

**Special Conditions**

Sl No	Details
1	-Collateral to be legally and technically clear and marketable and documentation as per legal requirement. -Indemnity from applicant as to construction of the offered collateral property is as per approved plan/ civil bye laws. -Disbursement subject to RIC positive. -Fresh LAP to be given in the name of Gaudium Ivf and Women Health Private Limited. -DDD of M/s Gaudium Ivf & Gynae Solutions (Prop firm of Mrs. Manika Khanna) to be closed by customer from own source of funds prior to disbursement (A/c no. 5020152245317) -Case to be cross linked and cross collateralized with Parallel Proposal i.e LS no-85475296.
2	-Prop firm i.e M/s Gaudium Ivf & Gynae Solutions to be on loan structure. -All ICICI Bank A/c of Gaudium Ivf & Women Health Private Limited to be obtained in records and turnover of previous 12 months to be validated from banking. -CA certified shareholding pattern and director list to be obtained in records.
3	Undertaking from the customer to shift 100% churning with HDFC bank within 60 days from the date of disbursement.

This letter shall form an integral part of the Loan Agreement to be executed by the Borrower and shall be governed by the terms and conditions as contained in the annexure attached and the Loan Agreement.

This offer is valid for a period of 30 days from the date of this sanction letter.

The Bank reserves the right to withdraw and / or amend any of the terms and conditions hereof (including to reduce or cancel the Loan or any part thereof) at its sole discretion, in the event of any change in circumstances or otherwise.

Nothing contained in this sanction letter should be deemed to create any right or obligation or interest whatsoever in favour of or against any party and the Borrower shall be liable to execute appropriate Loan documents as required by the Bank. Stamp duty and registration fees, if any, on the Loan documents shall be borne and paid by the Borrower only and the Bank shall not be responsible or liable for the same.

Kindly confirm your acceptance of the aforesaid terms and conditions by returning to us a signed copy of the letter.

We value your relationship with us and assure you of our best services always.

For any queries, kindly contact Mr. *Rahul Sharma* Contact *9099656575* or email on *Rahul.M.Sharma@HDFC.DAT.COM* or contact our phone banking numbers or write to us at [loansupport@hdfcbank.com](mailto:loansupport@hdfcbank.com).

Yours Faithfully,

For HDFC BANK LTD.

Authorized Signatory

Name

Designation

We acknowledge, understand and accept the above terms and conditions.

Name

1. GAUDIUM IVF AND WOMEN HEALTH PVT LTD
2. MANIKA KHANNA
3. PEEYUSH KHANNA
4. GAUDIUM IVF AND GYNAE SOLUTIONS

Date and Signature  
For Gaudium IVF & Gynae Solutions

*Manika*  
\_\_\_\_\_  
*Manika* Prop  
\_\_\_\_\_

For Gaudium IVF And Women Health Pvt. Ltd.

*Peeyush*

*Manika*  
Director

Registered Address : HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, India.

Email ID: [Loansupport@hdfcbank.com](mailto:Loansupport@hdfcbank.com)

Tel No: 61606161

CIN(Corporate Identity Number): L65920MH1994PLC080618