**POWER OF ATTORNEY**

I **ADHITHYAVEL MUTHURAMAN** **VELAVAN** Age **19, Student (Student ID:2668807) studying at University of East London, enrolled in for the course B.Sc. (Hons) Data Science and Artificial Intelligence, residing at Room 243E, Clare House, University of East London, Docklands Campus, 4-6 University Way, London E16 2RB.**

**WHEREAS**, State bank of India **Bengaluru (Bangalore) Branch** / RACPC (hereinafter referred to as “SBI”) has sanctioned / agreed to sanction Educational Loan to me/us to an extent of Rs 59,68,000.00 (Rupees Fifty-Nine Lakhs and Sixty-Eight Thousand only/-) for Educational Loan / 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 Education 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 **ADHITHYAVEL MUTHURAMAN VELAVAN** do hereby nominate and constitute and appoint **Smt. MUTHUMARI GURUSAMY**, **Mother**, Age **45 yrs**, Occupation: **Teacher**, R/o. **G-01, B-Block, Sri Sai Supreme Apartment, Kammanahalli Link Road, Off: Bannerghatta Road, Gottigere, Bengaluru -560 083**, 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 Education 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.

1. To appoint Advocates, Solicitors in connection with the above and pay their remuneration.
2. 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.
3. 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.
4. 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. Please paste passport size photograph of ‘Attorney’,
5. To execute all the necessary agreements, deeds, documents in connection with the above-referred housing loan in favour of SBI in my/our name and for and on behalf in such form as SBI may require and lodge the documents with appropriate Statutory/Administrative of other authorities where ever necessary.

I/We, the above named ADHITHYAVEL MUTHURAMAN VELAVAN (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.

**SCHEDULE (Give detailed description of the Property)**

FLAT NO: G-01, GROUND FLOOR, B-BLOCK,

SRI SAI SUPREME APARTMENT,

UTTARAHALLI. HOBLI, GOTTIGERE VILLAGE,

BANGALORE-560 083

**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)