

HDFC LTD., HOLDING NO. 193, ADDRIJA APARTMENT,  
GROUND FLOOR, BLOCK - A, GRAND TRUNK ROAD (E),  
BARABAZAR, P.S. - CHANDANNAGORE, DIST. HOOGHLY  
KOLKATA 712136  
18002100018 , 033-64807999

File No: 684290273/JD3  
Service Center: CHANDANNAGORE  
Place Of Service: CHANDANNAGORE

Offer Date: 04-JAN-2023

MR JHA SATYENDRA  
LANE NO 11  
SHIV MANDIR ROAD  
NEW COLONY SHASTRINAGAR  
VAIDEHI MANDIR  
KONNAGAR - 712246  
Email ID: SATYENDRAJHA123@GMAIL.COM  
Mobile Number: 9971595098

MRS JHA PRITI KM THAKUR  
Email ID: PRITIKMJHA1996@GMAIL.COM  
Mobile Number: 9330395897

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. 2500000                            |
| 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. 24987 per month *** |
| Payable in                 | 180 instalments ***     |

|                         |          |
|-------------------------|----------|
| Processing Fee payable  | Rs. 3540 |
| Processing Fee received | Rs. 3540 |

\*\* 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 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 2 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 3 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 4 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 5 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.
- 6 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.
- 7 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
- 8 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.
- 9 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 10 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 913010000783084 with AXIS BANK LTD, through National Automated Clearing House (NACH) system
- 11 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
- 12 You will have to submit registered agreement for sale with deed map before availing the disbursement of this loan.
- 13 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 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 format before first disbursement of the loan
- 14 The loan amount shall not exceed 90% of the basic cost / valuation of the property , which ever is lower.
- 15 Residence verification to be positive before disbursal.
- 16 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.
- 17 For purposes of KYC Verification, MRS JHA PRITI KM THAKUR will be required to carry the following original documents : PASSPORT as IDENTITY PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF and PAN CARD as PAN PROOF respectively, when she visits us for availing of loan disbursement or prior to that.
- 18 For purposes of KYC Verification, MR JHA SATYENDRA will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PASSPORT

as ADDRESS PROOF and PAN CARD as PAN PROOF respectively, when he visits us for availing of loan disbursement or prior to that.

- 19 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.

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.

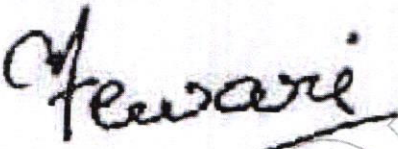
The current charges stipulated by CERSAI are as under:

- (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.

We look forward to hearing from you.

Yours faithfully,  
For Housing Development Finance Corporation Limited,



Authorised Signatory