

MR ANAND NI DAMANURU
1ST FLOOR,
ROHIT VILLA,
6TH CROSS, AECS LAY OUT,
AECS LAY OUT,
BENGALURU-560037

Date : 12/09/2020

File No: 622085824
Lac No : 622085824

Dear Sir/Madam,

Sub : Your request for conversion of your Loan (Loan A/c No. 622085824)

FROM	TO
RESIDENT HOME LOAN-VARIABLE RATE- MONTHLY REST at RPLR MINUS 7.95 (with 3 monthly interest rate revision cycle)	RESIDENT HOME LOAN-VARIABLE RATE- MONTHLY REST at RPLR MINUS 9.15 (with 3 monthly interest rate revision cycle)

With reference to your above request, this is to inform you that HDFC has accepted the same and that the loan sanctioned/granted by HDFC to you would stand converted from the Effective Date as mentioned below :-

Effective Date of Conversion : 1st day of OCT-2020

Interest Rate Revision Cycle : 3 months.

Next Interest Rate Revision Date: 01-Jan-2021.

You shall amortise your loan as follows :

1. Amount of outstanding loan converted : Rs. 4437866
(Rupees FORTY FOUR LAKH THIRTY SEVEN THOUSAND EIGHT HUNDRED SIXTY SIX ONLY) as on 30/09/2020
2. Applicable Interest Rate (AIR)
RPLR 16.2 % per annum MINUS spread 9.15% = 7.05 % . #as of today.
3. Amortisation
EMI Rs. : 35231 *
No of EMIs : 230 *
(* Both subject to variation)

In the event of EMI not having commenced PEMI would be payable as applicable.

Further, notwithstanding anything to the contrary that may be contained in the Main Agreement, any future fluctuation in the said AIR shall result in a change in your EMI, and/or a change in the number of EMI payable, as may be computed by HDFC according to its policy on the matter at that point in time, and communicated to you accordingly.

Your Loan Agreement stands modified as above and you are requested to make payments in respect of your loan as above.

You are requested to sign and return the enclosed Promissory Note.

THIS LETTER REQUIRES NO AUTHORISATION FROM HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED