

HDFC BANK LTD.
103/31, 26TH MAIN ROAD, 4TH T BLOCK, JAYANAGAR,
NEAR R V COLLEGE, BANGALORE-560041,
PH-18002100018, 080-64807999

File No: 696441975/LSW
Service Center: JAYANAGAR
Place Of Service: JAYANAGAR

Offer Date: 25-MAR-2025

MR JAIN SRISHTI
T04, CLOVER GRAND APARTMENTS
52, 1ST CROSS RD
NEW BAIYYAPPANAHALLI EXTENSION
INDIRANAGAR
BENGALURU - 560038
Email ID: srishtij99@gmail.com
Mobile Number: 9013308007

Dear Sir/Madam,

We are pleased to inform you that we have in principle, in terms of your request, approved a HOUSING LOAN as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned overleaf.

As per your request, this offer is being made to you under HDFC BANK's HOUSING LOAN scheme, under the TELESCOPIC REPAYMENT OPTION(TRO).

Amount Approved	Rs. 18975291
Rate of Interest	8.70% p.a. on a Variable Rate basis **
Term	30 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 148602 per month ***
Payable in	360 instalments ***

Processing Fee payable	Rs. 3894
Stamp duty	Rs. 500

(Payable before loan disbursement. In case you have paid this amount, kindly ignore this.)

** The interest rate announced by HDFC BANK from time to time as its EXTERNAL BENCHMARK LENDING RATE (EBLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 8.7% 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 BANK LTD.

2. Tenure and Repayment terms of the Loan

(a) The Term of the Loan is as also mentioned herein above.

(b) The Loan will be repayable in Equated Monthly Instalments (EMI). The instalments are payable every month.

The EMI comprises principal and interest calculated on the basis of monthly rests at the rate applicable and is rounded off to the next rupee. The rate of interest is subject to revision in terms of the Loan Agreement to be executed by you and is subject to any higher rate that may be prevailing at the time of disbursement.

c) The term is subject to variation as a consequence to a change in the money market conditions resulting in a change in the EBLR and thus a change in the repayment terms, more specifically described in the Loan Agreement. HDFC BANK in such a situation, as mentioned, shall have the right to review the term in such manner and to such extent as it may deem fit. You shall however continue to pay the EMIs as indicated in the Loan Agreement without any intimation from HDFC BANK.

However, if the EMI would lead to a negative amortization (ie, the EMI not being adequate to cover interest in full), HDFC BANK shall increase the quantum of the EMI and you shall be then required to pay the increased EMI as intimated by HDFC BANK, more specifically described in the Loan Agreement .

(d) Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of the EMI in respect of the Loan.

(e) The Loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC BANK.

(f) The Loan will not be disbursed in part or full until you have fully invested your own contribution i.e. the cost to be incurred for the property less HDFC BANK's Loan.

(g) You shall inform HDFC BANK in writing about any change/loss of job/business, profession (as the case may be) immediately after such change/loss.

(h) The Loan shall be repayable in the number of instalments stated herein above and more particularly as mentioned in the Loan agreement.

3. Other terms and conditions for the Loan:

(a) The property in connection with which this Loan has in principle, been sanctioned, must confirm to the requirements of HDFC BANK.

(b) The Loan will be secured in such manner as may be required by HDFC BANK. You shall produce such papers, reports, and evidences pertaining to the property as HDFC BANK may wish to scrutinize.

(c) The Loan will be disbursed subject to the legal and technical clearances of the property proposed to be financed.

(d) The amount of the Loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the property will be estimated in your application. In the event of the cost actually incurred being less, HDFC BANK reserves the right to suitably reduce the amount of the Loan.

(e) Disbursement of the Loan, will also be subject to HDFC BANK being satisfied after verification of the submitted attested copies of the documents in connection with proof of residence, proof of identity as mentioned in the Loan Application and any other details as may be required by HDFC BANK or on account of a regulatory requirement during the pendency of the Loan.

(f) It will be your responsibility to ensure that the property is duly and properly insured against all risks such as earthquake, fire, explosion, storm, cyclone, civil commotion, etc, during the pendency of the Loan, with HDFC BANK being made the sole beneficiary under the policy/policies.

(g) This letter of offer shall stand revoked and/or cancelled and shall be absolutely null and void if:

- i) there are any material changes in the proposal for which the Loan is, in principle sanctioned;
- ii) any material fact concerning your income, or ability to repay, or any other relevant aspect of your proposal or your application for loan is suppressed, concealed or not made known to us;
- iii) any statement made in the loan application is found to be incorrect or untrue;
- iv) the processing fee, in full, has not been received by us within 15 days of this letter.

SPECIAL CONDITIONS:

- 1 For purposes of KYC Verification, MR JAIN SRISHTI will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as PADDRESS PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PAN CARD as PAN PROOF and HDFC BANK ACCOUNT STATEMENT as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 2 FEB salary slip & salary credit reflecting bank statement to be submitted at the time of disbursement
- 3 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC BANK LTD.
- 4 As per your request, this offer is being made to you under HDFC BANK's ADJUSTABLE RATE HOME LOAN scheme.
- 5 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 6 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 7 The rate of interest mentioned above is based on the currently prevailing EBLR 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.
- 8 This in-principle approval stands valid subject to:a. Verification checks as conducted by HDFC BANK 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 BANK.
- 9 (A) Bank will handover/ release the mortgage documents and satisfy charges wherever applicable within 30 days of closure of the loan as advised in the below clauses.
(B) Upon full closure of the loan, release or hand-over or returning the property documents obtained from you as security towards the loan will be subject to clearance of all Outstanding and overdue balances due from you to the bank whether as a Borrower or co-borrower or guarantor and compliance with the terms and conditions of the loan agreement.

(C) Property documents can be collected from our Office located at the place of service as updated on page 1 of the aforesaid letter (This address is subject to change and the actual address will be intimated to the customer at the time of closure of the loan) during banking hours after giving a minimum of 10 working day notice after closure of the loan and all outstanding balances and overdues and other applicable terms and conditions of the loan – whichever event is later. The appointment for collection of the property documents can be taken by way of fixing an online appointment or by sending an email to a specified email address or by physically visiting our office address mentioned above. The details relating to online appointment portal for fixing the date and time for collecting property documents, email address for sending the request will be intimated in the communication which will be sent to you upon full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan.

(D) In respect of satisfaction or release of the charge favoring the Bank in registries like CERSAI and Sub-Registrar Offices wherever applicable will be initiated by the Bank within 30 days of the full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan or within 30 days of completion of formalities or procedure at your end. if any, whichever event is later.

(E) Original title documents not collected beyond 60 days as mentioned herein above will attract custody charges as applicable. (Please refer to the Charges Section in HDFC Bank website).

10 It is in your own interest and the interest of your family members that you buy an insurance plan to cover the liability on your home. We recommend life insurance & health insurance cover for all income earning borrower / co-borrower. You can avail insurance products like "HDFC Life Group Credit Protect Plus" from HDFC Life Insurance company, "Home Credit Assure" from HDFC Ergo Insurance Company or from any other IRDA registered insurance company

11 (A) The borrower undertakes to insure the property for full reconstruction value and assign the policy in favour of HDFC Bank Ltd. You can avail property insurance from any insurance company of your choice. Customer's participation in this policy through us is entirely voluntary.

(B) HDFC Bank Ltd. offers property insurance of HDFC Ergo General insurance Company Ltd. and Bajaj Allianz General Insurance Company Ltd., and purchase by a bank's customer of any insurance products is purely voluntary and is not linked to avilment of any other facility from the bank.

12 Bank will debit your EMI Repayment from your HDFC Bank Account on due date as mentioned in the Terms & Conditions of the Agreement unless Bank has agreed to debit EMI from your Non HDFC Bank Account. Please ensure adequate funds in your HDFC Bank account to cover the loan repayment dues and Charges(if any). Servicing of EMIs from HDFC Bank Account will facilitate to avail our "Premier Banking" services and suite of financial product as per your requirements and eligibility.

13 (A) Please note that any change in the interest rate benchmark of the loan may lead to changes in EMI and/or tenor or both. At the time of reset of interest rate due to change in underlying benchmark (increase or decrease), as a default action bank will adjust the tenor or EMI or Both, subject to this action not leading to a negative amortisation or exceeding age/tenor norms as per Bank's policy. The Borrower shall be intimated by the Bank vide e mail, letters etc in this regard.

(B) The borrower (who have availed EMI based floating rate Personal Loans*) subject to applicable fees/charges, shall have the option to opt for any of the following, in case of increase in interest rate:

(i) Switching of loans from floating rate to fixed rate,

(ii) Enhancement in EMI or elongation of tenor or for a combination of both options, and,

(iii) To prepay, either in part or in full, at any point during the tenor of the loan.

Levy of pre-payment penalty shall be subject to extant / applicable regulations.

*As defined in the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns – Harmonization of Banking Statistics" dated January 04, 2018

(C) The Bank, based on the change in/reset of Interest Rate applied on the loan, shall have the sole discretion to increase the EMI amount and/or tenure i.e. number of the EMI(s), in the following

circumstances:

(i) If the EMI(s) would lead to a negative amortization i.e. where the EMI(s) is not adequate to cover the interest in full, and/or

(ii) If the principal component of the EMI(s) is inadequate to amortise the loan within such period as may be determined by the Bank.

Accordingly, the Borrower shall be required to pay such increased EMI amount and the number thereof as decided by the Bank and intimated to the Borrower.

- 14 1. Subject to sub-clause (2) below, original title deeds, registration certificates/books, licenses, permits, receipts or other relevant documents ("Documents") relating to any rights, title, interest, property, assets, deposits, vehicles, deposits, securities, monies or benefits or entitlements (collectively, "Properties"), over which any security interest, mortgage, hypothecation, escrow, retention, pledge, encumbrance, lien, or charge (collectively, "Encumbrance") in favour of or for benefit of the Bank (whether singly or jointly with others), for securing of the credit facility(ies)/loan(s) granted in pursuant to this Sanction Letter, is created or supposed to be created or which are in possession or custody of the Bank, in relation to the aforesaid credit facility(ies)/loan(s), can be collected from our Office located at -----during banking hours after 10 working days from the date of full repayment /settlement of the entire outstanding in relation to the aforesaid credit facility(ies)/loan(s) ("Collection Due Date"). The 10 working days are needed for the Bank to retrieve the Documents from the storage. For convenience, please schedule an appointment with the concerned officer before visiting the office. Appointment details will be provided after full loan repayment and clearance of all dues. If you do not collect the Documents within 60 days of repayment, the Bank is entitled to collect custody charges. Please refer to the Charges section on the HDFC Bank website for details.
2. However, please note that if at the time of the Collection Due Date, you have any liability to Bank or in case you have been sanctioned any other loan/facility from the Bank (whether crystallized or not, whether in the same capacity or different capacity, including any guarantee, indemnity, comfort, or any other liability of any different nature, and whether any such other loan/facility is singly borrowed or co-borrowed or jointly borrowed with others), and any of the same or any part thereof is outstanding or payable (whether due or not, crystallized or not) (collectively, any such liability or loan or facility, "Other Liability"):
3. The Bank shall, for any Other Liability, have further specific rights of set-off as also special lien, as also rights of cross-collateralization and cross-security, over any such Properties, Documents, Encumbrance, in accordance with the provisions in this regard, for the loan/facility sanctioned/dealt with under this Sanction Letter and the Bank shall have the right to combine and set-off any of your deposits, assets and securities against Other Liability(ies) with the Bank and shall retain the Documents until such Other Liability(ies) are fully repaid.
4. Until the Borrower clears and repays to the Bank, each of the Other Liability(ies) to the fullest satisfaction of the Bank, the Bank shall: not release the Encumbrance, not take steps for or towards removal/de-registration of such Encumbrance on any documents or certificates including a registration certificate issued in relation to the vehicles under the applicable motor vehicles law, not release or remove or report or file or register, any Encumbrance including any charges in or with any register, authority with whom any such charges/security interest are filed or registered or reported, as also.
5. Even if a 'no dues' certificate is issued by the Bank under this Sanction letter, the Encumbrance shall still continue to be valid in accordance with the Bank's rights under (3) to (4) above, unless released expressly and specifically in writing by the Bank.

- 15 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.

- 16 Following Stamp Duty is payable as per the Karnataka Stamp Act, 1957 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 0.5% of Loan Amount subject to a minimum of Rs.500/-.
- 17 Initial disbursement is towards closure of seller's loan vide LAN 651894965 / 653193386 & balance is towards builder based on each stage of construction.
- 18 Revised application form with correct communication address to be submitted before disbursement.
- 19 You have to carry a recent passport size photo of all applicants when you visit HDFC BANK LTD office for executing the loan agreement
- 20 LETTER OF UNDERTAKING AS PER PMLA 2002 TO BE SUBMITTED BEFORE DISBURSEMENT
- 21 Disbursement is subject to legal and technical clearance and as per valuation by HDFC BANK LTD.
- 22 Bank statement reflecting the payment of Own contribution made, to be submitted before disbursement.
- 23 Stamp Duty of Rs 500/- is payable before loan disbursement. In case you have paid this amount, kindly ignore this.
- 24 A tripartite agreement will have to be signed
- 25 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 BANK finding the same satisfactory.

HDFC BANK reserves the option to reduce or increase the EMI or modify the repayment period or both consequent upon the revision in interest rate or on account of any extraneous circumstances which may include regulatory compliances.

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)


Kindly make payment of the Processing Fees of Rs.3894 through Cheque marked "Payee's account only" drawn on/or payable at any bank in INDIA in the name of "HDFC BANK LIMITED". In case if you have already paid this amount, kindly ignore this.

Illustrative amortization schedule is attached herewith for your reference and understanding of the repayment options and its features. Please note that the calculations in the schedule are based on a loan amount of Rs. 1.00 Lac for a tenor of 30 years under the Telescopic Repayment option, and as such is indicative in nature. The same shall vary depending upon the actual loan amount and tenor. You are requested to refer to the same and in case of any clarification contact the nearest HDFC BANK office.

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

We look forward to hearing from you.

Yours faithfully,
For HDFC BANK LIMITED,



Authorised Signatory

Encl : As above.

Duplicate

Schedule to the Offer Letter dated 25-Mar-2025

Illustration of a Normal Amortisation Schedule under a Telescopic Repayment Option.

Loan Amount	100000
Rate of Interest	8.70%*
Term	30 Years
EMI	784

Year	Opening Balance	Amount paid by Customer(EMI x 12)	Interest paid during The year	Principle repaid During the year
1	100000	9408	8671	737
2	99263	9408	8604	804
3	98459	9408	8532	876
4	97583	9408	8451	957
5	96626	9408	8366	1042
6	95584	9408	8271	1137
7	94447	9408	8169	1239
8	93208	9408	8056	1352
9	91856	9408	7933	1475
10	90381	9408	7801	1607
11	88774	9408	7655	1753
12	87021	9408	7496	1912
13	85109	9408	7323	2085
14	83024	9408	7134	2274
15	80750	9408	6929	2479
16	78271	9408	6703	2705
17	75566	9408	6458	2950
18	72616	9408	6191	3217
19	69399	9408	5900	3508
20	65891	9408	5581	3827
21	62064	9408	5237	4171
22	57893	9408	4858	4550
23	53343	9408	4446	4962
24	48381	9408	3997	5411
25	42970	9408	3507	5901
26	37069	9408	2972	6436
27	30633	9408	2390	7018
28	23615	9408	1754	7654
29	15961	9408	1061	8347
30	7614	9408	1794	7614

* The Amortization schedule indicated above is indicative in nature only and is based on a Loan amount of Rs. 1.00 Lac with Interest, at the rate of Interest (indicated above) linked to HDFC BANK's External Benchmark Lending Rate(EBLR) as on the date of the Offer Letter. The Schedule does not reflect the repayment terms applicable to the loan and as such is only for the limited purpose of reflecting the features of the Scheme/Repayment Options.