

**INDEX**  
**(DP/ Plot/ Plot + Const/ Assignment/Resale/ Const)**

Sr. No	Documents	DP Unit	DP plot & Plot + Const	Assignment Unit	Resale Unit	Construction
1	Disbursement Request Form (DRF)	✓	✓	✓	✓	✓
2	TDS Declaration	✓	✓	✓	✓	✗
3	Addendum	✓	✓	✓	✓	✓
4	Letter of Own Contribution	✓	✓	✓	✗	✗
5	Advocate Authorization Letter- (First & Final Disbursement)	✓	✓	✓	✓	✗
6	Plot- Letter of Confirmation- (for Plot loans)	✗	✓	✗	✗	✗
7	Declaration for plot purchase and subsequent construction	✗	✓	✗	✗	✗
8	Declaration for Undated Cheque	✓	✓	✓	✓	✓
9	EMI Tranching Letter- (Only if tranche opted by the customer)	✓	✓	✓	✓	✓
10	Most Important Terms and Conditions	✓	✓	✓	✓	✓
11	KYC - Self Attested ID & Address Proof (as per offer letter)	✓	✓	✓	✓	✓
12	Application Form with photo & signature	✓	✓	✓	✓	✓
13	Copy of HDFC loan Sanction letter/ Offer letter duly signed by borrower	✓	✓	✓	✓	✓

**INSTRUCTIONS:**

1. All Borrower/s to sign at all the designated area/box earmarked as "X".
2. Original set of enclosed documents, duly signed, to be submitted during docket log-in.
3. Advocate Authorization Letter is applicable only for Sale Deed registration cases.
4. Loan Sanction letter & Application can be collected from assigned service center/ Sales team.
5. Self-attested KYC & cancelled cheque/ bank statement of Seller/s to be submitted.
6. Applicable TDS as per residence status must be paid & submitted to all seller/s.

**Note:**

DP= Direct Purchase from Developer/landowner

Unit= Flat/ Row House/ Villa/ Bungalow

LAN= loan account number / File number mentioned in the HDFC loan offer letter



Link for ACH Registration



Link for Web Account Log-in

## DISBURSEMENT REQUEST FORM

HDFC File Number: 696441975

Name of Borrower/s: Srishti Jain

Date of Request: 04 April 2025

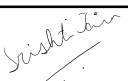
Contact No. of the Borrower: +919013308007

I/ We do hereby request HDFC to kindly disburse loan as detailed below sanctioned vide above File Number:-

Amount Requested	Rs
Favouring (Name of the Payee)	Regina Joseph Sobha Limited
Bank Name of the Payee	Regina Jospeh Sobha Limited
Bank Account Number of the Payee	08338270000016 409880034815
IFSC Code	HDFC0000833 RATN0000156
Date of Disbursement (DD/MM/YY)	
Date of Post-dated disbursement, if applicable	
Stage of Construction	

I/We do hereby state, submit and declare as under: -

- I/We have assessed the level/stage of construction at the project/property site and found the same to be appropriate and as per my/our satisfaction.
- My/our request for disbursement amount in favour of the above Payee does not cast any responsibility or liability on HDFC in any manner whatsoever.
- My/our obligation of repayment under the Loan Agreement with HDFC is a distinct and contractual commitment to HDFC.
- I/We am/are aware that HDFC reserves the right to withhold disbursement for any reason whatsoever.
- I/We further confirm that my/our request for disbursement has not been solicited by HDFC in any manner whatsoever and is as per my/our arrangement and agreement with the developer/owner/seller concerned.
- I/We agree and confirm that the applicable rate of interest towards my/our loan shall be as per the prevailing rate of interest on the date of signing of Loan Agreement with HDFC.
- Any claims/ concern/ disputes that I/We may have with the developer/owner/seller concerned shall not have any bearing on my/our repayment liability of the loan, and, my/our obligation of repayment is bereft of the stage/ state of construction of the project/property and/or my/our assessment of the concerned developer/owner/seller.
- I/We understand and agree that HDFC shall have no responsibility or role in the resolution of any dispute that I/we may encounter with the developer/owner/seller for any reason whatsoever.

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✕

Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

### Important Points for the Borrower/s:-

1. The Borrower/s are required to visit HDFC office at the time of first disbursement of the loan to sign the loan documents, and/or at the time of signing Supplemental loan documents in case of enhancement or change of terms of loan after first disbursement.
2. The Borrower/s shall be required to pay Pre-EMI, interest for the month from the date of first/ subsequent disbursement till end of month, on the amount disbursed. Kindly carry your cheque book for the same.
3. ACH form duly signed along with a Cancelled Cheque and 2 Emi Cheques will be taken at the time of first disbursement.
4. Please ensure that the Borrower/s' own contribution (Total cost – HDFC loan) has been paid in full before the disbursement request is made or in proportion as discussed with the Borrower/s.
5. Post Dated Disbursement to be availed within the same month only.
6. The disbursement fixed is valid for 10 days from the date of preparation of Cheque/ EFT. Beyond 10 days, the disbursement will be Cancelled and Cancellation charges will be applicable as mentioned in the MITC.

## **TDS DECLARATION**

(If property cost is greater or equal to Rs. 50,00,000/-)

Date :- 04 April 2025

To,  
The Manager,  
Housing Development Finance Corporation Limited,  
HDFC House, 51, Kasturba Road,  
Bengaluru – 560 001

Sub: TDS Declaration


Dear Sir/Madam,

I /We, the undersigned along with the below mentioned details, do hereby submit, declare and affirm as under: -

Loan Account Number (LAN)	696441975
Name of the Borrower/s	Srishti Jain
PAN of the Borrower/s	BAEPJ7250C
Property Address (said Property)	C1-11141, Floor 14, Wing 11, Sobha Royal Pavilion, Hadosiddapura & Chikkannalli Vlg, Varthur HB, BANGALORE, Karnataka, INDIA, 560087
Name/s of the Seller/s	Regina Joseph
PAN of the Seller/s	AECPR6696H

- I/We am/are aware that, as per the new section 194-IA of the Income-tax Act (which has come into effect from 1<sup>st</sup> June, 2013), I/We as the Purchaser/Transferee/Buyer of the said property have to deduct tax at source of 1% on behalf of the Vendor/ Transferor/ Seller on the consideration for transfer of the said Property.
- I/We undertake that I/We shall ensure that the TDS deduction will be done in compliance with the provisions of Section - 194-IA of the Income Tax Act and the same be deposited with the Government Authorities as per the applicable Rules and further that the proof of the same shall be furnished to you so as to effectuate the disbursement of the said loan.
- In this regard, I/we along with the Vendor/Transferor/Seller have also provided our PAN.

Yours Faithfully,

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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## Addendum

In view of the RBI circular dated 12 Nov 2021, on " Prudential norms on Income Recognition, Asset Classification and Provisioning" and to ensure customers are aware of the due date of the repayment as well as classification of the loan account in the event of non payment of over dues, some of the most important terms and conditions of the loan are being elaborated as under :

Repayment of EMI	Due date of payment
<b>Due date of payment of 1st EMI</b>	* 5th day of the month, following the month in which the full and final the loan is disbursed.

\* Borrower is required to pay subsequent EMIs at the end of each respective month and shall in any case pay on or before the 5th of the following month.

Payment of PEMI	Due date of payment
<b>Due date of 1st PEMI</b>	* 5th day of the month.

\* Borrower is required to pay subsequent PEMIs at the end of each respective month and shall in any case pay on or before the 5th of the following month.

### Classification of Account

- Borrower shall pay the EMI / PEMI on or prior to the Due date as mentioned above.
- Non payment or delay in payment of EMI or PEMI by the Due date, shall render the Borrower liable to pay delayed payment charges as mentioned in the MITC. The delayed payment charges till the realisation of such outstanding amount may be revised and announced by HDFC from time to time, In such an event/s, the Borrower shall also be liable to pay incidental charges and costs/damages to HDFC, as may be stipulated by HDFC in that behalf and as agreed upon in the Loan Agreement.
- If the PEMI /EMI are not being paid by the borrower on the due dates the borrower's loan account shall be downgraded as under :

Category	Basis of Classification
More than 30 Days from the due date of payment and upto 60 days	* SMA 1
More than 60 days from the due date and upto 90 days of the payments	* SMA 2
NPA (Non Performing Account)	More than 90 Days
* SMA accounts are special mentioned accounts as per RBI guidelines signifying stress in the Borrowers repayment behaviour and are required to be reported to RBI.	

- All total overdues should be paid by the borrower on or before the due date of the payment. Failing which the account would be downgraded in accordance with the RBI guidelines as explained above.
- Once the loan is classified as an NPA, it shall remain so until and unless the entire full overdue amount has been paid. The reporting to Credit Bureaus and Regulatory Authorities would be in accordance.
- The Account can be upgraded to a standard classification on payment of entire overdues in full i.e *there should be zero outstanding in the account.*
- The term " repayment" means the repayment of the principal amount of the loan , interest thereon , commitment and/ or any other charges, premium, fees or other dues payable in terms of this agreement to HDFC.

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*Srishti*

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Date: 04 April 2025

Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## LETTER OF OWN CONTRIBUTION

Date: 04 April 2025

To,  
The Manager,  
Housing Development Finance Corporation Ltd. ("HDFC")

Sub: Loan Account no. 696441975

Dear Sir/Ma'am,

I/We, names as mentioned in Item No. 1 of the Annexure to the letter (hereinafter referred to as "the Borrower") have availed the loan of amount mentioned in Item No.2 of the Annexure (hereinafter referred to as "the Loan") for the purchase of the property as mentioned in Item no. 3 of the Annexure (hereinafter referred to as "the Property"), being developed by the Developer as mentioned in Item no. 4 in the Annexure.

The Loan has been availed for purchase of the Property for my/our own use.

The purchase of the Property by me/us is purely a sale and purchase transaction between myself/ourselves and the Developer, and no other arrangement of any nature whatsoever is existing between me/us and the Developer with regard to the Property and /or any security therein.

I/We further confirm, that I/we shall strictly refrain from dealing with the said Property in any manner whatsoever, including but not limited to buy back/ any arrangement in terms of which there is any interest/sale consideration/ entitlement in favour of any developer or any other third party.

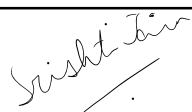
I/We further represent that my/our own contribution as referred in Item No. 5 in the Annexure is from legitimate sources which I /we will be able to authenticate should HDFC require me/us to do so. I/We further confirm that the said contribution is not in violation of the Prevention of Money Laundering Act, 2002 and/ or any other extant applicable law.

Should for any reason the loan be reclassified/ recategorized for concealment of information on my behalf, HDFC shall have the right and liberty to treat the loan in a manner as required under applicable law and reclassify the same accordingly. I/We further understand that any corresponding changes in the terms of the loan/rates applicable shall solely be my/our responsibility.

Yours Faithfully,

### ANNEXURE

Sr. No.	Particulars	Details
1	Name of the Borrower/s	Srishti Jain
2	Loan Amount	INR1,89,75,291
3	Details of the Property	C1-11141, Floor 14, Wing 11, Sobha Royal Pavilion, Hadosiddapura & Chikkannalli Vlg, Varthur HB, BANGALORE, Karnataka, INDIA, 560087
4	Details of the Developer	Sobha Limited
5	Amount of Own Contribution	INR 63,24,709

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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## ADVOCATE AUTHORIZATION LETTER

(For Sale Deed Registration Cases)

Date:- \_\_\_\_\_

To,  
The Manager,  
Housing Development Finance Corporation Ltd.

Subject: - Advocate Authorization Letter

Dear Sir/Madam,

I /We, the undersigned along with the below mentioned details, do hereby submit, declare and affirm as under:-

Name of the Borrower/s	
Loan Amount (said Loan)	Rs.
Loan Account Number (LAN)	
Name of the Panel Lawyer	

I/We have availed the said Loan (details are stated above) and do hereby authorize the above panel lawyer, empanelled with HDFC, to collect the disbursement cheque as detailed above drawn on HDFC Bank Ltd, on my/our behalf from HDFC's office and hand over the same after compliance of all formalities for my/our sale transaction at the concerned Sub-Registrar's Office (SRO).

I/We am/are aware that fees of Rs. 1,500/- (Rupees One Thousand and Five Hundred Only) shall be paid by me/us to the above representative towards its fees (In the event of more than one visit at SRO or any additional services, the above panel may charge a higher fee and I/we am/are agreeable for the same).

In case of non-registration of sale deed within 10 days from the date of above cheque, HDFC may at its discretion cancel the said cheque and levy additional charges for such cancellation, as per the MITC.

Thanking You,

Yours Faithfully,

		
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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## **PLOT - LETTER OF CONFIRMATION**

Date :- \_\_\_\_\_

To,  
Housing Development Finance Corporation Limited (“HDFC”)

Sub: Letter of Confirmation with respect to Plot Loan

Dear Sir/ Ma’am,

I /We, the undersigned/Borrower/s along with the below mentioned details, do hereby submit, declare and affirm as under: -

Loan Account Number (LAN)	
Name of the Borrower/s	
Place of Letter of Confirmation	
Date of Letter of Confirmation	
Property Address (said Plot)	
Date of Deed of Conveyance/ Agreement to Sell/ Letter of Allotment	
Loan Amount (the Loan)	

I/We have purchased the said Plot vide Deed of Conveyance/ Agreement to Sell as mentioned above executed amongst themselves/ Letter of Allotment as mentioned above.

I/We approached HDFC Ltd. for a housing loan of an amount as mentioned above (“**the Loan**”) for the purchase of the said Plot and represented to HDFC that the I/we have all rights, title, and interest in the said Plot with clear marketability and intend/s to commence the construction within 3 (three) years from the date of the first disbursement in terms of the Loan Agreement. In this regard, I/we, as Borrowers have signed a loan agreement pertaining to the subject/above mentioned Loan Account Number (LAN) with HDFC (“**Loan Agreement**”).

I/We confirm that I/we shall obtain all the necessary approvals and clearances as required under the applicable law.

I/We understand that in the circumstances stated above, HDFC has agreed to consider my/our application for the Loan and disbursement of the appropriate amount subject to furnishing of a letter of confirmation by me/us.

**In view of the above, I/we accordingly confirm, undertake, and affirm as under:**

1. The Loan shall be utilized solely for the purpose of funding the purchase of the said Plot. Further, I/we confirm to HDFC that I/we shall, commence the construction on the said Plot within a period of 3 (three) English calendar years from the date of first disbursement in terms of the said Loan Agreement.
2. I/We hereby authorize HDFC to revise the Applicable Rate of Interest as per the Loan Agreement to thereby increase the applicable rate of interest by 2.00% in the event I/we am/are unable to commence the construction within the said period as indicated to HDFC in terms hereof. I/We understand that HDFC shall have the right and liberty to treat the Loan in a manner as required under applicable law and reclassify the same accordingly.
3. I/We acknowledge and agree that my/our obligation of to repay the loan is as per the terms of the Loan Agreement and is irrespective of any developmental activity which by itself is my/our independent obligation to fulfill and complete within the stipulated time period. I/We agree to indemnify HDFC and keep indemnified HDFC

for any loss, damages, costs incurred directly, indirectly, or consequentially arising out of non-completion or delay in construction of the Plot or for any ancillary reason whatsoever.

4. I/We authorize HDFC to call back / cancel the Loan at any point of time if it is brought to its notice that there has been a violation of any direction issued by any authority or in case of default under the Loan Agreement. In such an event HDFC shall invoke all its rights under appropriate laws. Any cost incurred by HDFC in doing so shall be recoverable from me/us, as debt to HDFC.

**Signed and Delivered by the within named**

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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)



## **DECLARATION FOR PLOT PURCHASE AND SUBSEQUENT CONSTRUCTION**

Date:- \_\_\_\_\_

To,  
The Manager,  
Housing Development Finance Corporation Limited,  
HDFC House, 51, Kasturba Road,  
Bengaluru – 560 001.

Sub: - Declaration for plot purchase and subsequent construction

Dear Sir/Madam,

I/We, the undersigned, intend to buy a plot/site and subsequently start construction after taking necessary approvals for the same from local competent authority. The details are as under: -

Name of the Borrower/s	
Loan Amount (said Loan)	Rs.
Loan Account Number (LAN)	
Property Address (said Property)	
Tentative Cost of Plot/Site (A)	Rs.
Details of Construction	<ul style="list-style-type: none"><li>• Plot Area - _____sq. mtrs.</li><li>• Approximate built up area - _____sq. mtrs</li></ul>
Estimated cost of construction (B)	Rs.
Total Cost (A+B)	Rs.

Further once the approved plan & final cost is submitted by me/us, I/we authorize you to review & make necessary changes in the said Loan amount, if applicable, based on the cost estimate as appraised by your office for the said loan evaluation.

Yours Faithfully,

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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## **DECLARATION FOR UNDATED CHEQUE**

Date: 04 April 2025

To,  
The Manager,  
Housing Development Finance Corporation Limited,  
HDFC House, 51, Kasturba Road,  
Bengaluru – 560 001

Sub: Declaration for submission of 2 Undated cheques towards additional security.

Dear Sir/Madam,

Upon my/our request / application Housing Development Finance Corporation Limited (HDFC) has sanctioned and disbursed an amount as mentioned in the table below for the purchase / construction / equity / refinance of the property mentioned in the Loan Agreement as mentioned in the table below.

Notwithstanding the mortgage created with HDFC, against the above referred property or any other security provided, I/We am/are hereby depositing 2 undated cheques bearing No. as mentioned in the table below for an amount as mentioned in the table below drawn on Bank as mentioned in the table below, as an additional security towards the full repayment of Principal amount out of my/our will and violation.

	Cheque No. 1	Cheque No. 2
Loan Amount & LAN	Rs.1,89,75,291	LAN: 696441975
Loan Agreement date		
Cheque No.	000048	000049
Cheque Amount (2 cheques of 50% each of the loan amount)	Rs.94,87,645.50	Rs.94,87,645.50
Name of Drawee Bank	HDFC Bank	HDFC Bank

I/We hereby unconditionally and irrevocably authorise HDFC, to present the subject cheque/s on account of the following among other circumstances or eventualities which I/ We undertake to honour without any demur or protest: -

1. In the event where my/our title to the property mortgaged is affected or found defective which attracts acquisition of site/s or demolition building.
2. The property being claimed by any person/s or body/bodies, Bank or financial institutions or anyone claiming through legal heirs in the event of such claims being a lawful.
3. Any deviation in construction from the approved sanctioned plan, sanctioned and approved by the concerned authority which attracts part or full demolition of the property.
4. In the even if I/We do not submit the original Sale Deed / Conveyance Deed, original prior title deeds and other documents immediately after the registration. In this regard I understand that HDFC, is under no obligation to remind me for submission of documents.
5. Default in repayments of loan obtained including the interests and Principal amount.

6. The said liability for honouring the above cheque shall be joint and several.
7. If HDFC is satisfied that they are apprehensive that I / We are not able to honour the commitment under the Loan Agreement signed by me/us.
8. The above presents do not limit the right of the HDFC Ltd., to present the above cheque in any other eventualities which in the opinion of HDFC warrants such presentation of subject cheque.

Notwithstanding the any of terms of the Loan Agreement including the immovable property and any other collateral security or any other documents signed or deposited by me / us, this undertaking is irrevocable until such time the loan is repaid in full to the satisfaction of HDFC Ltd., along with interest, prepayment charges if any, and any other charges or costs incidental.

Yours Faithfully,

× *Srishti Jain*

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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## LETTER FOR TRANCHING OF EMI

Date :- 04 April 2025

To,  
Housing Development Finance Corporation Ltd.,

Dear Sir/Madam,

Sub : "Tranching of EMI" scheme

I / We have executed the below mentioned Loan Agreement with Housing Development Finance Corporation Ltd. (HDFC) for the below mentioned loan amount out of which a part amount has been disbursed by HDFC to me/us.

Loan Account Number (LAN)	696441975
Loan Agreement Date	
Loan Amount (Said Loan)	Rs.1,89,75,291

I / We are required to pay the loan in EMIs as mentioned in the Loan Agreement after the full loan has been disbursed and in the meantime, I/We required to pay PEMI.

In the above connection, kindly note that I/we are desirous of amortising the loan under HDFC's "Tranching of EMI" scheme mentioned overleaf.

Accordingly, I / we request HDFC to permit me/us to amortise the loan in trached EMIs notwithstanding anything contained in the said Loan Agreement and the Schedule contained therein.

Please note that I/We propose to commence payment pf EMI with immediate effect on the amount/ amounts of loan already disbursed by HDFC under the above Loan Agreement and I/we hereby request HDFC to do the needful.

I / We further state that I/We have read and am/are fully aware of HDFC's scheme pertaining to tranching of EMI's reproduced overleaf.

This letter as well as any other communication / intimation from HDFC to me/us in the matter shall form part of the said Loan Agreement.

Yours Faithfully,

× *Srishti Jain*

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Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

## **TRANCHING OF EMIs CONDITIONS**

Instead of making payment of PEMI on the loan amount/s disbursed by HDFC pending commencement of the EMI, the borrower can now pay an interim EMI of the disbursed amount/s. Under this arrangement, the borrower would need to pay PEMI only for the remaining days of the month in which he has taken the disbursement. The advantage under this scheme is that when the borrower avails the final disbursement of the loan he would have repaid a part of the principal amount out of the previous disbursement/ and hence he would be paying the regular EMI on an amount which would be less than the loan availed by him from HDFC. Under this scheme the borrower will pay Interim EMIs pending commencement of the Regular EMIs.

**The following are the principal terms and feature of the above scheme:**

1. Principal repayment commences on the instalment that has been drawn by the borrower with effect from the subsequent month.
2. Interim EMI will be computed with reference to the term of repayment mentioned in the loan agreement on the amount or amounts disbursed with repayment of principal commencing from the following month.
3. Subsequent disbursement/s :  
The Interim EMI will be re-computed on each subsequent disbursement/s on:
  - a) the principal amount outstanding of the previous disbursement/s plus
  - b) the further amount being disbursed.
4. Final disbursement:  
Regular EMI will be re-computed with reference to the terms of repayment mentioned in the loan agreement on:
  - a) the principal amount outstanding of the previous disbursement/s plus
  - b) the final amount being disbursed.
5. The Borrower can opt for this scheme at the time of the first disbursement or at the time of subsequent disbursement/s, but, before commencement of the final EMI.
6. Interest rate applicable for each tranche will be as applicable on the total loan and not on the amount representing each respective disbursement.
7. Pending full disbursement, the borrower will have an option to 'chose' in consultation with HDFC the Interim EMI he may want to pay till a) further disbursement/s b) full disbursement.
8. Pre-EMI:  
Pre-EMI interest will be payable from the date of the disbursement on the amount disbursed till the last day of the concerned month in which disbursement is made.
9. Upon each subsequent disbursement the Interim EMI will be reworked on the principal amount outstanding of the amount/s disbursed previously as of the last date of the concerned month (in which the further disbursement is made) plus the further disbursement amount. Repayment of the regular EMI (which will be also calculated in the same manner) will commence from the month following the month in which the last disbursement is made.

### **GENERAL**

- a) The Regular EMI may be different from the one mentioned in the Loan Agreement.
- b) If the disbursement of loan (part of final) is made on the first working day of a month, then the Interim EMI or the Regular EMI, as the case may be, will commence from that month itself.

## **MOST IMPORTANT TERMS AND CONDITIONS (MITC)**

The Most Important Terms and Conditions ("MITC") of the loan between the Borrower/s and Housing Development Finance Corporation Ltd., a Company incorporated under the Companies Act, 1956 and having its registered office at Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020 (herein after referred to as "HDFC") are mentioned below and are to be read in conjunction with the terms contained in the Offer Letter and the Loan Agreement and any other document(s) (hereinafter collectively referred to as the "Transaction Documents") which you have executed (jointly and severally as may be applicable) with HDFC. The MITC mentioned herein is indicative and not exhaustive.

The nature and/or quantum of the fees/charges/levies mentioned herein may undergo review/modification at the time of actual application, as per the then prevailing policies of HDFC in compliance with regulatory guidelines, as may be updated by HDFC in its MITC from time to time. The Borrower shall be required to keep himself/herself updated of such changes through our website [www.hdfc.com](http://www.hdfc.com)

For product features, checklists, calculators, new home loan inquires, existing Customer portal and other notifications visit our website [www.hdfc.com](http://www.hdfc.com) or download HDFC Home Loans App from Playstore/ AppStore. For loan specific details pertaining to the loan amount, interest rates and repayment details, refer to the schedule of the Loan Agreement and/or the Offer Letter.

### **1. Fees and Other Charges**

A. Various fees and other charges - as applicable on application/ during the term of loan/ conversion charges for switching from floating to fixed interest and vice-versa and penalty for delayed payments, are as under:

<b>Sr. No</b>	<b>Name of the Product / Service</b>	<b>Name of Fee/ Charge levied</b>	<b>When Payable</b>	<b>Frequency</b>	<b>Amount in Rupees</b>
1	Fees for Resident Housing Loan / Extension / Renovation of Housing Loan / Refinance of Housing Loan / Plot Loans for Housing (Salaried, Self Employed Professionals)	Processing Fees	At Application	Once	Upto 0.50% of the loan amount or Rs.3000/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- + applicable taxes / statutory levies whichever is higher
2	Fees for Resident Non-Housing Loan/ Extension/ Renovation of Non-Housing Loan/ Refinance of Non-Housing Loan/ Plot Loans for Non-Housing (Salaried, Self Employed Professionals)	Processing Fees	At Application	Once	Upto 0.50% of the loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/- + applicable taxes / statutory levies whichever is higher
3	Fees for Resident Housing/ Extension/ Renovation/ Refinance/ Plot Loans for Self Employed Non-Professionals.	Processing Fees	At Application	Once	Upto 1.50 % of the Loan amount or Rs. 4500/- whichever is higher+ applicable taxed / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/- +applicable taxes/statutory levies whichever is higher
4	Fees for Top-Up Loan & HDFC Now (Salaried, Self Employed Professionals)	Processing Fees	At Application	Once	Upto 0.50 % of the Loan amount or Rs. 3000/- whichever is higher + applicable taxed / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- + applicable taxes/statutory levies whichever is higher
5	Fees for Top-Up Loan & HDFC Now (Self Employed Non-Professionals)	Processing Fees	At Application	Once	Upto 1.50% of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/- + applicable taxes/statutory levies

					whichever is higher
6	Fees for Equity/ Non-Residential Premises and HDFC Maxvantage Loans	Processing Fees	At Application	Once	Upto 1.50% of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/- + applicable taxes/statutory levies whichever is higher
7	Fees for NRI Loans	Processing Fees	At Application	Once	Upto 1.25% of the loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies and charges. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- + applicable taxes/statutory levies whichever is higher
8	Fees for Value Plus Loans	Processing Fees	At Application	Once	Upto 1.50% of the loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies and charges. Minimum Retention Amount: 50% of applicable fees or Rs.4500/- + applicable taxes / statutory levies whichever is higher
9	Fees for Loans under HDFC Reach Scheme	Processing Fees	At Application	Once	Upto 2.00 % of the Loan amount + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- + applicable taxes / statutory levies whichever is higher
10	Delayed Payment Charges	Additional Interest	On Accrual	Monthly	A maximum of 24% P.A. On the delayed sum.
11	Expenses to cover costs	Incidental Charges	On incurring expenses		Incidental charges and expenses are levied to cover the cost, charges, expense and other monies as per actuals applicable to a case.
12A	Statutory Charges	Stamp Duty / MOD / MOE / Registration	On Fixing of Disbursement / Change or addition of security	As may be applicable	As applicable in the respective States.
12B	Fees / Charges levied by Regulatory bodies	Fees / Charges levied by entities such as CERSAI	On Disbursement / Change or addition or deletion of security	As may be applicable	As per actual charges / fee levied by Regulatory bodies + applicable taxed / statutory levies
12C	Fees / charges payable to any third party(ies) whose services have been availed	Fees/Charges levied by such third parties such as mortgage guarantee company	On Disbursement	As may be applicable	As per actual fee/ charges levied by any third party(ies) + applicable taxes/ statutory levies
13	Switch to Lower Rate in Variable rate Loans (Housing/ Extension/ Renovation)	Conversion Fees	On Conversion	On every Spread Change	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any)at the time of Conversion or a cap of Rs.50000/- +applicable taxes/ statutory Levies which ever is lower.

14	Switching to Variable Rate Loan from Fixed Rate Loan (Housing/Extension/ Renovation)	Conversion Fees	On Conversion	Once	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any) at the time of Conversion or a cap of Rs.50000/- + applicable taxes / statutory levies whichever is lower
15A	Switch to a RPLR-NH Benchmark Rate (Non-Housing Loans) and corresponding spread	Conversion Fees	On conversion where the resultant rate of interest remains the same	On change of bench-mark rate and/or change of Spread Change	NIL
15B	Switch to a RPLR-NH Benchmark Rate (Non-Housing Loans) and corresponding spread	Conversion Fees	On conversion where the resultant rate of interest is lowered	On change of benchmark rate and/ or change of Spread Change	Half of the spread difference on the principal outstanding and undisbursed amount (if any) plus taxes, with a minimum fee of 0.5% and Max. 1.50%
16	Switch from Combination Rate home loan fixed rate to Variable rate	Conversion Fees	On Conversion	Once	1.75% of the Principal Outstanding and Undisbursed amount (if any)+ applicable taxes / statutory levies at the time of Conversion.
17	Switch to Lower Rate (Non-Housing Loans)- Variable Rates	Conversion Fees	On Conversion	On every Spread change	Half of the spread difference on the principal outstanding and undisbursed amount (if any + applicable taxes / statutory levies with a minimum fee of 0.5% and Max 1.5%
18	Switch to Lower Rate (Plot Loans)- Variable Rate	Conversion Fees	On Conversion	On every Spread change	0.5% of principal outstanding and undisbursed amount (if any) + applicable taxes / statutory levies at the time of Conversion.
19	Switch to Lower Rate (Loans under HDFC Reach)- Variable Rate	Conversion Fees	On Conversion	On every Spread change	Upto 1.50% of the principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of conversion.
20	Cheque/ACH/SI Dishonour Charge	Miscellaneous Receipts	On Cheque/AC H/ SI Dishonour	Depends on no. of Dishonour	Rs. 300/- Per Dishonour.
21	Photo Copy of Documents	Miscellaneous Receipts	Event	On every request	Upto Rs. 500/- + applicable taxes / . statutory levies
22	Fees on account of External Opinion – such as legal/technical verifications.	Miscellaneous Receipts	On incurring expenses	On every occurrence	As per actuals.
23	List of documents	Miscellaneous Receipts	Event	On every request	Upto Rs. 500/- + applicable taxes / statutory levies.
24	PDC swap	Miscellaneous Receipts	Event	On every request	Upto Rs. 500/- + applicable taxes / statutory levies.
25	Disbursement cheque cancellation charge post disbursement	Miscellaneous Receipts	Event	On every occurrence	Upto Rs. 500/- + applicable taxes / statutory levies
26	Re-appraisal of loan after 6months	Processing Fees	At Re-	Once	Rs. 2000/- + applicable taxes / statutory



	from date of sanction		Application		levies.
27A	Switch to HDFC Maxvantage Scheme	Processing Fee	At the time of Conversion	Once	0.25% of the outstanding loan amount + applicable taxes/statutory levies at the time of conversion
27B	Reversal of Provisional Prepayment under HDFC Maxvantage Scheme	Processing Fee	At the time of Reversal	On every reversal	Rs. 250/- plus applicable taxes/statutory levies at the time of reversal

## B. On Foreclosure / Prepayment Charges

Housing Loans	
<b>A. Adjustable Rate Loans (ARHL) and Combination Rate Home Loan ("CRHL") during the period of applicability of the Variable Rate of interest</b>	For any loan sanctioned to individual borrowers with or without co-obligants no prepayment charges shall be payable on account of part or full prepayments made through any sources, except when the loan is sanctioned for business purpose**.
<b>B. Fixed Rate Loans ("FRHL") and Combination Rate Home Loan ("CRHL") during the period of applicability of the Fixed Rate of interest</b>	For all loans sanctioned with or without co-obligants, the prepayment charge shall be levied at the rate of 2%, plus applicable taxes/statutory levies of the amounts being so prepaid on account of part or full prepayments except when part or full prepayment is being made through <b>own sources*</b> .
Non Housing Loans and loans classified as business loans**	
<b>A. Adjustable Rate Loans (ARHL) and Combination Rate Home Loan ("CRHL") during the period of applicability of the Variable Rate of interest</b>	For all loans sanctioned with or without co-obligants, the prepayment charge shall be levied at a rate of 2% plus applicable taxes/statutory levies of the amounts being so repaid on account of part or full prepayment.  No prepayment charges shall be payable on account of part or full prepayments on Loans against Property / Home equity loans sanctioned to individuals for other than business purposes**
<b>B. Fixed Rate Loans ("FRHL") and Combination Rate Home Loan ("CRHL") during the period of applicability of the Fixed Rate of interest</b>	For all loans sanctioned with or without co-obligants, the prepayment charge shall be levied at a rate of 2% plus applicable taxes/statutory levies of the amounts being so repaid on account of part or full prepayments.
<p><b>OWN SOURCES:</b> *the expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.</p> <p><b>BUSINESS LOANS:</b> **The following loans shall be classified as business loans:</p> <ol style="list-style-type: none"> <li>1. LRD loans</li> <li>2. Loans against property / Home Equity Loan for Business Purpose i.e. Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset or any similar end usage of funds.</li> <li>3. Non Residential Properties</li> <li>4. Non Residential Equity Loan</li> <li>5. Top up loans for Business Purpose i.e. Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset or any similar end usage of funds.</li> </ol> <p>The Borrower will be required to submit such documents that HDFC may deem fit &amp; proper to ascertain the source of funds at the time of prepayment of the loan.</p> <p>The prepayment charges are subject to change as per prevailing policies of HDFC and accordingly may vary from time to time. Borrowers are requested to refer to <a href="http://www.hdfc.com">www.hdfc.com</a> for the latest charges applicable on prepayments.</p>	

## 2. (a) Insurance of property

The Borrower shall ensure that the property is, during the pendency of the loan, always duly and properly insured against all risks such as earthquake, fire, flood, explosion, storm, tempest, cyclone, civil commotion,

etc. HDFC be made the sole beneficiary under the policy/policies.

(b) In the event the Borrower fails to provide insurance for the property duly assigned in favor of HDFC, HDFC shall have the option to procure insurance for the Property to preserve the property from destruction and recover the same from the Borrower.

(c) Insurance of Borrower: The Borrower may avail health and /or life insurance cover for himself with HDFC as the sole beneficiary under the policy/ policies.

### 3. Conditions for disbursement of the loan

The Borrower shall:

- a. Submit all relevant documents as mentioned in the Sanction Letter/ Loan Agreement/ KYC Policy of HDFC.
- b. Intimate HDFC of any change in his employment/ contact details/ other KYC related details.
- c. Request for disbursement of the loan in writing (as per the manner prescribed by HDFC). Such request shall be deemed to have been duly made when made by hand, mail or through website of HDFC ([www.hdfc.com](http://www.hdfc.com)) or such other form/manner as may be announced by HDFC from time to time.
- d. Comply with all preconditions for disbursement of the loan as mentioned in the Sanction Letter.
- e. Ensure that he has absolute, clear and marketable title to the property (security) and the said property is absolutely unencumbered and free from any liability whatsoever.
- f. Ensure that no extra-ordinary or other circumstances have occurred which shall make it improbable for the Borrower to fulfill his obligations under the Loan Agreement for the present loan.
- g. Ensure that no event of default has happened in terms of the Loan Agreement executed/ to be executed by the borrower.
- h. Ensure that there is no breach of the terms of the Offer Letter/Loan Agreement.
- i. The following conditions shall be applicable for all loans.

The Borrower shall:

- i. Pay the own contribution amount (total cost of unit less the loan amount), as specified in the Sanction Letter.
- ii. Regularly provide HDFC information, including details regarding progress/delay in construction, any major damage to the property, non-payment of taxes and statutory levies and charges, as may be applicable from time to time pertaining to property, etc.
- iii. Ensure that construction being undertaken is as per the approved plan and has satisfied himself/herself that all required approvals for the project have been obtained by the developer (by the seller incase of resale purchase of property).
- iv. Satisfy HDFC on the utilization of the proceeds of any prior disbursements of the loan amount and provided adequate proof of the same.
- v. Furnish End Use Certificate for Equity / Topup Loans.

### 4. Brief Procedure to be followed for Recovery of overdue amounts:

Borrowers are explained the payment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan. No notice, reminder or intimation shall be given to the Borrower regarding his/her obligation to pay the EMI or PEMI regularly on due date.

On non-payment of Pre-EMI/EMI by the due dates, HDFC shall remind the Borrowers by making telephone calls, sending written intimations by post and electronic medium or by making personal visits by HDFC's authorized personnel at the address/es provided by the Borrower. Costs of such calls/communication/visits shall be recovered from the Borrower.

Not with standing what is stated herein, it shall be the liability of the Borrower to ensure that the Pre-EMI/ EMIs are regularly paid on the due dates.

Credit information relating to any Borrower's account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licensed bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the Borrower should ensure timely payment of the amount due on the

loan amount.

The recovery process of enforcement of mortgage/ securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act) or under any other law, is followed as per the directions laid down under the respective law. Intimation/ Reminders/ Notice(s) are given to Borrower prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

## 5. Customer Services

- i) Customer Service Queries including requirement of documents can be addressed to HDFC through the following channels: Write to us through our website: [www.hdfc.com](http://www.hdfc.com) or notify us at: HDFC Ltd, HDFC House, HT Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.
- ii) Visiting hours and the details of person to be contacted for Customer service with respect to all branches of HDFC are available at [www.hdfc.com](http://www.hdfc.com).
- iii) The Corporation shall endeavour to keep its customers informed of any change in interest rates / charges etc. through letters or any other form of general or public announcement or displays, from time to time. In case such change is disadvantageous to the customer he/ she may close his account within 60 days of the intimation of the change.
- iv) Contact HDFC Customer Service Officer at your nearest branch within the working hours as mentioned in the Loan Application form for:
  - a. Photo Copies of documents, can be provided in 15 working days from date of placing request. Necessary administrative fee shall be applicable.
  - b. Original documents will be returned within 21 working days from the date of closure of loan. Necessary administrative fee shall be applicable if the documents are collected beyond due date of release of documents.
  - c. Loan Account statement (time line): Within 7 working days of the receipt of request.

## 6. Grievance Redressal:

There can be instances where the Borrower is not satisfied with the services provided by HDFC in reference to the Loan availed. To highlight such instances & register a grievance the Borrower may follow the following process:

- a. The Borrower can post their grievance on our website [www.hdfc.com](http://www.hdfc.com) or
- b. Borrower can meet or write to the Business Head for the respective dealing branch
- c. The Corporation shall endeavour to address/respond to all grievances within a time frame of six weeks of receipt of a grievance and keep the borrowers informed about the status of their grievances.
- d. In case the grievance remains unresolved beyond a period of 7 working days, the borrower may escalate the grievance to the Chief Grievance Redressal Officer at:

The Chief Grievance Redressal Officer,  
Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020
- e. In case the grievance remains unresolved beyond a period of 14 working days, the borrower may escalate the grievance to the Managing Director at: :

The Managing Director,  
HDFC Ltd, HDFC House, HT Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020
- f. The Borrower shall be entitled to raise any complaints regarding concerns with respect to the Loan and/or the services being provided by HDFC. Any matter which is not related directly to the provision of such financial services by HDFC (such as services/good/ provided by a third party and/or concerns related to the property and/ or project and/or insurance products and/or any matter which is beyond the scope and purpose of the Loan Agreement and/or MITC) shall not qualify as a valid Grievance and shall, therefore, not be addressed or responded to by HDFC.

- g. In case of non redressal of grievance within 30 working days of registering the grievance the borrower may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaints in Online mode at the link <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format available at link [https://grids.nhbonline.org.in/\(S\(rvmej3wn0zroukvwus0aetc3\)\)/Complainant/Default](https://grids.nhbonline.org.in/(S(rvmej3wn0zroukvwus0aetc3))/Complainant/Default) to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, ND-110023

It is here by agreed that for detailed terms and conditions of the Loan, the parties here to shall refer to and rely upon the loan and other security documents executed/to be executed by them. The above terms and conditions have been read by the borrower/s / read over to the borrower by Shri/Smt.

\_\_\_\_\_ of HDFC and have been understood by the borrower/s.

x *Srishti Jain*

x

x

Signature of the Borrower/ Co-borrower/Power of Attorney holder (with name)

(Signature of the authorized person of HDFC)