

HDFC LTD., HDFC HOUSE, 3-6-310, HYDERGUDA ROAD
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File No: 666123186/SA9
Service Center: KOMPALLY
Place Of Service: KOMPALLY

Offer Date: 19-AUG-2021

MRS JONNAVITHULA MANTRALAYA RATHNA SHA
104
SUNDAR ENCLAVE ALIAS VERTICAL
ROAD NO. 5K
MUPPAS PANCHAVATI COLONY
NEAR RATNADEEP
HYDERABAD-AP - 500089

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. 2300000
Rate of Interest	6.75% p.a. on a Variable Rate basis **
Term	23 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 16432 per month ***
Payable in	276 instalments ***

Processing Fee payable	Rs. 3540
Processing Fee received	Rs. 3540
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 6.75% 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.

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 confirm 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 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 2 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 3 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 4 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 05451610124994 with HDFC BANK LTD, through National Automated Clearing House (NACH) system
- 5 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 6 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
- 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 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
- 11 As per the applicable provisions, the Purchaser/Transferee/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 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.
- 13 For purposes of KYC Verification, MRS JONNAVITHULA MANTRALAYA RATHNA SHARADA will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when she visits us for availing of loan disbursement or prior to that.
- 14 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
- 15 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
- 16 The loan amount shall not exceed 90% of the basic cost / valuation of the property , which ever is lower.
- 17 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 31st October 2021.

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.

Duplicate

Schedule to the Offer Letter dated 19-Aug-2021

Illustration of a Normal Amortisation Schedule under a Telescopic Repayment Option.

Loan Amount	100000
Rate of Interest	6.75%*
Term	30 Years
EMI	649

Year	Opening Balance	Amount paid by Customer(EMI x 12)	Interest paid during The year	Principle repaid During the year
1	100000	7788	6719	1069
2	98931	7788	6642	1146
3	97785	7788	6562	1226
4	96559	7788	6478	1310
5	95249	7788	6387	1401
6	93848	7788	6289	1499
7	92349	7788	6185	1603
8	90746	7788	6072	1716
9	89030	7788	5953	1835
10	87195	7788	5825	1963
11	85232	7788	5692	2096
12	83136	7788	5543	2245
13	80891	7788	5387	2401
14	78490	7788	5220	2568
15	75922	7788	5041	2747
16	73175	7788	4849	2939
17	70236	7788	4644	3144
18	67092	7788	4426	3362
19	63730	7788	4192	3596
20	60134	7788	3940	3848
21	56286	7788	3672	4116
22	52170	7788	3384	4404
23	47766	7788	3080	4708
24	43058	7788	2753	5035
25	38023	7788	2400	5388
26	32635	7788	2027	5761
27	26874	7788	1624	6164
28	20710	7788	1194	6594
29	14116	7788	737	7051
30	7065	7788	723	7065

* 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.