

Power of Attorney (POA for NRI Home Loan)

STANDARD PROCEDURE FOR EXECUTION OF POA

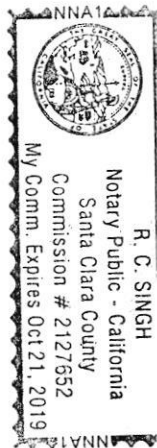
(A) When Power of Attorney (POA) is executed in India by an NRI/PIO:

- i. Power of Attorney Holder should be a resident of India.
- ii. Power of attorney on prescribed format is to be executed on a non-judicial stamp paper of appropriate value as applicable in the state where it is executed and duly notarized.
- iii. Photograph of the POA holder should be pasted on the POA and it should be attested by executants/maker of POA.
- iv. A Judicial Magistrate or Notary Public should attest the signature of the POA executants/makers.
- v. POA executants/maker must affix his/her signatures on every page of the Power of Attorney.

(B) When Power of Attorney (POA) is executed outside India by an NRI/PIO:

- i. Power of Attorney Holder should be a resident of India.
- ii. The power of attorney should be executed on a stamp paper/plain paper and in a manner as the case may be as applicable to the country in which the power of attorney is executed.
- iii. Stamp duty should be paid in India within three months of receipt in India but before the execution of loan document, as applicable in the state where it is to be submitted.
- iv. Photograph of the POA holder should be pasted on the POA and it should be attested by executants/maker of POA.
- v. The POA executants/maker should sign the POA in front of official of Indian Embassy/Consulate/High Commission in that country where the POA executants/maker resides. The official will also attest the signature of POA executants/maker.
- vi. POA executants/maker must affix his/her signatures on every page of the Power of Attorney.

However, in all the cases the confirmation on prescribed format will be obtained directly from POA executants/maker after execution of the loan documents by POA holder. The disbursement in the account will be made only after the receipt of confirmation letter from POA executants/maker.



I, the undersigned, who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.
 State of California, County of Santa Clara. Subscribed and sworn to (or affirmed) before me on this 22 day JULY 2019 by SHARATH K. EDOS the person(s) who appeared before me.
 (Signature of Notary)

Sharath K. Edos

POWER OF ATTORNEY

TO ALL TO WHOM THESE PRESENTS SHALL COME

I/We 1 Sharath Reddy sabbu Age 29
Occupation Engineer, 2 _____
Age _____ Occupation _____ residing at _____

[Full name, address of the NRI Borrower. In case of more than one NRI borrower, Name & Address of all of the NRI Borrowers]

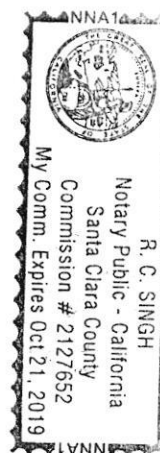
WHEREAS, State bank of India Miryalaguda Branch / RACPC (hereinafter referred to as "SBI") has sanctioned / agreed to sanction Home Loan to me/us to an extent of Rs _____ (Rupees _____ only/-) for purchase/ acquisition of the property more particularly described in the Schedule hereunder (hereinafter referred to as "Schedule Property") vide Sanction Letter No _____ Dated _____.

WHEREAS I/We require to execute necessary documents to avail the Home Loan in terms of the aforesaid sanction and also bound to create mortgage in respect of the Schedule Property by way of Mortgage (Mortgage by Memorandum of deposit of Title Deeds/ Simple Mortgage) and do other acts necessary to create security in favour of the Bank.

WHEREAS I/We will be proceeding abroad/ are staying continuously at abroad and therefore I/We will be personally unable to be present and execute the documents and create security in favour of SBI as per the terms of the sanction. As I/We will not be personally present to execute the documents and to do the necessary acts required by SBI, It has become necessary to appoint a fit and proper person to act as an attorney to act on my/our behalf to do all necessary acts and things in connection with the aforesaid.

NOW KNOW BY THESE PRESENTS that I/We, the said (1) Sharath Reddy sabbu (2) _____ do hereby nominate and





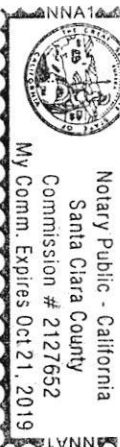
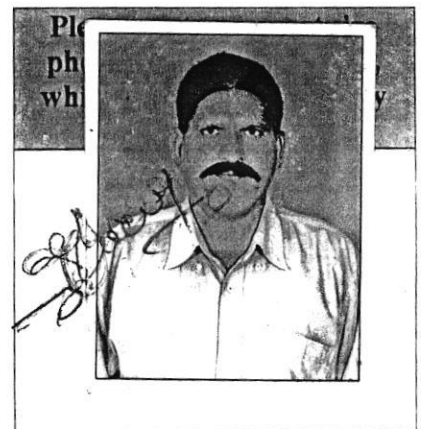
Identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.
State of California, County of Santa Clara. Subscribed and sworn to (or affirmed) before me on this 22 day July 2019 by SHARATH REDDY SABBU proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.
(Signature of Notary)

constitute and appoint Shri/ Smt/Ms Veerareddy Sabbu,
Age 52 yrs, Occupation: BA Analyst, R/o. Miryaleguda,
whose photograph is pasted below as
my/ our true and lawful attorney for me/ us in the name and on behalf of myself/
ourselves for the purposes hereinafter expressed i.e., to say, to do, exercise, execute
and perform all or any of the acts, deeds and things in connection with the above
referred Home Loan in favour of SBI in my/our name and for and on my/ our behalf
in such form as SBI may require and lodge the documents with appropriate statutory/
administrative or other authorities wherever necessary.

- To appoint Advocates, Solicitors in connection with the above and pay their remuneration.
- To deposit the original title deeds with respect to the Scheduled Property to SBI with an intention to create security thereon as and by way of mortgage by deposit of title deeds and also to make a statement to the above effect while delivering the title deeds for and on my/our behalf and subsequently confirm such deposit of title deeds to SBI.
- To apply for, appear and obtain necessary clearance and/ or permission from the concerned authorities with respect to the Scheduled Property in connection with the above referred Home Loan and submit the same to the Bank wherever necessary.
- To do all the necessary things and acts in connection with and/or incidental to the above stated matters which my/our attorney deems fit and necessary to effectuate the aforesaid.

I/We, the above named (1) Sharathreddy Sabbu
(2) _____ (Name of the
borrowers) do hereby agree and undertake to ratify and
confirm all and whatsoever my/ our said attorney shall
lawfully do or cause to be done in and by virtue of these
presents.

Sharathreddy



attached, and not the truthfulness, accuracy, or validity of that document.
State of California, County of Santa Clara. Subscribed and sworn to
(or affirmed) before me on this 22 day July 2019 by SABBU
the person(s) who appeared before me. *Sharathreddy*
(Signature of Notary)

State of California
Secretary of State

This Certificate is not valid for use anywhere within the United States of America, its territories or possessions.

APOSTILLE (Convention de La Haye du 5 octobre 1961)			
1. Country: Pays / País:		United States of America	
This public document Le présent acte public / El presente documento público			
2. has been signed by a été signé par ha sido firmado por		R. C. Singh	
3. acting in the capacity of agissant en qualité de quien actúa en calidad de		Notary Public, State of California	
4. bears the seal / stamp of est revêtu du sceau / timbre de y está revestido del sello / timbre de		R. C. Singh , Notary Public, State of California	
Certified Attesté / Certificado			
5. at à / en		Sacramento, California	6. the le / el día
			23rd day of July 2019
7. by par / por		Secretary of State, State of California	
8. N° sous n° bajo el número		78078	
9. Seal / stamp: Sceau / timbre: Sello / timbre:			10. Signature: Signature: Firma:
			

This Apostille only certifies the authenticity of the signature and the capacity of the person who has signed the public document, and, where appropriate, the identity of the seal or stamp which the public document bears.

This Apostille does not certify the content of the document for which it was issued.

To verify the issuance of this Apostille, see: www.sos.ca.gov/business/notary/apostille-search/.

This certificate does not constitute an Apostille under the Hague Convention of 5 October 1961, when it is presented in a country which is not a party to the Convention. In such cases, the certificate should be presented to the consular section of the mission representing that country.

Cette Apostille atteste uniquement la véracité de la signature, la qualité en laquelle le signataire de l'acte a agi et, le cas échéant, l'identité du sceau ou timbre dont cet acte public est revêtu.

Cette Apostille ne certifie pas le contenu de l'acte pour lequel elle a été émise.

Cette Apostille peut être vérifiée à l'adresse suivante: www.sos.ca.gov/business/notary/apostille-search/.

Ce certificat ne constitue pas une Apostille en vertu de la Convention de La Haye du 5 Octobre 1961, lorsque présenté dans un pays qui n'est pas partie à cette Convention. Dans ce cas, le certificat doit être présenté à la section consulaire de la mission qui représente ce pays.

Esta Apostilla certifica únicamente la autenticidad de la firma, la calidad en que el signatario del documento haya actuado y, en su caso, la identidad del sello o timbre del que el documento público esté revestido.

Esta Apostilla no certifica el contenido del documento para el cual se expidió.

Esta Apostilla se puede verificar en la dirección siguiente: www.sos.ca.gov/business/notary/apostille-search/.

Este certificado no constituye una Apostilla en virtud del Convenio de La Haya de 5 de octubre de 1961 cuando se presenta en un país que no es parte del Convenio. En estos casos, el certificado debe ser presentado a la sección consular de la misión que representa a ese país.

SCHEDULE (Give detailed description of the property)

IN WITNESS WHEREOF, I/We, he above named have hereunto set my / our
respective hands on this _____ day of _____.

Signed, Sealed by the within named

Signature(s) 1  2 _____ Before Me

Notary Public*/Magistrate

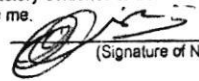
(* Where the document is executed in a foreign country it should be attested only by
Indian Embassy/ Consulate/ High Commission)

Note: The photograph of the Power of Attorney holder needs to be attested by the
executants of the Power of Attorney.

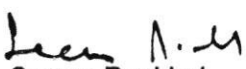
NO. SANF/CONS/ ESF / 6059 / 19
Done at the Consulate General
No responsibility is accepted
by this Consulate General for
the contents of this document.

A notary public or other officer completing this certificate verifies only the
identity of the individual who signed the document to which this certificate is
attached, and not the truthfulness, accuracy, or validity of that document.

State of California, County of Santa Clara. Subscribed and sworn to
(or affirmed) before me on this 22 day JULY 2019 by SARITA SHARADA REDDI
proved to me on the basis of satisfactory evidence to be
the person(s) who appeared before me.


(Signature of Notary)




Seema Rani Lal
Vice Consul
Consulate General of India
San Francisco

JUL 23 2019

