

**LIC HOUSING FINANCE LIMITED
TARNAKA AREA OFFICE**



**Address: 217/2ND FL A S RAO NAGAR 217/2ND FL A S RAO NAGAR HYDERABAD
TELANGANA-500062.**

File No: 7001060003389

LOAN OFFER LETTER

Date: 04-09-2025

To,

MR BANOTH SANTHOSH KUMAR / MRS AZMEERA JYOTHI

PL NO 39,
SIRI ENCLAVE, ROAD NO 3,
M M, HYDERABAD, TELANGANA - 501301

NE-148

Dear Sir/Madam,

We are pleased to inform you that we have "In Principle" approved Individual Housing Loan/ Housing Loan/ Non-Housing Loan.

1. Borrower/ Co - Borrower	MR BANOTH SANTHOSH KUMAR / MRS AZMEERA JYOTHI		
2. Scheme Name (Loan with Mortgage Guarantee)	Griha Suvidha		
3. Loan Amount	₹ 4,400,000.00 Rupees Forty-Four Lakh only		
4. Rate of Interest	Rate Type	Floating	
	Spread (discount)	880 bps	
	Current LHPLR	16.90%	
	Rate of Interest	8.10%	
	In case of floating rate - The above floating rate shall be as prevailing on the date of disbursement and linked to LHPLR Minus <u>880</u> bps. The floating rate will be subject to periodic review of LHPLR fixed by the company from time to time (plus/minus the spread as above)		
5. Product Type	FLOATING GRIHA SUVIDHA		
6. Term	300 Months 25 Years		
7. Purpose	Purchase of House Under Construction		
8. Repayment Terms	(a) Available due date (to be selected before disbursement) 1st/5th/7th/10th/15th (b) Rest frequency Monthly (c) Frequency of repayment Monthly (d) Equated Monthly Instalment (EMI) ₹ 34,252.00 Rupees Thirty-Four Thousand Two Hundred Fifty-Two only 300 (e) No. of EMIs 300 (f) Break up of EMI Breakup showing EMI Principal & EMI Interest on the basis of loan amount sanctioned with applicable rate of interest and loan term is provided as separate Annexure B. This figure is subject to change depending on the particulars at the time of disbursement.		

I/ We accept the aforesaid Terms and Condition.

1. MR BANOTH SANTHOSH KUMAR 2. MRS AZMEERA JYOTHI

Place:

CIN No.: L65922MH1989PLC052257

Date:

Registered Office: LIC Housing Finance Ltd., Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400001.
Tel. No.: +91 22 22049682/9799/0006. E-mail Id: lichousing@lichousing.com

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(g) Example of classification of SMA/NPA dates etc.

SMA Sub-categories	Basis for classification - Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days

Upgradation of accounts classified as NPAs:-Loan accounts classified as NPAs will be upgraded as "standard asset" only if entire arrears of Principal and interest payment and any other overdue amount is paid by borrower in full.

9. (a) Total Processing Fees (Non-refundable)	₹ 5,000.00+Taxes Applicable (Rupees Five Thousand only)
(b) Technical Fees (Non-refundable)	₹ - +Taxes Applicable (Rupees only)
(c) Mortgage Guarantee Fee	As mentioned in IMGC pre approval offer letter. (Kindly note, the premium amount will be deducted upfront from the 1st disbursement)
10. Timelines for availing full disbursement	Within 24 Months from the date of first disbursement.
11. Commitment charges	As applicable from time to time
12. Security	Details of the same are duly mentioned in Annexure C attached herewith

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13. Fees/ charges on Pre-payment	<p>> Under floating rate period, No Prepayment Charges shall be payable on account of full or part pre-payments for any loan sanctioned to individual borrowers with or without co-obligants except when the loan is sanctioned for Business purpose*.</p> <p>*Loans classified as business loans are:</p> <ol style="list-style-type: none"> 1. Loan against Non-Residential Properties 2. Rental Securitization (LRD) Loans 3. Loan against property/ Home entity loan for Business purpose as per end usage of funds <p>> For loans classified as Business loans, 2% plus applicable taxes/ statutory levies shall be levied of the amounts being prepaid on account of full or part pre-payments.</p> <p>> For Non Individual Borrowers (i.e. Companies/ Partnership Firm/ LLPs/ Trust, etc.), 2% plus applicable taxes/ statutory levies shall be levied of the amounts being prepaid on account of full or part pre-payments.</p> <p>> Under fixed rate period, the prepayment charges will be Nil if paid from "own sources", else 2% plus applicable taxes/ statutory levies shall be levied of the amounts being prepaid on account of full or part pre-payments.(applicable only to Individual borrowers). The expression 'own sources' for this purpose means funds generated through 'own sources' and not by borrowing from a Bank/ HFC/NBFC and/ or a financial institution. The company reserves the right to call for necessary documents as an evidence of source of funds.</p>
14. Specific Sanction Conditions	Listed conditions, if any, are mentioned in Annexure E attached herewith
15. Condition specific to takeover loans/ case where Borrower/ Co - Borrower is entity (non-individual)/ Rental Securitisation Scheme	
16. Timeline for Return of Document	The original title documents shall be returned within 30 days from the receipt of final payment/settlement of loan (i.e 30 days from realisation of total dues for closure of loan in bank account of LICHFL).
17. Place of handing over of document	<p>The documents should be handed over to the customer either from:</p> <ol style="list-style-type: none"> 1. The branch where the loan account was serviced i.e., TARNAKA AREA OFFICE from where loan has originated. OR 2. HYDERABAD BACK OFFICE associated with the Area Office where loan has originated.
18. Charges for conversion of rate of interest from floating rate of interest to fixed rate of interest	0.25% of outstanding loan amount on the date of conversion plus applicable taxes

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Kindly make payment of Non - Refundable Upfront Processing Fees as mentioned in point no. 9 above through Cash/Net banking/Debit Card/Cheque or Demand Draft, marked “**payee’s account only**” in the name of “**LIC Housing Finance Ltd**”. In case you have already paid this amount, kindly ignore this.

This sanction communication is being sent to you in duplicate. You are requested to return to us the duplicate copy of this letter along with the Annexures duly signed as a token of your acceptance of the terms and conditions of this letter and overleaf. Please contact us for execution of Loan Agreement and to complete the necessary formalities. The facilities will be made available on execution of requisite security documents, submission of required undertakings and creation of requisite charges over your assets and guarantor’s asset, if applicable.

The offer under this sanction letter may be kept open at the discretion of LICHFL up to 90 days from the date hereof and subjected to (Non-Refundable) commitment/ Balance Processing Fees as mentioned in point no. 9 being paid within 30 days from the date of this letter by the Borrower.

Borrower to undertake compliance with the provisions of Section-194 IA of the Income Tax Act, wherever applicable, and submit proof of the payment. The aforesaid sanction of the Loan amount will be subject to the following additional conditions duly mentioned in Annexure A, B, C, D and E attached herewith.

We would be happy to expedite the disbursement of the loan and request you to contact our office at TARNAKA to complete the necessary formalities required by LICHFL.

We look forward to having a long-lasting relationship with you.

I/We accept the above terms and conditions.

Yours faithfully,
For LIC Housing Finance Ltd.

Authorized Signatory
Encl: As Above

I/ We accept the aforesaid Terms and Condition.

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