

FIRST FLOOR, R C REDDY COMPLEX
PLOT NO 39 & 40, SRI VENKATESHWARA COLONY
NEAR UPPAL METRO STATION, NAGOLE ROAD
HYDERABAD - 500039. TEL - 040 40220700

File No: 654396271/SA1
Service Center: TARNAKA
Place Of Service: TARNAKA

Offer Date: 08-SEP-2020

MR RUDRA SANTHOSH KUMAR
A309
AV INFO PRIDE
KAMALA NAGAR
OPP SAMPOORNA HOTEL
HYDERABAD-AP - 500098

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. 4000000
Rate of Interest	7.05% p.a. on a Variable Rate basis **
Term	25 Years ***

Repayment Terms:

Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 28399 per month ***
Payable in	300 instalments ***

Processing Fee payable	Rs. 5900
Processing Fee received	Rs. 5900
Stamp duty	Rs. 0

(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 7.05%

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:
 - i) there are any material changes in the proposal for which the Loan is, in principle sanctioned;
 - ii) 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;
 - iii) any statement made in the loan application is found to be incorrect or untrue;
 - iv) the processing fee, in full, has not been received by us within 15 days of this letter.

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 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 913010033518628 with AXIS BANK LTD (UTI BANK), through National Automated Clearing House (NACH) system
- 5 You are required to submit the loan closure letter of PERSONAL LOAN availed from AXIS BANK before FIRST disbursement
- 6 You are required to submit the loan closure letter of CAR LOAN availed from AXIS BANK before FIRST disbursement
- 7 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 8 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.

- 9 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.
- 10 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
- 11 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.
- 12 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 13 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.
- 14 For purposes of KYC Verification, MR RUDRA SANTHOSH KUMAR will be required to carry the following original documents : BANK ACCOUNT STATEMENT / PASSBOOK as ADDRESS PROOF and AADHAAR CARD /AADHAAR LETTER as IDENTITY PROOF respectively, when he visits us for availing of loan disbursement or prior to that.

Duplicate

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.

Schedule to the Offer Letter dated 08-Sep-2020
Illustration of a Normal Amortisation Schedule under a Telescopic Repayment Option.

Loan Amount	100000
Rate of Interest	7.05%*
Term	30 Years
EMI	669

Year	Opening Balance	Amount paid by Customer(EMI x 12)	Interest paid during The year	Principle repaid During the year
1	100000	8028	7019	1009
2	98991	8028	6944	1084
3	97907	8028	6866	1162
4	96745	8028	6781	1247
5	95498	8028	6690	1338
6	94160	8028	6592	1436
7	92724	8028	6488	1540
8	91184	8028	6376	1652
9	89532	8028	6254	1774
10	87758	8028	6126	1902
11	85856	8028	5982	2046
12	83810	8028	5838	2190
13	81620	8028	5679	2349
14	79271	8028	5508	2520
15	76751	8028	5324	2704
16	74047	8028	5127	2901
17	71146	8028	4917	3111
18	68035	8028	4690	3338
19	64697	8028	4447	3581
20	61116	8028	4185	3843
21	57273	8028	3908	4120
22	53153	8028	3607	4421
23	48732	8028	3285	4743
24	43989	8028	2939	5089
25	38900	8028	2568	5460
26	33440	8028	2171	5857
27	27583	8028	1744	6284
28	21299	8028	1286	6742
29	14557	8028	797	7231
30	7326	8028	702	7326

* 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.