

HDFC LTD., SITE NO. 4/1, KHATA NO. 1161, FIRST
FLOOR, PATTANDUR AGRAHARA, WHITEFIELD MAIN ROAD, K
R PURAM HOBLI, BENGALURU 560066
18002100018 , 080-64807999

File No: 669673392/VRG
Service Center: WHITEFIELD
Place Of Service: WHITEFIELD

Offer Date: 01-DEC-2021

MR MUKHERJEE RITAM
L298
SONESTAA MEADOWS
THUBARAHALLI EXTENSION ROAD
THUBARAHALLI WHITEFIELD
BENGALURU - 560066
Email ID: RITAM.MUKHERJEE.IT@GMAIL.COM
Mobile Number: 9432314991

MR MUKHERJEE RABIN KUMAR
Email ID: RABIN.KR.MUKHERJEE@GMAIL.COM
Mobile Number: 9433833006

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. 6500000
Rate of Interest	6.70% p.a. on a Variable Rate basis **
Term	16 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 55268 per month ***
Payable in	192 instalments ***

Processing Fee payable	Rs. 3540
Processing Fee received	Rs. 3540
Stamp duty	Rs. 0

(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 6.7% 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 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 2 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 3 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 4 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 5 The rate of interest mentioned above is based on the currently prevailing RPLR / RPLR-NH 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.
- 6 This in-principle approval stands valid subject to: a. Verification checks as conducted by HDFC with respect to credit history, employment, residence, identity, property, etc are found satisfactory. b. All material facts concerning your income, or ability to repay or any other relevant aspect of your in-principle approval or your application for loan are fully disclosed. c. Documents/clarifications/information sought from time to time are provided as to the satisfaction of HDFC.
- 7 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 00751610141652 with HDFC BANK LTD, through National Automated Clearing House (NACH) system
- 8 You will be required to provide NACH mandate Form duly signed by you and all the other bank account holders, authorizing your above Bank to debit the above mentioned account with the amount of the EMI
- 9 As per the applicable provisions, the Purchaser/Transfree/Buyer of property is mandated to deduct applicable tax at source based on the requirements of the case, on behalf of the Vendor/Transferor/Seller from the consideration 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.
- 10 Following Stamp Duty is payable as per the Karnataka Stamp Act at the time of or before first disbursement of Loan by submitting a Non-Judicial stamp paper/e-stamp paper purchased in the name applicant/co-applicant :-
 - (1) at the rate of 0.1% of Loan Amount subject of minimum of Rs.500/- if the Loan Amount is not exceeding Rs.10.00 Lakhs,
 - (2) at the rate of 0.2% of Loan Amount subject to maximum of Rs.10.00 Lakhs if the Loan Amount exceeds Rs.10.00 Lakhs.
- 11 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 12 You are required to submit the loan closure letter of CAR LOAN availed from HDFC before FIRST disbursement
- 13 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.
- 14 For purposes of KYC Verification, MR MUKHERJEE RITAM will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when he visits us for availing of loan disbursement or prior to that.
- 15 For purposes of KYC Verification, MR MUKHERJEE RITAM will need to submit a Declaration with regard to address proof on behalf of MR MUKHERJEE RABIN KUMAR, when they visit us for availing of loan disbursement or prior to that.

- 16 You will have to provide undated cheque/s for the full loan amount as additional security for entire tenure of loan. 1 For full and final disbursement - one cheque for the full loan amount. OR 2 For partial disbursement - one cheque for first disbursement amount & second cheque for the balance loan amount.
- 17 Disbursement is subject to legal and technical clearance and as per valuation by HDFC Limited
- 18 LETTER OF UNDERTAKING AS PER PMLA 2002 TO BE SUBMITTED BEFORE DISBURSEMENT
- 19 You have to carry a recent passport size photo of all applicants when you visit HDFC Ltd office for executing the loan agreement
- 20 You are required to provide Bank statement reflecting the payment of own contribution before disbursement.
- 21 You will be required to submit declaration cum undertaking letter for classification of loan under Housing Loan category
- 22 Disbursement against registration
- 23 You are requested to submit amenities agreement or detailed estimate along with affidavit for the proposed additional works of Rs 745000/- or 10% on cost of the property before first disbursement.
- 24 Loan disbursement is subject to Mr MR MUKHERJEE RABIN KUMAR providing legal heir affidavit and NOC from all legal heirs before first disbursement.
- 25 Loan disbursement is subject to submission of NOC certificate from applicant spouse
- 26 The rate of interest and processing fee benefit is being offered under a special limited period campaign. This benefit will be applicable only if first disbursement is availed by 28th February 2022.

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 Lakhs (for an original filing and for modification): Rs.50 (per filing/modification)
- (2) For loans above Rs 5.00 Lakhs (for an original filing and for modification): Rs.100 (per filing/modification)

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfc.com from your registered email address to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,
For Housing Development Finance Corporation Limited,

A handwritten signature in black ink, appearing to be 'K. S. S.', is written over a horizontal line.

Authorised Signatory

Duplicate