Rs							
ON DEMAND, I/We MR SUBASH KRISHNAPPA an	d hamsaveni,krishnappa r J	OINTLY AND SEVERALLY,					
PROMISE TO pay HOUSING DEVELOPMENT FINA	NCE CORPORATION LIMITED,						
OR ORDER the sum of Rs Only (Rupees							
With interest thereon at the rate Equiv	alent to the Retail Prime	Lending Rate as may be					
fixed by HDFC from time to time Minus/P	lus% Per annum,	For value received.					
MR SUBASH KRISHNAPPA	MR HAMSAVENI X						
	MR KRISHNAPPA R X						
Place		Affix					
Date		Revenue Stamp and					
File No		Sign across					

FORMAT 9A

To, HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Dear Sirs,

Sub : Request for switch over from existing spread over RPLR to higher spread Loan (Loan A/c No. 622478224).

FROM	TO _				
Existing spread of <u>-6.7</u> % over RPLR	Spread of <u>-7.75</u> % over RPLR				

Vide and in terms of the Loan Agreement pertaining to my/our above Loan Account ["Main Agreement" which expression shall include supplemental agreement(s) / letter(s), if any] HDFC has agreed to grant / granted a loan to me /us as provided for in the Main Agreement.

In terms of the Main Agreement, I/we have agreed to pay/paid Pre-Equated Monthly Instalment Interest (PEMII) as well as Equated Monthly Instalment (EMI) as per the AIR referred to therein. All future / further AIRs applicable for the amount of loan are to be applied by HDFC at the said AIR.

I am / we are desirous of switching over to the spread over RPLR as mentioned above. In the above connection, I/we hereby request HDFC to accede to my/our above request. In the event HDFC accepts my/our above request, kindly advise me / us about the same along with the Effective Date of the applicability thereof.

I/We hereby agree that upon HDFC accepting my/our above request and communicating the same vide its Letter of Confirmation to me / us the Main Agreement shall stand modified by these presents as read with HDFC's Letter of Confirmation with the intent that all the terms and conditions contained in the Main Agreement modified as aforesaid shall be valid and binding upon me / us.

Му/	Our/	cheque	e /	demand	draft	for	Rs. 142	<u>L</u> /-	dated	 _drawn	in	favour	of	HDFC	Ltd
is	encl	osed f	for	process	sing my	//our	above	rec	quest.						

Notwithstanding the date mentioned by me / us above, the date of request would be deemed to be the date when this request letter has been received by HDFC.

MR SUBASH KRISHNAPPA	X	MR HAMSAVENI X
		MR KRISHNAPPA R X
(Borrower Name)		(Co-Borrower Name)
SUBAK8602/753925		