



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

www.hdfc.com

FIRST FLOOR, R.A.R. COMPLEX, NO:3 VILLIANUR MAIN ROAD,
NATESAN NAGR, PUDUCHERRY - 605005, PHONE : 2205421, 2205431

File No: 609054067/DRN
Service Center: PONDICHERRY
Place Of Service: PONDICHERRY

Offer Date: 04-JUL-2013

MR RAJASEKARAN R
NO:70
1ST FLOOR
FIRST CROSS
BRINDAVANAM
PONDICHERRY - 605010

Dear Sir/Madam,

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

Amount Approved	Rs. 1000000
Rate of Interest	10.15% p.a. on a Variable Rate basis **
Term	10 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment	Rs. 13299 per month ***
Payable in	120 instalments ***

Processing Fee payable	Rs. 5618
Processing Fee received	Rs. 5620

** 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 10.15% per annum.

*** This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

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 disbursement is subject to legal and technical clearance and as per valuation by HDFC limited

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- 6 You will be required to provide Electronic Clearing Service (Debit Clearing) Mandate Form duly signed by you and the Bank official of your above Bank, authorising your above Bank to debit the above mentioned account with the amount of the EMI.
- 7 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Saving Bank Account No. 912010040502961 with AXIS BANK (UTI BANK) , through Electronic Clearance System (Debit Clearing).
- 8 You will have to pay Stamp Duty as per the Stamp Act (i.e. Rs.5000), through Non Judicial Stamp Paper at the time of First Disbursement
- 9 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.

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 Lacs (for an original filing and for modification): Rs.250 (per filing/modification)
- (2) For loans above Rs 5.00 Lacs (for an original filing and for modification): Rs.500 (per filing/modification)
- (3) For any satisfaction of the original filing with CERSAI: Rs.250

We will be happy to expedite disbursement of this loan and request you to contact SANKARI T at our PONDICHERRY 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