic cost / valuation of the property , which ever is lower.
- 17 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.

- 18 As required under Section 195 of the Income Tax Act , If seller is an Non- Resident Indian , the Purchaser/Buyer/Transferor is required to deduct tax at source at the applicable rate on behalf of the Vendor/Transferor /Seller on the consideration for 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.
- 19 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.
- 20 For purposes of KYC Verification, MR RAPOLU ARUN BHARADWAJ will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF and PAN CARD as PAN PROOF respectively, when he visits us for availing of loan disbursement or prior to that.

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.

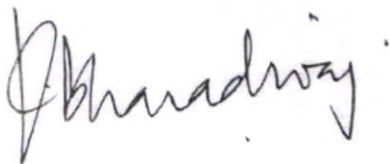
The current charges stipulated by CERSAI are as under:

- (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](mailto: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,



Authorised Signatory