

ACCEPTANCE COPY

HDFC BANK LTD., SHOP NO. A1 -A3, SP -54, ASHIANA
ARCADE BHIWADI 301019
18002100018,022-64807999

File No: 703740194/KS7
Service Center: BHIWADI
Place Of Service: BHIWADI

Offer Date: 30-DEC-2024

MR AGARWAL SUNIL KUMAR
FLAT NO 32 TOWER O 3RD FLOOR
HILL VIEW GARDEN TREHAN HOME
DEVELOPERS
VILLAGE THADA BHIWADI
VILLAGE-THADA
ALWAR - 301019
Email ID: sunil170683@gmail.com
Mobile Number: 7830600368

Dear Sir/Madam,

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

Amount Approved	Rs. 1800000
Rate of Interest	8.70% p.a. on a Variable Rate basis **
Term	15 Years ***

Repayment Terms:

Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 17937 per month ***
Payable in	180 instalments ***

Processing Fee payable	Rs. 2950
Processing Fee received	Rs. 2950
Stamp duty	Rs.

(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.

SPECIAL CONDITIONS:

- 1 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC BANK LTD.
- 2 As per your request, this offer is being made to you under HDFC BANK'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 If the construction is not commenced within 3 yrs from the date of first disbursement, HDFC BANK shall retain the right to increase the interest rate by 2.00% above the then prevailing Applicable rate of Interest
- 5 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 6 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.
- 7 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.
- 8 (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).

- 9 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
- 10 (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.
- 11 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.
- 12 (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 availment of any other facility from the bank.
- 13 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.
- 14 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 15 Kindly provide two undated cheques for repayment of EMI
- 16 Kindly Provide completely filled original loan application form before disbursement
- 17 The Borrower shall comply with all legal, technical and statutory requirements including compliance

applicable under the RERA

- 18 You shall submit Voter ID card or Proof of possession of Aadhaar or Masked Aadhaar or Passport or Driving License or Letter issued by National Population Register in the name of all borrower/s with the current communication address along with the disbursement request
- 19 Kindly provide self attested copy of PAN card & masked aadhar card before disbursement
- 20 Kindly provide latest payslip & updated salary bank statement before disbursement
- 21 KINDLY PROVIDE OWN CONTRIBUTION BEFORE DISBURSEMENT OF THIS LOAN
- 22 Original Revised Application form / Annexure duly filled along with coloured photo with across sign on photo, self attestation on documents and signature on correction in application form to be taken and references to be filled in complete before disbursement
- 23 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.
- 24 For purposes of KYC Verification, MR AGARWAL SUNIL KUMAR will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PAN CARD as PAN PROOF and PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 25 This benefit is being offered under a special limited period festive offer campaign. This benefit will be applicable only if first disbursement is availed by 31st December 2024.

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 BANK.

We look forward to hearing from you.

Yours faithfully,
For HDFC BANK LIMITED,



Authorised Signatory

I/We accept the above Offer alongwith the terms and conditions and special conditions, if any mentioned herein.

Borrower Signature _____

Co-borrower/s Signature _____

Date _____