

## SCHEDULE

(Loan Agreement)

Appl. Number 4102007990

- 1 Place of Execution
- 2 Date of Execution
- 3 Name of the Borrower/s MR MADHUSUDHANAN V
- 4 Address of the Borrower/s 11,1ST FLOOR, 6TH MAIN, POOJAPPA LAYOUT,3RD BLOCK, PRAKRUTHI TOWNSHIP,BABUSAPALYA, BANGALORE, KARNATAKA - 560043
- 5 Area office of LICHFL NO 43/1, AISHWARYA MANSION, 1ST FLOOR, 9TH MAIN, INDIRANAGAR IST STAGE BANGALORE-560038 KARNATAKA
- 6 Rate of Interest
- | S No | Rate Type     | Tenure       | Spl Offer Rate |
|------|---------------|--------------|----------------|
| 1    | Floating Rate | 1-300 months | 8.50%pa        |
- 7 Loan Amount Rs \*\*\*3674000  
Rupees Thirty-Six Lakh Seventy-Four Thousand only
- 8 Details of the Property Flat No B-405 4TH FLR B BLK, SAI SATYAM,DIVYA UNNATHI LAYOUT BABUSAPALYA, BANGALORE,KARNATAKA
- 9 Term(period of the loan) 300 Months
- 10 EMI Date 10th of the month
- 11 Computation of Interest (Rest) Monthly Rest
- 12 Amortization 300 EMI'S
- 13 Additional Interest 1.50 % per month on the defaulted installments upto and inclusive of 12 months default and 2.00 % per month on the defaulted installments beyond 12 month default
- 14 Commitment Fees (As applicable from time to time)  
Under floating rate period, prepayment charges are not applicable.  
Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 2.00% on the loan amount prepaid + ST  
(The Company reserves the right to call for necessary documents as an evidence of source of funds )
- 15 Prepayment Charges
- 16 Period of disbursement to the Borrower/s 12 months from the date of first disbursement
- 17 Address of LICHFL where the payment can be made NO 43/1, AISHWARYA MANSION, 1ST FLOOR, 9TH MAIN, INDIRANAGAR IST STAGE BANGALORE-560038 KARNATAKA

Signed and Delivered by the )  
within named Borrower / s )

SIGNED, SEALED AND DELIVERED )  
by LIC Housing Finance Limited )  
by the hand of its Authorised )  
Signatory / Constituted Attorney )  
Mr. \_\_\_\_\_ )

In the presence of

In the presence of )

1.

1.

2.

2.

More Conditions Printed Overleaf

Registered Office : LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
Tel : +91 22 2204 9682 / 9799 / 0006, Fax : +91 22 2204 9839, E-mail: lichousing@lichousing.com | www.lichousing.com  
CIN : L65922MH1989PLC052257

http://192.0.1.100/Webmodule/rasReportViewer.do

2/20/2018



NO 43/1, AISHWARYA MANSION, 1ST FLOOR, 9TH MAIN, INDIRANAGAR IST STAGE BANGALORE  
22960546 22960546

File No 4102007990

Date 20/02/2018

To

MR MADHUSUDHANAN V

11 1ST FLOOR, 6TH MAIN, POOJAPPA LAYOUT, 3RD BLOCK, PRAKRUTHI TOWNSHIP, BABUSAPALYA,  
BANGALORE, KARNATAKA - 560043

Dear Sir/Madam,

We are pleased to inform you that we have '**In Principle**' approved a HOUSING LOAN as per term and conditions mentioned herein

- |   |                       |   |
|---|-----------------------|---|
| 1 | Scheme                | : Griha Prakash                                     |
| 2 | Loan Amount           | : Rs 3,674,000.00                                   |
|   |                       | : Rupees Thirty-Six Lakh Seventy-Four Thousand only |
| 3 | Rate of Interest Type | : Griha Siddhi                                      |
|   | Current LHPLR         | : 14.00%  |

S No	Rate Type	Tenure	Spl Offer Rate
1	Floating Rate	1-300 months	8.50%pa

The special offer rate of interest stipulated above shall be reviewed after three months from the date of first disbursement and thereafter the interest shall be based on the LHPLR (subject to periodic review) as fixed by LIC HFL from time to time plus/minus the spread as above.

- |    |                                  |  |
|----|----------------------------------|--|
| 4  | Term                             | : 300 Months   |
| 5  | Purpose                          | : Purchase of New Flat   |
| 6  | Repayment Terms-                 |  |
|    | 6(a) Rest Frequency:             | : Monthly  |
|    | 6(b) Equated Monthly Installment | : Rs. 29,584.00  |
|    |                                  | : Rupees Twenty-Nine Thousand Five Hundred Eighty-Four only  |
|    | 6(c) No of EMIs                  | : 300 Months   |
| 7  | Total Upfront Fees               | : Rs. 5,000.00 + Taxes as Applicable<br>(Rupees Five Thousand only)  |
| 8  | Commitment Fees                  | : As applicable from time to time  |
| 9  | Security                         | : As may be decided by LIC HFL at its sole discretion  |
|    |                                  | : Under floating rate period, prepayment charges are not applicable  |
|    |                                  | : Under fixed rate period, the prepayment charges will be Nil if paid from own sources   |
| 10 | Fees on prepayment               | : else 2.00% on the loan amount prepaid + Taxes as applicable<br>(The Company reserves the right to call for necessary documents as an evidence of source of funds.) |

Kindly make payment of non refundable upfront fees as mentioned in point No (7) above through Cash/Cheque/Demand Draft marked '**payee's account only**' in the name of '**LIC Housing Finance Ltd.**'. In case you have already paid this amount, kindly ignore this clause. Please sign the duplicate copy of this letter in token of your acceptance of the terms and conditions as contained overleaf and contact us for execution of Loan Agreement and to complete the necessary formalities.

The aforesaid sanction of the Loan amount will be subject to the following additional conditions:

MODTD STAMPING

FORMAT FOR DISCHARGE OF TITLE DEEDS,

LOAN AMOUNT TO BE RESTRICTED TO 80% OF PROPERTY VALUE AT THE TIME OF DISBURSEMENT AS PER CREDIT APPRAISAL NORMS OF LIC HFL

NACH AND 6 PDC FOR REPAYMENT

PANEL VALUER REPORT INCORPORATING NDMA CLAUSE

DODTC

VENDOR'S KYC TO BE ATTESTED BY AO IN ALL PURCHASE CASES

CKYC TO BE ATTESTED BY AO

CIF

TITLE AND LEGAL CLEARANCE

Applicant/s to undertake compliance with the provisions of Section - 194-IA of the Income Tax Act, wherever applicable and submit proof of the payment

More Conditions Printed Overleaf

We would be happy to expedite the disbursement of the loan and request you to contact our Office at INDIRA NAGAR to

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2/20/2018