NGH. 809

HDFC 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

Offer Date: 11-JAN-2023

File No: 684288171/HS821
Service Center: TARNAKA
Place Of Service: TARNAKA

MR CHANDRASEKHAR BATTA
6-186,FLAT NO 504,4TH FLOOR
VAIBHAV APARTMENTS,MGR MALL
VENKATADRI TOWN SHIP
CHOUDHARIGUDA
MC DONALDS
HYDERABAD-AP - 500088
Email ID: CHANDRASEKHARBATTA@GMAIL.COM
Mobile Number: 9717752115

MRS YELE MYDHILI
Email ID: Not Available
Mobile Number: 9949517177

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. 4500000
Rate of Interest	8.75% p.a. on a Variable Rate basis **
Term	15 Years ***

Repayment Terms:

Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 44976 per month ***
Payable in	180 instalments ***

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 8.75% 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 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.

2 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

3 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.

4 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

5 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.

6 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.

7 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.

8 Loan will be disbursed subject to legal and technical clearance of the property financed.

9 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.

10 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.

11 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.

12 For purposes of KYC Verification, MR CHANDRASEKHAR BATTA will be required to carry the following original documents : PAN CARD as PAN PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as PADDRESS PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF and PIPED GAS / LPG BOOK WITH LATEST RECEIPT as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.

13 For purposes of KYC Verification, MRS YELE MYDHILI will be required to carry the following original document : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF, when she visits us for availing of loan disbursement or prior to that.

14 OVD Aadhar to be collected at the time of disbursement.

15 For purposes of KYC Verification, MRS YELE MYDHILI will be required to carry the following original document : FORM 60 as PAN PROOF, when she visits us for availing of loan disbursement or prior to that.

16 For purposes of KYC Verification, MR CHANDRASEKHAR BATTA will need to submit a Declaration with regard to address proof on behalf of MRS YELE MYDHILI, when they visit us for availing of loan

disbursement or prior to that.

17 For purposes of KYC Verification, MRS YELE MYDHILI will be required to carry the following original document : PROOF OF POSSESSION OF AADHAAR NUMBER as PADDRESS PROOF, when she visits us for availing of loan disbursement or prior to that.

18 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 Mar 31, 2023.

19 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 5531488558 with CITI BANK, through National Automated Clearing House (NACH) system

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 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