

ACCEPTANCE COPY

HDFC LIMITED, HDFC COMPLEX, PLOT NO RC-1,
SURVEY NO 100, MIDC, G BLOCK TELCO ROAD, CHINCHWAD,
PUNE 411019, TEL NO: 020-27371736, 27370219 FAX: 27370190

File No: 616918750/ANJLI
Service Center: CHINCHWAD
Place Of Service: CHINCHWAD

Offer Date: 15-SEP-2015

MR BHALERAO AMIT ANIL
FLAT NO 2
SANKALP BUILDING
DANGE CHOWK, TAATATHAWADE
TAATATHAWADE
PUNE - 411033

MRS BHALERAO JANHAVI AMIT

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. 2800000
Rate of Interest	9.85% p.a. on a Variable Rate basis **
Term	20 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 26743 per month ***
Payable in	240 instalments ***

Processing Fee payable	Rs. 11400
Stamp duty	Rs. 5700

(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 9.85% 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.

SPECIAL CONDITIONS:

- 1 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
- 2 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Saving Bank Account No. 07941610087980 with HDFC Bank Ltd., through standing instruction.
- 3 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 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 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 6 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 7 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 8 As required under new section 194-1A 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 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 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.
- 10 The special interest rate being offered is under the 'Woman Power' scheme of HDFC and is available only on MRS BHALERAO JANHAVI AMIT being the sole/joint owner of the property being financed. The Rate shall be subject to revision at the discretion of HDFC, if the condition of such ownership is not satisfied.
- 11 For purposes of KYC Verification, MR BHALERAO AMIT ANIL will be required to carry the following original documents : PASSPORT as Identity Proof , VOTER IDENTITY CARD as Permanent Address Proof and LETTER ISSUED BY EMPLOYER as Communication Address Proof respectively, when he visits us for availing of loan disbursement or prior to that.
- 12 For purposes of KYC Verification, MRS BHALERAO JANHAVI AMIT will be required to carry the following original document : VOTER IDENTITY CARD as IDENTITY PROOF, when she visits us for availing of loan disbursement or prior to that.
- 13 For purposes of KYC Verification, MR BHALERAO AMIT ANIL will need to submit a Declaration with regard to address proof on behalf of MRS BHALERAO JANHAVI AMIT, when they visit us for availing of loan disbursement or prior to that.

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 Lacs (for an original filing and for modification): Rs.250 (per filing/modification)
- (2) For loans above Rs 5.00 Lacs (for an original filing and for modification): Rs.500 (per filing/modification)

Kindly make payment of the Processing Fees of Rs.11400 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.

We will be happy to expedite disbursement of this loan and request you to contact NITIN MISAL on 27481736 at our CHINCHWAD 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

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

Borrower Signature _____

Co-borrower/s Signature _____

Date _____