

**Draft format of the Power of Attorney to be executed by the borrower / guarantor  
authorizing the Power of Attorney holder to execute the loan /guarantee documents  
or to create equitable mortgage**

**[To be stamped as a Power of Attorney as per applicable State Stamp Act, within  
three months from the date on which it is received in India]**

## **Power of Attorney**

**To all to whom These Presents shall come, I / We 1.....NITIN KUMAR.....  
2.....KUHeli MITRA , BOTH STAYING AT UNIT 912- 22 OLIVE AVENUE , NORTH YORK , ON, M2N7G6  
(Give full name & address of NRI borrower(s). Where there are more than one  
borrower, all the names & address should be given)**

**WHEREAS State Bank of India, RACPC Bangalore (hereinafter referred to as  
SBI) granted/agreed to grant housing loan to the tune of Rs...../ for  
purchase/acquisition of the property more particularly described in the Schedule  
hereunder written (hereinafter referred to as the Scheduled property) to me/us vide  
sanction / Agreement Letter No.....dated .....**

**AND WHEREAS to avail the housing loan I/We are required to execute the  
necessary documents and also create a security by way of mortgage by deposit of  
title deeds, for the aforesaid housing loan,**

**AND WHEREAS I/We are not in a position to expeditiously execute the documents  
and create security in favour of SBI and are therefore desirous of appointing some  
fit & proper person to act on my/our behalf and to do all necessary acts and things  
in connection with the aforesaid.**

**NOW KNOW YE ALL AND THESE PRESENTS WITNESSETH THAT I/We  
do hereby nominate, constitute and appoint Shri.....SMT.MAYA.DEVI  
RESIDING AT 1405 DURGA VIHAR NAUBASTA BAMBA, KANPUR, UTTAR.PRADESH, 208021.....  
.....(give here name &  
address of the attorney...), whose photo-graph is pasted below, to be my/our lawful  
and true Attorney for the purposes hereinafter expressed i.e. to say.**

- 1. To execute all the necessary agreements, deeds, documents in connection with  
the above-referred housing loan in favour of SBI in my/our name and  
for and on our behalf in such form as SBI may require and lodge the  
documents with appropriate Statutory/Administrative or other authorities  
where ever necessary.**
- 2. To appoint Advocates, Solicitors in connection with the above and pay their  
remuneration.**
- 3. To deposit the original title deeds with respect to the Scheduled property to  
SBI with an intention to create security thereon as and by way of mortgage**



by deposit of title deeds and also to make a statement to the above effect while delivering the title deeds for and on my/our behalf and subsequently confirm such deposit of title deeds to SBI.

4. To apply for, appear and obtain necessary clearance and /or permission from the concerned authorities concerning the Scheduled property, in connection with the above-referred housing loan and submit the same to the Bank wherever necessary.
5. To do all the necessary things and acts in connection with and/or incidental to the above stated matters which my/our Attorney deems fit and necessary to do to effectuate the aforesaid.

Please paste the photograph of the Power of Attorney holder here.

1. NITIN KUMAR 2. KUHILI MITRA

AND I/ We, the above named.....(state names(s) of the borrower(s) do hereby undertake to ratify whatever the Attorney may lawfully do or cause to be done in and by virtue of these presents.

#### SCHEDULE

(Give detailed description of the property)

.....  
.....  
.....

IN WITNESS WHEREOF, I/We, the above named have hereunto set my/our respective hands on this..... day of.....

Signed, sealed by the within named

Signature of Witnesses

1.....

2.....

Sworn Before Me

Notary Public/Magistrate.

Note: The photograph of the Power of Attorney holder needs to attest by the executive of the Power of Attorney.



## AFFIDAVIT

I, NITIN KUMAR aged about 35 years, residing  
at Unit 912 , 22 Olive Avenue North York , ON, Canada M2N7G6  
do hereby solemnly affirm and state on oath as follows:

1. I am holding Indian Passport bearing No. V1596221 issued by  
the Passport Office, Bengaluru < karnataka and the same is valid up  
to 11-08-2031.
2. I have executed a General Power of Attorney on Maya Devi in favor of  
Maya Devi authorizing the attorney holder to do the  
acts mentioned in the said GPA and the said GPA is not revoked by me and is  
in force.
3. Even though, there is no specific clause authorizing my attorney to execute  
the loan documents for the loan availed by me from Bank/Financial  
Institutions on my behalf, now I hereby authorize to sign the necessary loan  
papers on my behalf to avail such loans from Banks/Financial Institutions,  
since I am not in a position to visit India immediately due to pre-occupation.
4. Even though there is no clause available in the said GPA for availing the loan  
in my name and signing the loan documents on my behalf, I hereby confirm  
correctness of the same again for its authenticity.
5. I hereby confirm that the acts if any already done by my attorney in this  
regard is hereby ratified and the same is binding on me.
6. This affidavit may be treated as part and parcel of my GPA dated                       
Executed in favor of my Attorney/s.
7. I hereby declare what is stated above is true and correct.

Place: North York, Ontario , Canada

Date:

DEPONENT

SWORN BEFORE ME