

HUF Declaration and Consent Letter (NOC)

To Whom So Ever It May Concern

It is hereby declared that none of Co-Parceners (Present or Future) of HUF will have any right on this property in future. Property Address:_____

Details of our HUF and all its co- parceners are stated as mention below.

| SR. NO. | NAME | DATE OF BIRTH | RELATION | GENDER | Photograph | SIGNATURE |
|---------|------|---------------|----------|--------|------------|-----------|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| | | | | | | |

I/we here by state that details mentioned above are true.

Date - 23.02.2024

For

Signature
HUF

Karta

INDEMNITY CUM DECLARATION

Place:

Date: 23.02.2024

To,

ICICI BANK Limited

(as duly constituted attorney for and on behalf of ICICI Group Enterprise (ICICI))

Dear Sir/Sirs

I _____, have been sanctioned a Home Loan of Rs _____ Lacs vide Application No – , do hereby solemnly affirm and declare and undertake to indemnify and keep ICICI or such other security trustee as may be nominated by ICICI fully indemnified, saved and harmless of, from or against any loss, damage or risk that might arise to ICICI or the security trustee nominated by ICICI on account of any loss / dispute arising out of sale of property _____ (sellers of the property).

Borrower(s) Signatures

Witness:

1.

2.

HUF AUTHORITY LETTER AND CONFIRMATION
(To be given by the applicant/co-applicant on separate letter-head)

To: ICICI Bank Limited

_____. [please fill in local branch address]

In connection with our Credit Facility Application (No. _____) dated _____ (the "Application") submitted to ICICI Bank Limited ("ICICI Bank") for sanction and grant of a facility of Rs. _____ (Rupees _____ only) (the "**Facility**") for purchase of _____ /or against _____ already owned by us,

- (a) We, _____, the adult members of the joint HUF known as _____ HUF (the "**HUF**") hereby represent, warrant and confirm to ICICI Bank that:
- (i) we are members of the HUF;
 - (ii) there are _____ minor members of the HUF / there are no minor members of the HUF, [please select]
 - (iii) _____ is the Karta of the HUF and is fully authorised to apply to ICICI Bank for the said Facility for and on behalf of the HUF and each of us in our personal capacity;
 - (iii) as of date, the signatories of these presents are the only adult members of the HUF at present;
 - (iv) the business carried on under the name and style of _____ is our joint family trade/business which is binding on the minor members, if any, being ancestral trade / business;
 - (v) this confirmation, the Application submitted to ICICI Bank for the Facility and the other Transaction Documents (including any security created in favour of ICICI Bank) executed in this connection, have all been issued/executed/entered into for and on behalf of the HUF and the Facility to be availed of from ICICI Bank shall be utilized for the HUF business / trade referred to above;
 - (vi) the HUF business / trade mentioned above is being conducted and managed by us, the adult members of the HUF, and all of us have jointly and individually empowered _____ (the Karta) to borrow from ICICI Bank, against security or otherwise, and to execute all necessary instruments, deeds, documents and writings and do all such acts, things and deeds as are necessary or incidental to secure the repayment / payment of all the monies in respect of the Facility, and also to execute, draw, endorse, negotiate and sell cheques, bills, pro-notes, bills of exchange and other negotiable instruments on behalf of the HUF;
 - (vii) we have read and understood all the terms and conditions as set out and referred to in aforesaid Application submitted on behalf of our HUF to ICICI Bank (hereinafter collectively referred to as the "**Loan Terms**"), which such Loan Terms shall govern and regulate the rights and obligations of ICICI Bank and our HUF (and each of us as its members) in the event of ICICI Bank granting us the said Facility (at its sole and absolute discretion) based upon/pursuant to the said Application submitted/to be submitted by us.
- (b) We, on behalf of the HUF and in each of our personal capacity, hereby agree to indemnify and shall keep ICICI Bank indemnified against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which ICICI Bank may at any time incur, suffer, pay or sustain as a consequence of, or by reason of or arising out of, the transactions contemplated in/by the Application and/or the other Transaction Documents, and hold ourselves personally liable, jointly and severally, in respect of all transactions entered into with ICICI Bank or obligations incurred under/pursuant to ICICI Bank's acceptance of /action based on the Application and/or the other Transaction Documents submitted by/on behalf of our HUF.
- (c) ICICI Bank shall at all times be informed of any changes in the constitution of the HUF by furnishing necessary documents and writings.
- (d) The Loan Terms (as referred to in our Application) and the other Transaction Documents shall be enforceable against the Karta or any succeeding Karta of the HUF and/or against any and all the adult members of the HUF and shall not be affected by any change in the constitution of the HUF and shall be binding on the HUF, its estate, effects and successors.

Yours truly,

[to be signed by all adult members]