



G-01 DISCOVERER BLDG, I.T. PARK,
WHITEFIELD ROAD, BANGALORE-560066, KARNATAKA
RTGS / NEFT IFSC : HDFC0000077

C L A S S I C

Weekly Holiday on SUNDAY

D	D	M	M	Y	Y	Y	Y
Valid for 3 months only							

Pay

HDFC Limited

Rupees रुपये

Forty Nine Lakhs only

अदा करें

₹

49,00,000/-

Or Bearer

या धारक को

A/c No.

खाता नं.

00771610027651

Brn: 0077 Pdt: 161

SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

ANAND NIDAMANURU

Please sign above / उपरान्त यहाँ हस्ताक्षर करें

⑈000034⑈ 560240006⑈ 194020⑈ 31

SESHAASAI/CY CTS-2010.080816



G-01 DISCOVERER BLDG, I.T. PARK,
WHITEFIELD ROAD, BANGALORE-560066, KARNATAKA
RTGS / NEFT IFSC : HDFC0000077

C L A S S I C

Pay

HDFC Limited

Rupees ₹

one hundred and sixty five only

अदा करे

A/c No.
आका अ.

00771610027651

Brn: 0077 Pdt: 161
SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

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Weekly Holiday on SUNDAY

D D M M Y Y Y Y
Valid for 3 months only

Or Bearer

या धारक को

₹

165/-

M. Anand,
ANAND NIDAMANURU

Please sign above / प्रपत्र सह प्रेषित करें

⑈0000141⑈ 560240006⑈ 194020⑈ 31



G-01 DISCOVERER BLDG,I.T. PARK,
WHITEFIELD ROAD,BANGALORE-560066,KARNATAKA
RTGS / NEFT IFSC : HDFC00000077

C L A S S I C

Pay

Rupees रुपये

अदा करें

A/c No. खाता क्र.	00771610027651
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Brn: 0077 Pdt: 161
SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

Cancel

⑈000035⑈ 560240006⑈ 194020⑈

⑈000035⑈ 5602400061 1940

⑈000041⑈ 5602400061

 **HDFC BANK**

 **HDFC BANK**

C L A S S I C

G-01 DISCOVERER BLDG, I.T. PARK,
WHITEFIELD ROAD, BANGALORE-560066, KARNATAKA
RTGS / NEFT IFSC : HDFC0000077

Weekly Holiday on SUNDAY

3 0 1 1 2 0 1 6

D D M M Y Y Y Y

Valid for 3 months only

Pay HDFC Limited

Or Bearer

या धारक को

Rupees रुपये Nineteen thousand seven hundred
and eighty two only अदा करें

₹ 19762/-

A/c No.
खाता नं० 00771610027651

Brn: 0077 Pdt: 161
SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

N. Anand.
ANAND NIDAMANURU

Please sign above / कृपया यहाँ हस्ताक्षर करें

⑈000040⑈ 5602400061 194020⑈ 31

SESHAASA/CY CTS-2010 080816

Pay HDFC Limited

Rupees रुपये Forty two thousand two
and fifty one only ————

A/c No.
खाता क्र.

00771610027651

Brn: 0077 Pdt: 161
SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

Pay HDFC Limited

Or Bearer

या धारक को

Rupees रुपये Forty two thousand two hundred
and fifty one only ————— अदा करें₹ 42251/-

A/c No.

खाता क्र.

00771610027651

Brn: 0077 Pdt: 161

SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

N. Anand.

ANAND NIDAMANURU

Please sign above / कृपया यहाँ हस्ताक्षर करें

 **HDFC BANK**
G-01 DISCOVERER BLDG.I.T. PARK,
WHITEFIELD ROAD,BANGALORE-560066,KARNATAKA
RTGS / NEFT IFSC : HDFC0000077

C L A S S I C

Weekly Holiday on SUNDAY

31122016
D D M M Y Y Y Y
Valid for 3 months only

Pay HDFC Limited

Or Bearer

Rupees रुपये Forty two thousand two hundred
and fifty one ————— अदा करें

या धारक को

₹ 42251/-

A/c No.
खाता क्र.

00771610027651

Brn: 0077 Pdt: 161
SB A/C

Payable at par through clearing/transfer at all branches of HDFC BANK LTD.

H. Anand
ANAND NIDAMANURU

Please sign above / कृपया यहाँ हस्ताक्षर करें

⑈000038⑈ 560240006⑈ 194020⑈ 31

ACCEPTANCE COPY

NO 5, 1ST FLOOR, DODDANEKKUNDI VILLAGE, OUTER RING ROAD,
MARATHAHALLI, K R PURAM HOBLI, BANGALORE - 560037
TEL NO 080 41183000, FAX NO: 080 25401953

File No: 622085824/NAGT
Service Center: MARATHAHALLI
Place Of Service: MARATHAHALLI

Offer Date: 08-NOV-2016

MR ANAND NIDAMANURU
1ST FLOOR
ROHIT VILLA
6TH CROSS, AECS LAY OUT
AECS LAY OUT
RAGAM SUPER MARKET
BENGALURU - 560037

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. 4900000
Rate of Interest	9.20% p.a. on a Variable Rate basis **
Term	24 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 42251 per month ***
Payable in	288 instalments ***

Processing Fee payable	Rs. 11500
Processing Fee received	Rs. 11450

** 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 9.2% per annum.

File No: 622085824 / 1 / NAGT

Page No: 1 of 7

HDFC House, No. 51, Kasturba Road, Bengaluru 560 001.
Tel: 41183000 / 232. Fax: 080 - 22275754. E-mail : customercare.bang@hdfc.com
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020, INDIA.
Corporate Identity Number: L70100MH1977PLC019916

H. Anand.

OTHER CONDITIONS FORMING PART OF THE OFFER

1. (a) The loan will be repayable in Equated Monthly Instalments (EMIs) and / or in such other manner as mentioned in the previous page subject to clause 1 (b) and 2 hereunder. These 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.
- (b) 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 the last disbursement.
2. Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated subject as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of EMI in respect of the loan.
3. 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.
4. (a) The loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC, considering the need and progress of construction, or the improvement, or the extension work as the case may be, as determined by HDFC and not necessarily as per your agreement with the builder/contractor.
- (b) 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 dwelling unit less HDFC's loan.
5. The dwelling unit in connection with which this loan has in principle, been sanctioned, must conform to the requirements of HDFC.
6. The loan will be secured in such manner as may be required by HDFC. You shall produce such papers, reports and evidence pertaining to the property as HDFC may wish to scrutinise.
7. You shall inform HDFC in writing about any change / loss of job, business, profession (as the case may be) immediately after such change / loss.
8. The amount of this loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the dwelling unit 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.
9. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if:
 - (a) there are any material changes in the proposal for which this loan is, in principle, sanctioned;
 - (b) 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;
 - (c) any statement made in the loan application is found to be incorrect or untrue;
 - (d) the processing fee has not been received by us within 45 days of the date of this letter.
10. The offer may be kept open at the sole discretion of HDFC after 6 months from the date hereof subject to processing fee being paid within the aforesaid period.

*** 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.

OTHER CONDITIONS FORMING PART OF THE OFFER

1. (a) The loan will be repayable in Equated Monthly Instalments (EMIs) and / or in such other manner as mentioned in the previous page subject to clause 1 (b) and 2 hereunder. These 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.
- (b) 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 the last disbursement.
2. Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated subject as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of EMI in respect of the loan.
3. 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.
4. (a) The loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC, considering the need and progress of construction, or the improvement, or the extension work as the case may be, as determined by HDFC and not necessarily as per your agreement with the builder/contractor.
- (b) 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 dwelling unit less HDFC's loan.
5. The dwelling unit in connection with which this loan has in principle, been sanctioned, must conform to the requirements of HDFC.
6. The loan will be secured in such manner as may be required by HDFC. You shall produce such papers, reports and evidence pertaining to the property as HDFC may wish to scrutinise.
7. You shall inform HDFC in writing about any change / loss of job, business, profession (as the case may be) immediately after such change / loss.
8. The amount of this loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the dwelling unit 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.
9. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if:
 - (a) there are any material changes in the proposal for which this loan is, in principle, sanctioned;
 - (b) 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;
 - (c) any statement made in the loan application is found to be incorrect or untrue;
 - (d) the processing fee has not been received by us within 45 days of the date of this letter.
10. The offer may be kept open at the sole discretion of HDFC after 6 months from the date hereof subject to processing fee being paid within the aforesaid period.

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.
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 - 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 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Saving Bank Account No. 00771610027651 with HDFC Bank Ltd., through standing instruction.
- 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 The rate of interest mentioned above is based on the currently prevailing RPLR 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.
- 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 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 7 You will be required to provide your request to HDFC Bank Ltd., for maintenance of a Standing Instruction for EMI Payment of HDFC Ltd. through standing instruction facility, duly signed by you and HDFC Bank official for authorising HDFC Bank Ltd. to debit the above mentioned a/c
- 8 As required under new section 194-IA of the Income tax act w.e.f from 1st June 2013 the Purchaser/Transfree/Buyer of property is required to deduct tax at source of 1%(higher rate in case PAN

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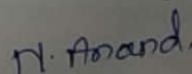
d. Anand.

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4. (a) The loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC, considering the need and progress of construction, or the improvement, or the extension work as the case may be, as determined by HDFC and not necessarily as per your agreement with the builder/contractor.
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 - (c) any statement made in the loan application is found to be incorrect or untrue;
 - (d) the processing fee has not been received by us within 45 days of the date of this letter.
10. The offer may be kept open at the sole discretion of HDFC after 6 months from the date hereof subject to processing fee being paid within the aforesaid period.

number is not available) on behalf of the Vendor/Transferor/Seller on the consideration (if it is Rs 50 lacs or more) 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.

- 9 Following Stamp Duty is payable as per the Karnataka Stamp Act at the time of or before first disbursement of Loan by submitting a Non-Judicial stamp paper/e-stamp paper purchased in the name applicant/co-applicant :-
 - (1) at the rate of 0.1% of Loan Amount subject of minimum of Rs.500/- if the Loan Amount is not exceeding Rs.10.00 Lakhs,
 - (2) at the rate of 0.2% of Loan Amount subject to maximum of Rs.10.00 Lakhs if the Loan Amount exceeds Rs.10.00 Lakhs.
- 10 You will provide an undated cheque for full loan amount as additional security for entire tenure of loan.
- 11 Disbursement is subject to legal and technical clearance and as per valuation by HDFC Limited
- 12 A tripartite agreement will have to be signed
- 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 ANAND NIDAMANURU will be required to carry the following original documents : LETTER ISSUED BY EMPLOYER as Communication Address Proof , AADHAAR CARD /AADHAAR LETTER as Permanent Address Proof and AADHAAR CARD /AADHAAR LETTER as Identity Proof respectively, when he visits us for availing of loan disbursement or prior to that.
- 15 Obtain a declaration from customer containing correspondence address in the prescribed format.
- 16 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



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4. (a) The loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC, considering the need and progress of construction, or the improvement, or the extension work as the case may be, as determined by HDFC and not necessarily as per your agreement with the builder/contractor.
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 - (b) 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;
 - (c) any statement made in the loan application is found to be incorrect or untrue;
 - (d) the processing fee has not been received by us within 45 days of the date of this letter.
10. The offer may be kept open at the sole discretion of HDFC after 6 months from the date hereof subject to processing fee being paid within the aforesaid period.

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)

Kindly make payment of the Processing Fees of Rs.50 through Cheque marked "Payee's account only" drawn on/or payable at any bank in INDIA in the name of "Housing Development Finance Corporation Limited". In case if you have already paid this amount, kindly ignore this.

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.

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OTHER CONDITIONS FORMING PART OF THE OFFER

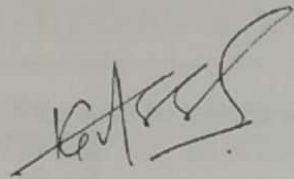
1. (a) The loan will be repayable in Equated Monthly Instalments (EMIs) and / or in such other manner as mentioned in the previous page subject to clause 1 (b) and 2 hereunder. These instalments are payable every month.

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.
- (b) 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 the last disbursement.
2. Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated subject as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of EMI in respect of the loan.
3. 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.
4. (a) The loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC, considering the need and progress of construction, or the improvement, or the extension work as the case may be, as determined by HDFC and not necessarily as per your agreement with the builder/contractor.
- (b) 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 dwelling unit less HDFC's loan.
5. The dwelling unit in connection with which this loan has in principle, been sanctioned, must conform to the requirements of HDFC.
6. The loan will be secured in such manner as may be required by HDFC. You shall produce such papers, reports and evidence pertaining to the property as HDFC may wish to scrutinise.
7. You shall inform HDFC in writing about any change / loss of job, business, profession (as the case may be) immediately after such change / loss.
8. The amount of this loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the dwelling unit 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.
9. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if:
 - (a) there are any material changes in the proposal for which this loan is, in principle, sanctioned;
 - (b) 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;
 - (c) any statement made in the loan application is found to be incorrect or untrue;
 - (d) the processing fee has not been received by us within 45 days of the date of this letter.
10. The offer may be kept open at the sole discretion of HDFC after 6 months from the date hereof subject to processing fee being paid within the aforesaid period.

We will be happy to expedite disbursement of this loan and request you to contact VIJAY KR PAI on 08041183000 at our MARATHAHALLI office 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.

I/We accept the above Offer alongwith the terms and conditions and special conditions, if any mentioned herein.

Borrower Signature N. Anand.

Co-borrower/s Signature _____

Date 15/11/2016

N. Anand.

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Opening Balance	Amount paid by Customer(EMI x 12)
100000	9840
99332	9840
98600	9840
97796	9840
96917	9840
95953	9840
94897	9840
93739	9840
92471	9840
91080	9840
89557	9840
87887	9840
86057	9840
84052	9840
81853	9840
79445	9840
76804	9840
73909	9840
70740	9840
67264	9840
63455	9840
59278	9840
54699	9840
49683	9840
44186	9840
38162	9840
31559	9840
24323	9840
16393	9840
7702	9840

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