

November 26, 2015

The Director,  
 M/s Techman Buildwell Pvt Ltd  
 G-1354, Chitranjan Park  
 New Delhi- 110 019.

Dear Sir,

This has reference to your loan application for Construction Finance for Rs. 20.00 Crore for the Project "Moti Residency-Phase-II", situated at Village Morta, Rajnagar Extn. Ghaziabad. We are pleased to inform you that the Competent Authority has sanctioned a construction finance loan of Rs. 20.00 Crore on the following terms and conditions:

<b>Application No.</b>	<b>3000000042</b>										
<b>Name of Borrower</b>	M/s Techman Buildwell Pvt Ltd										
<b>Project Address</b>	<b>" MOTI RESIDENCY-PHASE-II"</b> Khasra no. 237 & 238 Village Morta, Rajnagar Extn. Ghaziabad.										
<b>Purpose/ Utilization</b>	For construction of the Residential Project "MOTI RESIDENCY-PHASE-II"										
<b>Loan Amount</b>	Rs.20.00 Cr.										
<b>Term of Loan</b>	Term of 48 months (including moratorium period of 36 months from first disbursement). LICHFL reserves the right to accelerate the repayment based on review of cash flows.										
<b>Rate Of Interest</b>	14.20 % p.a. – (at Project LHPLR-100 bps) Floating - Payable Monthly linked to Project LHPLR. Current Project LHPLR is 15.20% p.a.										
<b>Administrative Fees</b>	0.25% of the loan amount sanctioned + Applicable Service Tax.										
<b>Security</b>	<ol style="list-style-type: none"> <li>1. Equitable Mortgage of entire project land, admeasuring 8430.67 sqm situated at Khasra no. 237 &amp; 238 Village Morta, Rajnagar Extn. Ghaziabad., UP with construction thereon. The mortgage on the land will be on 1st charge basis.</li> <li>2. Assignment / Hypothecation of receivables from the project – "MOTI RESIDENCY-PHASE-II"</li> <li>3. Security Cover at any point of time to be at least <b>1.50 times</b> of the loan amount.</li> <li>4. Negative Lien on the property to the extent of <b>1.50 times</b> of the loan amount based on market value.</li> <li>5. Personal Guarantee of all Directors namely:</li> </ol> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Mr. Vishwa Nath Agarwal</td> </tr> <tr> <td>2.</td> <td>Mr. Ramesh Chand Agrawal</td> </tr> <tr> <td>3.</td> <td>Mr. Vinod Kumar Agrawal</td> </tr> <tr> <td>4.</td> <td>Mr. Palash Ranjan Agrawal</td> </tr> </tbody> </table>	Sr. No.	Name	1.	Mr. Vishwa Nath Agarwal	2.	Mr. Ramesh Chand Agrawal	3.	Mr. Vinod Kumar Agrawal	4.	Mr. Palash Ranjan Agrawal
Sr. No.	Name										
1.	Mr. Vishwa Nath Agarwal										
2.	Mr. Ramesh Chand Agrawal										
3.	Mr. Vinod Kumar Agrawal										
4.	Mr. Palash Ranjan Agrawal										

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
 Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

6  
b

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
 Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
 Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

CIN : L65922MH1989PLC052257

	<table border="1"> <tr><td>5.</td><td>Mr. Neerav Nimesh</td></tr> <tr><td>6.</td><td>Mr. Aseem Anand Agrawal</td></tr> <tr><td>7.</td><td>Mr. Vibhore Agrawal</td></tr> </table>	5.	Mr. Neerav Nimesh	6.	Mr. Aseem Anand Agrawal	7.	Mr. Vibhore Agrawal
5.	Mr. Neerav Nimesh						
6.	Mr. Aseem Anand Agrawal						
7.	Mr. Vibhore Agrawal						
	6. Registration of our charge with ROC and with Central Registry at borrower's cost. 7. Enforceability Certificate to be obtained from Law Firm.						
<b>Pre-commitment Condition</b>	1. Net worth certificate as on 30/09/2015 of all persons providing personal Guarantee duly certified by the Chartered Accountant.						
<b>Other terms of Main security</b>	a. The Builder/ Developer/ Company (Borrower) would disclose in the pamphlets/ Brochures etc. the name of LIC Housing Finance Ltd to which the property is mortgaged. b. The Builder/ Developer/ Company (Borrower) would append the information relating to mortgage while publishing advertisement of a particular scheme in newspapers/magazines etc. c. The Builder/ Developer/ Company (Borrower) would indicate in their pamphlets/ brochures, that they would provide No Objection Certificate (NOC) / Permissions of the mortgagee LIC Housing Finance Ltd for sale of flats/ property, if required.						
<b>Additional Interest in case of default.</b>	a) If <b>Interest Installments</b> due are defaulted / delayed, Additional Interest <b>@ Rate of Interest as applicable + 6% p.a.</b> compounding monthly, on the interest Installment Due (Calculated from Due Date till Date of Payment) will become payable  b) If <b>Principal Installments</b> are defaulted, Additional Interest <b>@ 6% p.a.</b> Compounded monthly from the Due Date till the Date of Payment will become payable in addition to the regular Interest mentioned in this Letter above.						
<b>Prepayment Charges</b>	Prepayment charges will be levied <b>@ 2%</b> of the Principal amount prepaid ahead of the repayment schedule. However, prepayment charges will not be levied in respect of the Principal amount being adjusted / repaid out of the individual loans received from the Project "MOTI RESIDENCY-PHASE-II" and/or from sale proceeds of units in the project "MOTI RESIDENCY-PHASE-II".						
<b>Pre-Disbursement Conditions</b>	1. Clear, Unencumbered, Enforceable & Marketable Title of Property to be given as Security and Assignment/ Hypothecation of Receivables. 2. Specific Verification by our law firm & our panel valuer in respect of clearances applicable on the project given as security for our loan. 3. Building plan approval, Modified plan approvals (if any) and all other approvals for construction and completion of the project based on the stage of construction to be in place before making any disbursement for the Construction Finance. Total Saleable						

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

area as per approved plan not to be less than 297542 Sq. ft. The same to be confirmed from Panel Valuer and found satisfactory.

4. MOEF Clearance – if applicable.
5. Board resolution from M/s Techman Buildwell Pvt Ltd for borrowing money from LICHFL.
6. Documentary evidence to be submitted for the properties mentioned in land bank details in application form for verification.
7. Satisfactory Creditworthiness Certificate from existing lenders of M/s Techman Buildwell Pvt. Ltd.
8. Financials of the group companies to be obtained & same to be found satisfactory by panel auditor of LICHFL.
9. Inspection of project site by Project Incharge & RM/DRM before release of 1<sup>st</sup> disbursement to verify/confirm progress of construction at project site, demarcation of land for Phase II, approach road for Phase II.
10. Due diligence by an Auditor referred by LICHFL on the following :
  - a. Amount Spent and Means of Finance.
  - b. Promoters Contribution invested in the project and source of promoter's contribution.
  - c. Sales, Advances received and Bookings made in the project.
  - d. WIP/ Advances/ Sales schedule duly tallying with Balance sheet.
11. Undertaking/ Affidavit from the Borrower / Company/ Promoters that :
  - a. It will not withdraw Promoters Contribution including unsecured loan from the project without the approval of LICHFL, until Repayment of the Loan is made entirely to LICHFL with Interest & all other dues.
  - b. It shall not violate the sanction plan approved by competent authority and that the construction shall be strictly as per sanction plan.
  - c. Any shortfall in project funding on account of booking money would be met by the promoters.
  - d. Any increase in project cost would be met by Borrower. Any time and cost overrun and additional charges are to be borne by the promoters/borrower.
  - e. Neither Payment of Interest nor repayment of Unsecured Loans will be made from the receivables of the "**MOTI RESIDENCY-PHASE-II**" during the currency of our Loan.
  - f. Funds brought in by the Promoters in the form of equity/ unsecured loans and invested in the project not to be withdrawn during the currency of LICHFL loan nor interest on them will be paid.
  - g. Till repayment of our loan there should not be any change in capital structure and/ or shareholding pattern of the Borrower Company without previous written permission of LICHFL.

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001  
 Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
 Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
 Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)  
 CIN : L65922MH1989PLC052257

	<ul style="list-style-type: none"> <li>h. The loan availed will be utilized solely for the construction/development business purpose and shall not be deployed either directly or indirectly for any investment in stock exchange and/ or in capital market/ for land purchase.</li> <li>i. During the currency of LICHFL loan neither any liability nor any third party interest would be created by Promoters/ Directors/ Partners in respect of the Project "MOTI RESIDENCY-PHASE-II"</li> <li>j. Undertaking that all the assets charged to LICHFL have to be fully insured against all risks during the currency of LICHFL loan.</li> </ul> <p>12. Saleable area and all other aspects as mentioned in Project Details to match with Construction at site.</p> <p>13. No space in the project to be sold without previous written permission of LICHFL.</p> <p>14. Following points to be ensured :</p> <ul style="list-style-type: none"> <li>a. Number and quality of employees and contract labour engaged. Timeliness of payment of Employees' State Insurance Corporation (ESIC) and Employees Provident Fund (EPF) dues.</li> <li>b. Insurance details of workmen and the assets at the site.</li> </ul>
<b>Disbursement Schedule</b>	<p>Disbursements of the loan will be based on :-</p> <ol style="list-style-type: none"> <li>1. In proportion to investment of Promoters Contribution in the project.</li> <li>2. Stage of Construction of Project.</li> <li>3. Security cover of 1.50 times of outstanding loan to be maintained.</li> </ol> <p>Subsequent disbursement to be made only after obtaining:-</p> <ol style="list-style-type: none"> <li>1. Printed Pamphlet / Brochure mentioning mortgage clause.</li> <li>2. Copy of advertisement depicting mortgage clause.</li> <li>3. Display Board about mortgage has been affixed at the site and photos of the same to be kept in file.</li> <li>4. Copy of sale agreement mentioning mortgage clause.</li> </ol>
<b>Other Conditions</b>	<ol style="list-style-type: none"> <li>a) Monthly progress report along with sales report has to be submitted.</li> <li>b) Borrower to submit quarterly un-audited financials.</li> <li>c) Borrower to submit audited financials within 6 months from the end of the relevant Financial Year.</li> <li>d) Bi-monthly / Quarterly audit of the project by an auditor appointed by LICHFL – at the cost of the borrower.</li> <li>e) LICHFL reserves the right to appoint Security Trustee and the expenses has to be borne by the applicant company.</li> <li>f) C.A. Certificate has to be submitted within a period of 45 days for the utilization of funds at each stage of disbursement.</li> <li>g) Intimation to existing buyers to deposit the balance receivables in the escrow account opened for this loan.</li> <li>h) LICHFL name should be displayed at conspicuous parts of the site mentioning that the project is financed by LICHFL.</li> </ol>

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
 Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
 Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
 Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

CIN : L65922MH1989PLC052257

<b>Payment of Interest &amp; Repayment of Loan</b>	<p>i) The builder to provide list of bookings made in the project to LICHFL.</p> <p>j) Submission of the revised approved plans (if any)</p> <ol style="list-style-type: none"> <li>1. <b>Interest :</b> <b>Interest to be paid monthly.</b></li> <li>2. <b>Principal:</b> After completion of moratorium period of 36 months from the first disbursement repayment in 11 monthly installments of Rs. 1.67 Cr each and the last installment of Rs. 1.63 Cr.</li> <li>3. The entire receivables from in the project "<b>MOTI RESIDENCY-PHASE-II</b>" would be routed through Escrow Account. The Interest and Principal repayment to be made from Escrow Account. The receipts should also include the balance payments receivable/ to be received on the flats already sold in the project (if any), prior to our loan.</li> <li>4. The Borrower to route all receivables from the project including sale proceeds, security deposits, any other payments and termination repayments into a designated account.</li> <li>5. LICHFL can review the cash flows and accelerate/ change the repayment schedule.</li> </ol>
--	--

#### Other Conditions :-

1. Bureau of Indian Standards has formulated National Building Code (NBC) of India 2005, providing guidelines for regulating the building construction activities. The Builder has to agree for adherence to the above National Building Code specifications in the Project.
2. Applicant/Borrower to adopt National Disaster Management Authority (NDMA) guideline to ensure safety of building especially against natural disasters.
3. All documentation charges and Quarterly Audit charges shall be borne by the Applicant Company / Firm. The Audit fees will be paid by LICHFL and the same to be reimbursed by the Applicant Company / Firm.
4. The said loan will be used for construction of housing project "MOTI RESIDENCY-PHASE-II" situated at Khasra no. 237 & 238 Village Morta, Rajnagar Extn. Ghaziabad and it is clearly understood that the said loan or any part thereof shall not be utilized for any other purpose whatsoever.
5. LICHFL's individual Loan Schemes will be given wide publicity in the Builder's brochure and literature. Builder should ensure that maximum numbers of intending borrowers are sent to LICHFL for individual loans.
6. A clause to be incorporated in the Loan Agreement for referring individual loan applications to LICHFL.
7. Appropriate hoardings of LICHFL will be displayed on the project financed by LICHFL.

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)



**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [5lichousing@lichousing.com](mailto:5lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

CIN : L65922MH1989PLC052257

8. If there is any interest tax levied by the Government of India or any other Authority under the Interest Tax Act 1974 or under any other law, Applicant Company / Firm shall reimburse to LICHFL any such tax imposed or levied by the Government of India or any other authority on interest and/or other payments required to be paid by borrower to LICHFL in connection with the said loan facility.
9. It is the responsibility of the Applicant Company to ensure that the "Property" for which the loan is availed / and / or the "Property" taken as security for loan to be duly insured at the Applicant Company's/ Firms cost and expenses for all risk and the same to be assigned in favour of LICHFL.
10. The title of the property to be clear, marketable, unencumbered and the same to be satisfactory and acceptable to LICHFL. The search in the ROC and in the Sub-Registrar's Office to be done and the same should be satisfactory.
11. Approved Building Plan along with all other approvals from various authorities relating to the Project to be obtained for commencement and completion of the project. The details of the project are enclosed herewith.
12. Post dated cheques for the entire Principal amount covering the full tenure of loan to be taken.
13. NOC from other Financial Institutions and / or Banks from where the Builder might have taken loans for any other Projects if such an approval is stipulated in the agreement / arrangement with them.
14. The Applicant Company/Firm or any of their group Companies should not have defaulted with any of the lenders in the past. A declaration from the Applicant Company / Firm and a Confirmation from their auditors to be obtained in this regard.
15. The borrower shall not raise any loans for this project from any other source without prior written permission from LICHFL.
16. The Borrower will at all times maintain/open:
  - a Open a separate account with a bank acceptable to LICHFL, which account shall be used for the purpose of all disbursements of the said Loan made to borrower, which will be deposited by borrower in this account.
  - b Inform all the flat purchasers in the project, to draw all cheques in favour of this account and also undertake that all receivables in connection with this project are deposited only in this account.
  - c Utilize the funds from this account for the specific purpose of completion of this project and make repayments to LICHFL and not to any other purpose whatsoever;

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
 Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
 Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
 Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

CIN : L65922MH1989PLC052257

- d LICHFL shall have full authority to monitor, including auditing all transactions through this account in such manner as it may deem necessary.

17. In the event Borrower sells any space in the project financed, borrower will deposit all the sale proceeds in the designated account opened and maintained as conveyed above. LICHFL will have the first option to adjust the sale proceeds against the principal outstanding/ other dues.

18. The Borrower will give the following irrevocable instructions to the concerned Bank with reference to the said account:

- a That the Bank will be authorized to send to LICHFL statements pertaining to this account directly to LICHFL at such frequency as LICHFL may require at anytime.
- b That LICHFL has a right to cause the Bank to freeze the account at any time without borrower's confirmation and that on the request of LICHFL, the Bank will on freezing the account or otherwise transfer the outstanding credit in the account to LICHFL, as instructed by LICHFL, without having to obtain any further instruction from borrower;
- c That the Bank will abide by any instruction that LICHFL may give to the Bank in connection with the said account without any reference to borrower.

Borrower shall procure and produce to LICHFL a written confirmation of the above from the Bank prior to execution of the loan agreement.

19. The Borrower will also undertake and confirm that in the event the cash flow in the account is not sufficient to service the said Loan, interest or other dues, the shortfall will be met through inflow of fresh funds therein by borrower in a manner and form as mutually acceptable to borrower and LICHFL. The support shall be kept valid until repayment of the entire loan with interest and all other dues.

20. The Borrower will not withdraw any funds to repay the principal to the providers of subordinate debt, if any, until repayment of the entire said Loan to LICHFL with interest and all other dues is made to LICHFL.

21. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if:

- a Any information as may be required by LICHFL from time to time pertaining to the project is not furnished in the form prescribed/ approved by LICHFL.
- b There are any material changes in the proposal for which the said loan is sanctioned.

**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

CIN : L65922MH1989PLC052257

- c Any material fact concerning borrower's profits, etc., or ability to repay, or any other relevant aspect of borrower's application of loan is withheld, suppressed, or concealed or not made known to us.
- d Any statement made in the loan application is found to be incorrect or untrue.

22. C. A. Certificate has to be submitted within a period of 45 days for the utilization of funds at each stage of disbursements.

Loan agreement and other necessary documents /conditions will be executed / incorporated as required by our approved law firm and as per our internal drafts, circulars and guidelines after your acceptance of this loan offer letter.

Please submit in writing the loan repayment schedule separately along with the acceptance of loan offer letter by signing the copy marked "Acceptance Copy" within 30 days of issuance of this loan offer letter. Administrative fees is to be paid simultaneously with the execution of acceptance of Loan Offer. If the first disbursement of loan is not availed within 6 months from the date of issuance of LOL, this offer gets cancelled.

Yours faithfully,

  
Regional Manager  


**Regional Office :** LIC Housing Finance Ltd., 2nd Floor, Jeevan Deep Building, 10, Sansad Marg, New Delhi - 110 001.  
Tel: +91 11 2884 4271 / 74 / 77 Fax: +91 11 2884 4278 | [www.lichousing.com](http://www.lichousing.com)

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.  
Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)

**Registered Office :** LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.  
Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com) | [www.lichousing.com](http://www.lichousing.com)  
CIN : L65922MH1989PLC052257