

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I, _____ Indian inhabitant, residing at _____, (which expression shall unless it be repugnant to the context or meaning thereof shall mean and include my heirs, legal representatives, executors and administrators) hereby **SEND GREETINGS,**

WHEREAS, I am employed at _____ and owing to my employment, I have been presently staying at _____,

AND WHEREAS, I am intending to purchase a residential unit at _____ and not in a position to go to India and execute the Agreement and apply for loan and execute the necessary documents (hereinafter referred to as '**the said property**'),

AND WHEREAS, I intend to avail housing loan from Dewan Housing Finance Corporation Limited for part financing the cost of the above property, (hereinafter referred to as '**the said loan**'),

AND WHEREAS, owing to my absence from India due to above reason, I am unable to comply and complete the requisite formalities for the loan transaction myself and as such I hereby nominate, constitute and appoint Mr./Mrs. _____, age _____, Adult, occupation –Service and presently residing at _____ as my Attorney, (hereinafter referred to as "**the said Attorney**") for me and in my name and with full power and authority to act for me and on my behalf execute and do all or any of the following acts, deeds and things.

NOW THIS DEED OF POWER OF ATTORNEY WITNESSETH that in pursuance of the aforesaid circumstances the said Attorney is empowered:

1. To apply for loan from Dewan Housing Finance Corporation Limited for the part financing to purchase the aforesaid property.
2. To pay the Processing Fees and sign the requisite Loan Application in my name and on my behalf and to furnish all the details and information required by Dewan Housing Finance Corporation Limited and to prepare any Statement/s, letter/s, and furnish any clarification/s,

Declaration/s, etc, or any other writing, if necessary, for getting the loan from Dewan Housing Finance Corporation Limited for me and on my behalf.

3. To accept the offer letter of loan and to sign the acceptance thereof in token of the acceptance to the Terms and Conditions contained in the Offer Letter and to pay the necessary charges and/or fees including commitment charge, if any, leviable in respect of the said loan.
4. To request to Dewan Housing Finance Corporation Limited or to agree with them for any change or modifications in the said loan amount, or any other term, condition in respect of the loan at any time during the currency of the loan.
5. To request and receive the disbursement of the loan and for that purpose give effectual discharge and furnish all necessary information and documents.
6. To mortgage the property my Attorney may book or purchase in my name and on my behalf or which I might have booked or purchased; with Dewan Housing Finance Corporation Limited by Deposit of Title Deeds or in any other form as Dewan Housing Finance Corporation Limited may require, in my name and on my behalf.
7. To deposit on my behalf and in my name the documents of title and to state on my behalf to any officer of Dewan Housing Finance Corporation Limited that the said documents are being deposited for creating a security on the said property by way of equitable mortgage for the repayment of the said loan. The Attorney is fully authorized to make these statements and cover my intention to create securities on my said property.
8. To make any other statement necessary to create equitable mortgage and also to execute any writings, undertakings, indemnities, etc., in my name and on my behalf in respect of the mortgage of the said property and any other writings whatsoever required and necessary in respect of the said transaction of the loan granted/ to be granted to me and creation of the security in respect of the same.
9. To authorize, sign, execute any loan agreement, Promissory Notes, Letters, Declarations, Indemnity Bonds or any other documents as may be required by Dewan Housing Finance Corporation Limited to secure the said loan, in my name and on my behalf.

10. To place with Dewan Housing Finance Corporation Limited, any Share Certificate/s, Debenture Certificate/s, Bonds, Units issued by Unit Trust of India or any other security owned by me, by way of collateral security for the said loan and to sign any documents, Transfer Forms or any other necessary papers that may be required by Dewan Housing Finance Corporation Limited in connection therewith.
11. To acknowledge liability or debt in my name and on my behalf, in respect of the said loan.
12. To book flat, residential unit in my name and on my behalf and to execute agreement for sale and/ or any other document for the same with any Builder/ Developer or Seller and to present such Agreement or Document for registration with the Sub-Registrar of Assurances or any other authority statutorily authorized for the purpose.
13. To make payments directly to Dewan Housing Finance Corporation Limited in my name and on my behalf towards the repayment of loan or payment of interest or any other monies in connection with the said loan as also to make an accelerated pre-payment of the loan either in part or in full, if my said attorney thinks it fit in his discretion and obtain a valid and legal discharge for the same.
14. To deposit, forward and keep all or any of the title deeds of the property financed with Dewan Housing Finance Corporation Limited as and by way of security for the said loan and also to accept the release of the security and obtain the title deeds back on full repayment of the loan amount.
15. To repay the loan to Dewan Housing Finance Corporation Limited by obtaining the fresh loan from any other Bank, institution or housing finance Company, if my said attorney thinks it expedient and fit to do so and to have all the powers vis-à-vis the fresh loan and the new Bank, institution or housing finance Company as have been bestowed on him by these presents in respect of the loan from Dewan Housing Finance Corporation Limited.
16. To admit execution of the Agreement or any other document/s submitted to the Sub-Registrar of Assurances or any other Statutory Authority in my name and on my behalf.
17. To obtain the possession of the flat, unit, as and when the same are ready for possession.

18. To represent me before the Developer, Owner, Seller of the Property as also before the Municipal Authorities, Revenue and Tax Authorities, Corporation or Government authorities in connection with the said property.
19. To take all the necessary steps and to sign all the necessary applications and execute the requisite documents in connection with formation of Society or Association of Apartment and to represent me before the relevant authorities for the purpose.
20. To represent me before the Society or the Association of Apartment and to do all such things as I would have done if I were personally present.
21. To apply to state Electricity Board for allotment of Electricity Meter in my name and to pay the necessary deposit for the same on my behalf.
22. To pay the Property Tax to the local authority or any other statutory authority.
23. And also for the better and more effectively doing, effecting and performing the several matters and things as aforesaid, to appoint from time to time or generally, such person or persons as the Attorney may think fit, as his substitute/s to do, execute, effect and perform all or any of the matters and things as aforesaid and to remove or replace such substitute/s as the Attorney may deem fit and necessary.
24. **AND GENERALLY** to do all other acts, deeds, matters and things which I myself would have done, in connection with the transaction as aforesaid of the said property and the loan obtained/ to be obtained Dewan Housing Finance Corporation Limited, if personally present in India.

AND I the within named _____ do hereby agree and undertake to ratify and confirm all and whatever my Attorney or any of the substitute/s appointed by him shall lawfully do or cause to be done by virtue or pursuant to and within the provisions of these presents,

IN WITNESS THEREOF I have hereunto set and subscribed my hand to these presents at _____ on this _____ day of _____.

SIGNED AND DELIVERED by the
Said Mr./Mrs. _____

At _____

Passport No:

Mr. / Mrs. _____

Place of Issue _____

Date of Issue _____

Valid up to _____

Before Me,

Affix the Photograph
of the Executants and
signature across/with
thumb Impression