HDFC
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

HDFC LTD., HDFC HOUSE, 3-6-310, HYDERGUDA ROAD
BASHEER BAGH 500029
18002100018 , 040-64807999

File No: 668460285/GT1 Offer Date: 30-OCT-2021
Service Center: KARIMNAGAR
Place Of Service: KARIMNAGAR

MR KUMAR VADLAKONDA THARUN
H.NO: 8-2-132
GANDHINAGAR
SIRICILLA
HIGHLAND RANCH
KARIMNAGAR - 505001

MRS PARELLI PRIYANKA

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. 3500000
Rate of Interest	7.00% p.a. on a Variable Rate basis **
Term	15 Years ***
Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 31459 per month ***
Payable in	180 instalments ***
Processing Fee payable	Rs. 3540
Processing Fee received	Rs. 3540
Stamp duty	Rs. 200

(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% 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.

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclaimation, Churchgate, Mumbai 400 020.
Tel: 66316000, 22820282. Fax: 022-22046834, 22046758

SPECIAL CONDITIONS:

1 The loan amount shall not exceed 80% of the basic cost / valuation of the property , which ever is lower.
2 You are required to provide self attested and overseas notarised photo ID proof and overseas address proof before legal clearance
3 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
4 Your own contribution towards the acquisition/extension of the dwelling unit i.e. the total cost less the loan amount will have to be made from direct remittances from abroad through normal banking channel and/or from your NRE or NRO account in India.
5 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
6 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
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 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your NRE/NRO Account No. 059801528752 with ICICI BANK , through National Automated Clearing House [NACH] System.
11 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
12 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.
13 THE DISBURSEMENT OF LOAN IS SUBJECT TO THE PROJECT BEING APPROVED BY HDFC LTD. THE APPROVAL OF PROJECT IS SUBJECT TO THE SATISFACTION OF LEGAL & TECHNICAL FORMALITIES AS REQUIRED BY HDFC LTD
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 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
16 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
17 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
18 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.

19 For purposes of KYC Verification, MR KUMAR VADLAKONDA THARUN will be required to carry the following original documents : PASSPORT as IDENTITY PROOF and DRIVING LICENCE as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.

20 For purposes of KYC Verification, MRS PARELLI PRIYANKA will be required to carry the following original documents : PASSPORT as Identity and Address Proof when she visits us for availing of loan disbursement or prior to that.

21 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 December 2021.

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 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

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