

GROUND FLOOR BLOCK AC-16
SECTOR 1 SALT LAKE CITY
KOLKATA- 700064 PH: 033-23215949File No: 623618164/PRITG
Service Center: SALT LAKE
Place Of Service: SALT LAKE

Offer Date: 17-JAN-2017

MR HALDER BIPUL KUMAR
FLAT NO. B186, 204 FLOOR
SAPOORJI COMPLEX
ACTION AREA-III
NEW TOWN, RAJARHAT
KOLKATA - 700135

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. 2549900
Rate of Interest	8.70% p.a. on a Variable Rate basis **
Term	10 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment Payable in	Rs. 31889 per month *** 120 instalments ***

Processing Fee payable	Rs. 11500
Processing Fee received	Rs. 11500

** 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 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 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 The rate of interest mentioned above is based on the currently prevailing RPLR 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.
- 4 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 5 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 6 The interest rate under this Special Limited Period Offer is subject to availing disbursement on or before 31st March 2017.
- 7 You will be required to provide your request to HDFC Bank Ltd., for maintenance of a Standing Instruction for EMI Payment of HDFC Ltd. through standing instruction facility, duly signed by you and HDFC Bank official for authorising HDFC Bank Ltd. to debit the above mentioned a/c
- 8 As required under new section 194-IA of the Income tax act w.e.f from 1st June 2013 the Purchaser/Transfree/Buyer of property is required to deduct tax at source of 1%(higher rate in case PAN number is not available) on behalf of the Vendor/Transferor/Seller on the consideration (if it is Rs 50 lacs or more) 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.
- 9 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Saving Bank Account No. 07181610062860 with HDFC Bank Ltd., through standing instruction.
- 10 loan amt subject to 90% of market value as assessed by HDFC Ltd
- 11 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.
- 12 For purposes of KYC Verification, MR HALDER BIPUL KUMAR will be required to carry the following original documents : PAN CARD as IDENTITY PROOF and BANK ACCOUNT STATEMENT / PASSBOOK as ADDRESS PROOF respectively, when he visits us for availing of loan disbursement or prior to that.

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)

File No: 623618164 / 1 / PRITG

Page No: 2 of 3

We will be happy to expedite disbursement of this loan and request you to contact Customer Care on 033-66556655 at our SALT LAKE office to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,
For Housing Development Finance Corporation Limited,



Authorised Signatory