

**LIC Housing Finance Ltd.**  
**Royal Palace Building, Link Rd,**  
**Kozhikode, Kerala 673002**  
(Name & Address of the Financial Agency)

(REQUEST-I)

Dear Sir,

HOME LOAN ACCOUNT NO. **520300002789, 520300006601, 520300008044**  
IN THE NAME OF **SHRI Shijith Kumar C & Sinimol P.V.**

**This has reference to the loan of Rs..... (Rupees ..... )availed of by me/us for construction/purchase/ extension/renovation/repairs (delete whichever is not applicable) on property situated at Vythiri, Wayanad. Please confirm the total outstanding amount due and payable by me/us to you in the above account as on ..... (prospective month & date).**

Your dues under the above loan would be repaid by the **State Bank of India, Chundale, Wayanad** branch and upon payment of which, I/we authorise you to deliver all the title deeds deposited with you by way of mortgage by deposit of the title deeds as specifically stated in Schedule 'A' hereunder together with all other securities furnished by me/us which are specifically stated in Schedule 'B' hereunder (delete if not applicable) to you at the time of availing the captioned loan, to the authorised representative of **State Bank of India, Vythiri, Wayanad** branch. You are requested to hand over any other documents/title deeds held by you on my/our behalf to the said representative of State Bank of India.

I/We also authorise you to disclose information with regard to the above loan to State Bank of India, as may be desired by them. A statement of the loan account may also be furnished to them.

Please note that on receipt of such payment, all charges including the mortgage created in your favour would be deemed to have been redeemed and/or discharged.

Thanking you,

Yours faithfully,  
Shijith Kumar C

Sinimol P.V.

(.....)

(.....)

Schedule - 'A'

Schedule - 'B'

**State Bank of India  
Chuundale Branch,  
Wayanad**

(Name and address of the Bank/SBI)

No.

Dated .....

Dear Sir,

**Sub : Home loan take over** (Details particulars should be given)

I/We am/are enclosing the copies of the letters addressed to **LIC Housing Finance Ltd.**  
(existing financial agency).

I/We request you to repay my/our outstanding dues for an amount of Rs..... (Rupees  
.....) due and payable by me/us to the **LIC Housing Finance Ltd.**(existing financial  
agency) as on ..... by disbursing from the loan amount sanctioned to me/us  
for the above Home Loan account. I/We authorise you and your representative to obtain  
delivery of all the title deeds and other security documents (if not applicable please delete)  
from the **LIC Housing Finance Ltd.**..... (existing financial agency) as stated in the letter dated  
.....written to **LIC Housing Finance Ltd.**..... (existing financial agency).

Yours faithfully,

Shijith Kumar C

Sinimol P.V.

**Address:** Door House No. : 33/C; Ward No. : 13; Ward Name: Vattavayal; Panchayath: Vythiri

Encl: as stated

**LIC Housing Finance Ltd.**  
**Royal Palace Building, Link Rd,**  
**Kozhikode, Kerala 673002**  
(Name and address of the F.A.)

No.

Dated.....

HOUSING FINANCE

MR./MRS./MS./**Shijith Kumar C & Sinimol P.V.**

HOME LOAN ACCOUNT NOS. **520300002789, 520300006601, 520300008044**

WITH YOUR INSTITUTION

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We forward herewith a copy of letter dated ..... addressed to you by Mr.& Mrs. **Shijith Kumar C & Sinimol P.V.** advising you to deliver the title deeds of the property mortgaged to you and detailed therein, together with all other securities as stated therein, in connection with the captioned loan account, to **State Bank of India Chundale, Wayanad** branch, upon receipt of the outstanding dues on the captioned account.

- a) Enclosed is our Bankers cheque for Rs..... drawn in your favour being the outstanding dues of your Institution as on ..... in respect of the captioned loan account in full and final satisfaction thereof.
- b) Please note that this amount of Rs..... is to be specifically appropriated towards liquidation of dues in the captioned Home Loan account of **Mr. & Mrs. Shijith Kumar C & Sinimol P.V.** It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by Mr. & Mrs. **Shijith Kumar C & Sinimol P.V.** (name of the borrower).
- c) It may also please be noted that our Bank has right to call back the amount if you fail to deliver the original title deeds and the securities as stated above to Shri ..... an official in SBI .....Branch, who has been authorised to receive the said documents/title deeds/securities.
- d) Signature of Shri ..... hereunder is attested.

Yours faithfully,

Signature of Shri.....

Encl. - 1. Letter Copy  
2. Bankers Cheque.

.....  
(attested by Branch Manager)

**UNSTAMPED LETTER OF UNDERTAKING TO BE SUBMITTED BY PROSPECTIVE  
BORROWER(S) IN CASE OF TAKEOVER OF HOME LOAN**

To:

**State Bank of India  
Chuundale Branch,  
Wayanad**

Date: 01.03.21

Dear Sir,

**REQUEST FOR TAKE OVER OF HOME LOAN**

**HOME LOAN ACCOUNT NOS. 520300002789, 520300006601, 520300008044**

**NAME OF THE PRESENT LENDER: LIC Housing Finance Limited, Kozhikode**

Please refer to my /our Home Loan application dated ..... where in I/we have requested your Bank to Takeover my/our Home Loan Account Nos. **520300002789, 520300006601, 520300008044** with **LIC Housing Finance Limited, Kozhikode**. (Name of the present lender) by repaying my/our outstanding dues in the said Home Loan Account. As State Bank of India is processing my/our request, I/we declare, undertake and agree as follows:-

- (i) That I/we undertake to abide by the Terms and Conditions governing the Home Loan Scheme of State Bank of India.
- (ii) I/We declare that I/we have serviced interest and/or principal of the existing Home Loan Account regularly as per the terms of sanction.
- (iii) I/We declare that I/we have created a valid charge/mortgage in favour of **LIC Housing Finance Limited, Kozhikode** (Name of the present lender) on the residential unit proposed to be financed by State Bank of India by way of Takeover and the details of the said residential unit is as described below in this undertaking letter. This apart, I/we hereby confirm that I/we have not created any other charge/mortgage on the same residential unit to any Bank, Financial Institution or Individual. I confirm that the only charge/ mortgage on the above residential unit is charge/ mortgage in favour of **LIC Housing Finance Limited, Kozhikode** (Name of the present lender) for an amount of .....availed by way of Home Loan.

- (iv) I/We irrevocably undertake that after the outstandings in my/our above mentioned Home Loan is fully repaid by the State Bank of India, I/We shall take every necessary initiative to ensure that the original Title deeds and other documents are collected from **LIC Housing Finance Limited, Kozhikode**(Name of the present lender) as early as possible and in any case not later than 30 days from the date of disbursement of loan by State Bank of India for closure of the above mentioned Home Loan Account. I/We also indemnify State Bank of India for any losses that may arise due to their acceding to my/our request in Taking over the aforesaid Home Loan Account.
- (v) I/We also irrevocably undertake that I/we shall create a valid charge/mortgage in favour of State Bank of India as Security for the Loan taken over, immediately on collection of original Title deeds and other related documents from **LIC Housing Finance Limited, Kozhikode** (Name of the present lender) in respect of the residential property, the details of which are shown herein below:-

**DESCRIPTION/ADDRESS OF THE PROPERTY**

Area : 16 Cent; Block: 024;Re Sy.165/1  
Door House No. 33/C; Ward No. 13; Ward Name: Vattavayal  
Panchayath: Vythiri; Village: Chundel; Desam: Kunnathadivaka  
Tahazil: Vythiri; District: Wayanad

Yours faithfully,

1.Shijith Kumar C.  
Borrower

2. Sinimol P.V.  
Borrower