

205

HDFC LTD., FIRST FLOOR, PSR LAXMI HEIGHTS, A-9,
RUKMINIPURI COLONY, DR A S RAO NAGAR SECUNDERABAD
500062
18002100018 , 040-64807999

File No: 675603994/MRS1
Service Center: A.S.RAO NAGAR
Place Of Service: A S RAO NAGAR

Offer Date: 09-MAY-2022

MR JANYAVULA MOHAN PHANI KUMAR
1-52
NUKUGU MANDALAM
CHINNA THIMMAPUR
PAMULAPARTHY
SIDDIPET - 502279
Email ID: PHANI77984.PK@GMAIL.COM
Mobile Number: 7702519310

Dear Sir/Madam,

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

As per your request, this offer is being made to you under HDFC's HOUSING LOAN scheme, under the TELESCOPIC REPAYMENT OPTION(TRO).

Amount Approved	Rs. 2000000
Rate of Interest	7.15% p.a. on a Variable Rate basis **
Term	30 Years ***

Repayment Terms:	Monthly Rest
Rest Frequency	Rs. 13509 per month ***
Equated Monthly Instalment	360 instalments ***
Payable in	

Processing Fee payable	Rs. 3540
Processing Fee received	Rs. 3540
Stamp duty	Rs. 200

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

** 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 7.15% 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.

2. Tenure and Repayment terms of the Loan

(a) The Term of the Loan is as also mentioned herein above.

(b) The Loan will be repayable in Equated Monthly Instalments (EMI). The instalments are payable every month.

The EMI comprises principal and interest calculated on the basis of monthly rests at the rate applicable and is rounded off to the next rupee. The rate of interest is subject to revision in terms of the Loan Agreement to be executed by you and is subject to any higher rate that may be prevailing at the time of disbursement.

c) The term is subject to variation as a consequence to a change in the money market conditions resulting in a change in the RPLR and thus a change in the repayment terms, more specifically described in the Loan Agreement. HDFC in such a situation, as mentioned, shall have the right to review the term in such manner and to such extent as it may deem fit. You shall however continue to pay the EMIs as indicated in the Loan Agreement without any intimation from HDFC.

However, if the EMI would lead to a negative amortization (ie, the EMI not being adequate to cover interest in full), HDFC shall increase the quantum of the EMI and you shall be then required to pay the increased EMI as intimated by HDFC, more specifically described in the Loan Agreement.

(d) Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of the EMI in respect of the Loan.

(e) The Loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC.

(f) The Loan will not be disbursed in part or full until you have fully invested your own contribution i.e. the cost to be incurred for the property less HDFC's Loan.

(g) You shall inform HDFC in writing about any change/loss of job/business, profession (as the case may be) immediately after such change/loss.

(h) The Loan shall be repayable in the number of instalments stated herein above and more particularly as mentioned in the Loan agreement.

3. Other terms and conditions for the Loan:

(a) The property in connection with which this Loan has in principle, been sanctioned, must conform to the requirements of HDFC.

(b) The Loan will be secured in such manner as may be required by HDFC. You shall produce such papers, reports, and evidences pertaining to the property as HDFC may wish to scrutinize.

- (c) The Loan will be disbursed subject to the legal and technical clearances of the property proposed to be financed.
- (d) The amount of the Loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the property will be estimated in your application. In the event of the cost actually incurred being less, HDFC reserves the right to suitably reduce the amount of the Loan.
- (e) Disbursement of the Loan, will also be subject to HDFC being satisfied after verification of the submitted attested copies of the documents in connection with proof of residence, proof of identity as mentioned in the Loan Application and any other details as may be required by HDFC or on account of a regulatory requirement during the pendency of the Loan.
- (f) It will be your responsibility to ensure that the property is duly and properly insured against all risks such as earthquake, fire, explosion, storm, cyclone, civil commotion, etc, during the pendency of the Loan, with HDFC being made the sole beneficiary under the policy/policies.
- (g) This letter of offer shall stand revoked and/or cancelled and shall be absolutely null and void if:
- there are any material changes in the proposal for which the Loan is, in principle sanctioned;
 - any material fact concerning your income, or ability to repay, or any other relevant aspect of your proposal or your application for loan is suppressed, concealed or not made known to us;
 - any statement made in the loan application is found to be incorrect or untrue;
 - the processing fee, in full, has not been received by us within 15 days of this letter.

SPECIAL CONDITIONS:

- This in-principle approval stands valid subject to: a. Verification checks as conducted by HDFC 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.
- Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 50100439167142 with HDFC BANK LTD, through National Automated Clearing House (NACH) system
- 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
- 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.
- 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
- THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- Loan will be disbursed subject to legal and technical clearance of the property financed.
- The rate of interest mentioned above is based on the currently prevailing RPLR / RPLR-NH 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.
- 11 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
 - 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 JANYAVULA MOHAN PHANI KUMAR will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when he visits us for availing of loan disbursement or prior to that.
 - 14 The processing fee benefit is being offered under a special limited period campaign. This benefit will be applicable only if first disbursement is availed by 30th June 2022.

HDFC reserves the option to reduce or increase the EMI or modify the repayment period or both consequent upon the revision in interest rate or on account of any extraneous circumstances which may include regulatory compliances.

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)

Illustrative amortization schedule is attached herewith for your reference and understanding of the repayment options and its features. Please note that the calculations in the schedule are based on a loan amount of Rs. 1.00 Lac for a tenor of 30 years under the Telescopic Repayment option, and as such is indicative in nature. The same shall vary depending upon the actual loan amount and tenor. You are requested to refer to the same and in case of any clarification contact the nearest HDFC office.

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfc.com from your registered email address 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

Encl : As above.

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Schedule to the Offer Letter dated 09-May-2022
Illustration of a Normal Amortisation Schedule under a Telescopic Repayment Option.

Loan Amount	100000
Rate of Interest	7.15%*
Term	30 Years
EMI	676

Year	Opening Balance	Amount paid by Customer(EMI x 12)	Interest paid during The year	Principle repaid During the year
1	100000	8112	7116	996
2	99004	8112	7044	1068
3	97936	8112	6965	1147
4	96789	8112	6881	1231
5	95558	8112	6788	1324
6	94234	8112	6691	1421
7	92813	8112	6587	1525
8	91288	8112	6474	1638
9	89650	8112	6352	1760
10	87890	8112	6222	1890
11	86000	8112	6078	2034
12	83966	8112	5933	2179
13	81787	8112	5772	2340
14	79447	8112	5598	2514
15	76933	8112	5412	2700
16	74233	8112	5214	2898
17	71335	8112	5000	3112
18	68223	8112	4769	3343
19	64880	8112	4523	3589
20	61291	8112	4257	3855
21	57436	8112	3972	4140
22	53296	8112	3667	4445
23	48851	8112	3338	4774
24	44077	8112	2987	5125
25	38952	8112	2606	5506
26	33446	8112	2200	5912
27	27534	8112	1763	6349
28	21185	8112	1294	6818
29	14367	8112	791	7321
30	7046	8112	1066	7046

* The Amortization schedule indicated above is indicative in nature only and is based on a Loan amount of Rs. 1.00 Lac with Interest, at the rate of Interest (indicated above) linked to HDFC's Retail Prime Lending Rate (RPLR) as on the date of the Offer Letter. The Schedule does not reflect the repayment terms applicable to the loan and as such is only for the limited purpose of reflecting the features of the Scheme/Repayment Options.