

SCHEDULE
(Loan Agreement)

Appl Number 2129001065

1 Place of Execution
 2 Date of Execution
 3 Name of the Borrower/s MR SUMIT GOBINDA CHOUDHURY
 4 Address of the Borrower/s Flat No A-1,1ST FLOOR,
 DISHA APT.,
 THAKURPUKUR KOLKATA-700063, 247 DIAMOND HARBOUR ROAD,
 KOLKATA, WEST BENGAL - 700072
 5 Area office of LICHFL NEW ALIPORE BUSINESS CENTRE, 1ST FLOOR, 43 B BLOCK-C, NEW ALIPORE ROAD KOLKATA--
 700053 KOLKATA-700052 WEST BENGAL

6 Rate of Interest	S.No	Rate Type	Tenure	Floating Rate
	1	Fixed Rate	1-24 months	10 10%pa
	2	Floating Rate	25-180 months	Floating rate of interest linked to then Prevailing LHPLR(Subject to periodic review)

7 Loan Amount Rs ***2000000
 Rupees Twenty Lakh only
 8 Details of the Property Flat No 12A4 / 12th Floor,XII
 BLOCK-XII,HILAND GREENS,
 JAGTALA MIRPUR,
 KOLKATA,WEST BENGAL
 9 Term(period of the loan) 180 Months
 10 EMI Date 7th of the month
 11 Computation of Interest (Rest) Monthly Rest
 12 Amortization 180 EMI'S
 13 Additional Interest 1.50 % per month on the defaulted installments upto and inclusive of 12 months default and 2.00
 % per month on the defaulted installments beyond 12 month default
 14 Commitment Fees (As applicable from time to time)
 15 Prepayment Charges Under floating rate period, prepayment charges are not applicable
 Under fixed rate period, the prepayment charges will be Nil if paid from own sources
 else 2.00% on the loan amount prepaid + ST
 (The Company reserves the right to call for necessary documents as an evidence of source of funds)
 16 Period of disbursement to the Borrower/s 12 months from the date of first disbursement
 17 Address of LICHFL where the payment can be made NEW ALIPORE BUSINESS CENTRE, 1ST FLOOR, 43 B BLOCK-C, NEW ALIPORE ROAD
 KOLKATA--700053 KOLKATA-700052 WEST BENGAL

Signed and Delivered by the)
 within named Borrower / s)

Sumit gobinda choudhury

In the presence of
 1
 2

SIGNED, SEALED AND DELIVERED
 by LIC Housing Finance Limited)
 by the hand of its Authorised)
 Signatory / Constituted Attorney)
 Mr _____)

In the presence of
 1
 2

AVINAW KUMAR
 Business Manager
 LIC Housing Finance Ltd.
 New Alipore Business Centre
 Kolkata - 700053

NEW ALIPORE BUSINESS CENTRE, 1ST FLOOR, 43 B BLOCK-C, NEW ALIPORE ROAD KOLKATA--700053 KOLKATA-700052

Date 18/12/2014

File No. : 2129001065

To,
MR SUMIT GOBINDA CHOUDHURY
Flat No A-1,1ST FLOOR,
DISHA APT .
THAKURPUKUR KOLKATA-700063, 247 DIAMOND HARBOUR ROAD,
KOLKATA, WEST BENGAL - 700072

Dear Sir/Madam,
We are pleased to inform you that we have 'In Principle' approved a HOUSING LOAN as per term and conditions mentioned herein.

- 1 Scheme Griha Prakash
- 2 Loan Amount Rs 2 000,000 00
Rupees Twenty Lakh only
- 3 Rate of Interest Type CELEBRATION 25
Current LHPLR 14.50%

S No	Rate Type	Tenure	Floating Rate
1	Fixed Rate	1-24 months	10.10%pa
2	Floating Rate	25-180 months	Floating rate of interest linked to then Prevailing LHPLR (Subject to periodic review)

- 4 Term 180 Months
- 5 Purpose Purchase of New Flat
- 6 Repayment Terms-
6(a) Rest Frequency Monthly
6(b) Equated Monthly Installment Rs 21,615 00
Rupees Twenty-One Thousand Six Hundred Fifteen only
- 6(c) No of EMIs 180 Months
- 7 Total Upfront Fees Rs 10,000 00 + Service Tax as Applicable
(Rupees Ten Thousand only)
- 8 Commitment Fees As applicable from time to time
- 9 Security As may be decided by LICHFL at its sole discretion
- 10 Fees on prepayment Under floating rate period, prepayment charges are not applicable
Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 2.00% on the loan amount prepaid + ST
(The Company reserves the right to call for necessary documents as an evidence of source of funds)

Kindly make payment of non refundable upfront fees as mentioned in point No (7) above through Cash/Cheque/Demand Draft marked 'payee's account only ' in the name of 'LIC Housing Finance Ltd.' In case you have already paid this amount, kindly ignore this clause. Please sign the duplicate copy of this letter in token of your acceptance of the terms and conditions as contained overleaf and contact us for execution of Loan Agreement and to complete the necessary formalities.

The aforesaid sanction of the Loan amount will be subject to the following additional conditions
APF T/C,ECS,OTHER USUAL T/C

Applicant/s to undertake compliance with the provisions of Section - 194-IA of the Income Tax Act, wherever applicable, and submit proof of the payment
We would be happy to expedite the disbursement of the loan and request you to contact our Office at NEW ALIPORE BC to complete the necessary formalities required by LICHFL
We look forward to have a long lasting relationship with you

Yours faithfully,
For LIC Housing Finance Ltd

Authorized Signatory
Encl As Above

AVINAW KUMAR
Business Manager
LIC Housing Finance Ltd.
New Alipore Business Centre
Kolkata - 700053

I/We accept the above terms and condition

Sumit Gobinda Choudhury

1 MR SUMIT GOBINDA CHOUDHURY
Signature
Place
Date 27/12/14